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Well, as you may know, that song we just sang is taken from 2 Timothy 1:12 and I'd encourage you to turn there. It's a nice verse to introduce our topic for this evening. 2 Timothy 1:12. The heart that is secure and trusting in Christ knowing that all is well with its soul, the Apostle Paul in his final letter, the one to 2 Timothy, he's on the brink of death as he is aware and he says, "For this reason I also suffer these things, but I am not ashamed; for I know whom I have believed and I am convinced that He is able to guard what I have entrusted to Him until that day."

You know, beloved, when we have Christ, we have it all. We have everything that we need in Christ. His grace is sufficient for us. His grace is enough and it's just so good and so important for us to remember that as we go through life and life doesn't work out the way that we want, to always come back to that anchor of our soul that belongs to us and to realize that in the final analysis, it is well with us. Things are okay. We are going to be alright because Christ has taken us, Christ has secured us, Christ will deliver us in the end, and in that final deliverance, the other things in life will be forgotten like a dream when one awakens in the morning.

So it's with that sense of the surpassing value of Christ and the surpassing value of knowing him that we turn to our topic this evening which is the third of the Five Solas of the Reformation that we're considering and this one is called Sola Fide. Sola Fide, f-i-d-e. Sola Fide and it addresses the question how can a sinner be made right with God, and that is the ultimate question. Compared to this question, compared to that question, I should say, how can a sinner be made right with God, everything else is secondary by comparison and the more that we grasp the eternal significance of these issues, the more that we will carry life in its right perspective; the more that we'll understand that the difficulties and the adversity that we face is a temporary passing matter of lesser consequence than this ultimate question. This is the ultimate question: how can you be made right with God?

The author, Terry Johnson, in his book on the Five Solas frames the matter of Sola Fide in this way and I quote, he says, "Sola Fide addresses the fundamental question that each of us must answer today. After all, life is short and eternity is long. One day I will stand before God. I cannot escape this encounter. It will take place. How can I be made right in his eyes?"

Sola Fide causes us to address the biblical doctrine of justification. Sola Fide brings us into the question of how can a man be considered righteous in the presence of the God who will one day judge him. It's the ultimate question and the Westminster Shorter Catechism defines justification in this way, Question 33, and we'll review this, we'll quote this a couple of times tonight. It says this, "Justification is an act of God's free grace, wherein he pardons all our sins and accepts us as righteous in his sight, only for the righteousness of Christ imputed to us, and received by faith alone." Faith alone, that's what Sola Fide means. Faith alone. We are declared righteous in the sight of God by faith alone, in Christ alone, and that comes to us as a free gift from God.

To just give us a scriptural basis to start with, turn to Ephesians 2 to a very familiar passage and, you know, in the past several weeks here at Truth Community, we've been doing some pretty heavy theological lifting as we've dealt with the Holy Spirit today, as we're dealing with these Five Solas, in my sense, in my perception of things and I know I have more time to think about these than the rest of everyone else combined, we're transitioning, we are maturing as a church as we consider these things as we come to grips with things that really do distinguish us from other Christian churches in our commitment to Sola Scriptura, in our commitment to these Five Solas. It's not that other churches don't hold to these things, but as we transition from a young newly planted church, transitioning into could we say some ecclesiological adolescence, some ecclesiological young adulthood, for us these are very formative, very important days that we are building on and I'm so grateful that many of you see that and understand it and are responding so well to the word.

Ephesians 2:8 says, "For by grace you have been saved through faith; and that not of yourselves, it is the gift of God; not as a result of works, so that no one may boast." Not as a result of works but rather saved through faith, by faith. It is out of faith that we are saved in Christ, not through anything that we have done. And this doctrine of Sola Fide, then, distinguishes true biblical Christianity from every other system of world religion that there is. As so many people think that they're good enough to be with God, that they'll go to heaven when they die, "I've done enough, the good outweighs the bad," Sola Fide brings us face-to-face with the biblical reality that that's not the case at all. Sola Fide reminds us that we are sinners who fall short of the glory of God. Sola Fide reminds us that all of our best of works are like filthy rags before a holy God. Sola Fide reminds us that there is nothing in us that merits eternal life; there is nothing that we could do to earn such a magnificent gift.

So as we come to grips with this doctrine of Sola Fide, something starts to dawn on us; the sunlight of understanding starts to break its rays upon the darkness of our mind and we start to realize that if there is going to be salvation for me as a sinner, it must come on grounds that are outside of me because there is nothing good in me to deserve eternal life; there is nothing that I could do to earn Christ, to earn heaven, to earn eternal life, indeed to the contrary, everything about my life is vile, is guilty, and there is nothing righteous about me. This is a fundamental cornerstone of understanding the nature of true Christianity and to distinguish what distinguishes true Christianity from all of the false versions, among other things is to understand that we are not preaching kind of a

moralistic manner of self-improvement, we're not preaching morals as the means by which we reach to God or the means by which we please God. We cannot please him in ourselves.

Look at Romans 8. We looked at this last week as we considered Sola Gratia, by grace alone, but this is a good place for us to come back here and to remember and kind of link the two messages together as links in a chain. In chapter 8 of Romans, it says at verse 7, "the mind set on the flesh is hostile toward God; for it does not subject itself to the law of God, for it is not even able to do so, and those who are in the flesh cannot please God." We cannot please God on our own. That is an impossibility. You might as well give up trying and the frustration that so many feel, that what I do is never good enough for God is understandable because that's right, it's not. It means that you look for acceptance from God in another way, in another place.

What I want to do tonight is look at Sola Fide from three different perspectives. First of all, we want to see the need for justification, why is this important, why is this essential. Secondly, we're going to look at the nature of justification, what is justification and how does it work. Then thirdly, we want to look at the nature of faith. The nature of faith. So we're going to see the need for justification, first of all; the nature of justification; and then the nature of faith. How is it that we get this justification, how is it that we get this right standing with God? How do we attain it if it is not something that we can work for? If it is not something we can do? If it is not something that we can earn? If it is not by works, then how do we receive it? Those are the issues that we want to face tonight and you can't help as you consider such weighty issues to realize that we're talking about, you know, there's a sense in which you're really surrounded by holy ground, aren't you? These are matters of great consequence. We're talking about things that make the difference between an eternity in heaven and an eternity in hell. We're talking about the things that make a difference between, that distinguishes the way God will deal with sinners on that final day of judgment and whatever else we say about the things that are happening in this life in the political realm, the social realm, the entertainment realm, the athletic realm, none of that stuff is going to matter on the one day that really counts, what's really going to count are the things that we are considering here this evening. These are the things that I would say to those of you, especially you young people, that I know you don't know Christ yet at this time in your life, you've acknowledged that, your life indicates that in your lack of interest in spiritual things, let me just say to you that these are the most important things that you could ever hear. This is more important than your job, more important than your schooling, more important than your future career. Nothing else matters compared to this and so let's approach it with a sense of dependence upon the Holy Spirit who illuminates God's truth for us, who dwells within us, and whose very purpose is to make the truth of God known to the glory of Christ, and as Jesus said, "The Spirit glorifies Me," referring to Christ, of course; we depend upon him as we enter into our study tonight.

Why do we need justification, the first point for this evening, the need for justification. Let me just try to give a simple thing. We're covering a lot of important ground here tonight. Justification which we said is the act of God where he pardons all of our sins and

accepts us as righteous in his sight, why is that necessary? Why is that important? Why is it that every one of the seven billion people who live on earth should find this to be the most captivating important subject that they could ever hear about? Why is that the case? Why is that true? Justification is necessary because God is holy. God is righteous. God does not accept sin in his presence. God is a God who is angry against sinful men and the wrath of God is revealed against all unrighteousness and ungodliness of men and there is none righteous, not even one. That's why it's necessary. You and I are sinful. We fall short of the glory of God, Romans 3:23, and that would be bad enough but the urgency of justification, the urgency of the need of justification is accelerated and brought to the place of primary importance in the mind of any thinking man because Hebrews 9:27 says, "It is appointed for men to die once and after this comes judgment," and just as you would not possibly consider going into the White House to meet the President clothed in dirty work clothes, not having taken a shower for days on end and just appearing before him vile and outwardly repulsive, so it is not possible for a sinner to appear before God in their own righteousness. It's to appear before the Most Holy One clothed in rags of sewage and the severity of that metaphor is to press upon us the importance of what we're considering. We don't think about this often enough from God's perspective, do we? That from God's perspective, from all of his holiness, it is not right, it is not fitting for a rebel to come before him and to expect anything from him; to expect eternal life; to expect reward. To the contrary, the justice of God, the holiness of God calls out for the condemnation and eternal judgment of such a one.

So that's why we need justification and the idea of death which is inevitable for all of us, every charismatic claim to the contrary notwithstanding, is that death will seal the certainty of punishment for non-Christians. Those who die without Christ will find that their doom is sealed. There is no second chance. The purgatory of Catholic thought is a fiction. It is a fabrication. It is a lie that gives people the idea that ultimately it'll come out in the end, even if I suffer for thousands or millions of years. At least there's hope at the other end. That's not true. The truth is that those who die in their sins will eventually face eternal punishment with the devil and all of his angels.

Look at Revelation 20:11. By the way, we're preaching this on October 30. Tomorrow will be the 501<sup>st</sup> anniversary of the Reformation when Luther nailed his 95 theses to the Wittenberg door. I mention that just to say it's a great privilege not only for us to be considering these things but to be considering it on the eve of an anniversary such as that. Far better to think of October 31<sup>st</sup> as Reformation Day than as Halloween.

Revelation 20:11 says, "Then I saw a great white throne and Him who sat upon it, from whose presence earth and heaven fled away, and no place was found for them. And I saw the dead, the great and the small, standing before the throne, and books were opened; and another book was opened, which is the book of life; and the dead were judged from the things which were written in the books, according to their deeds. And the sea gave up the dead which were in it, and death and Hades gave up the dead which were in them; and they were judged, every one of them according to their deeds." No exceptions. No exceptions. "Then death and Hades were thrown into the lake of fire. This is the second death, the lake of fire. And if anyone's name was not found written in the book of life, he

was thrown into the lake of fire." This is profoundly serious and we do people no favors if we try to diminish, to cover up, to qualify, to mitigate against the reality of eternal judgment which the Bible teaches belongs to every sinner who will face God in judgment. We don't do them any favors by hiding that truth from them just because it's uncomfortable, just because it makes them not like us, or whatever the case may be. You and I have to have the clarity of perception to say, "This is reality. This is the way things really are. This is the way things are really going to be." And let that cause us to have a courage and a forthrightness as we speak with people about their eternal souls that they might see what the issues truly are, and that perhaps the Holy Spirit would use our interactions with them to awaken them to their need for Christ that they would flee to him.

What we see as we consider the utter depravity, the total depravity of mankind, the certainty of his judgment, the certainty of death, this is all very black and dark, isn't it? These are black and dark themes to consider and the bottom line is this, is that mankind is condemned. Every man, woman and child is facing this kind of condemnation of which we just read from God's holy word. I didn't make up that passage. I wouldn't make it up if it were up to me and the question is what can be done for that sad and desperate situation. Don't you see, beloved, don't you see that men need far more than moral improvement, they need something far greater than an education; they need far more than just wells being drilled for them in the desert so that they might have water that could temporarily assuage their earthly thirst while leaving their spiritual thirst unsatisfied, their spiritual need unaddressed? Don't you see that simply giving somebody food and clothing, whatever good that might do on an earthly level does nothing to address the utter severity of their spiritual need? This is why we preach the Gospel. This is why we talk about Christ. This is why we do not get distracted by issues of so-called social justice and all of that. It's because this is something of far greater surpassing urgency than any of those other things. There will be many people in heaven who suffered a lot of earthly wrongs who are not going to be mourning the earthly wrongs for the glory of how well they have it with Christ in heaven and social justice will be irrelevant to them. By comparison, the greatest of social justice warriors who reject Christ will find themselves in hell with the devil and his angels and social justice will have done them no good either.

So we must keep what is primary primary. We must keep in mind what is the most important thing and why we focus on the Gospel to the exclusion of earthly distractions. You see, we need more than social betterment, we need more than personal moral improvement, we need more than comfort in our earthly sorrows. What you and I most need is a forgiveness and a righteousness from God that will pass his judgment that God will accept. Nothing else is going to matter on that great day when you stand alone before a holy God. If you have a forgiveness of sin and a righteousness that God accepts, you'll have everything. If you don't have that, you'll mourn the condition that you find yourself in just like the rich man in Luke 16.

So what we really need, what you and I really need, we need to be freed from that sentence of condemnation that is upon us. Sinners need a divine verdict in their favor. They need the judge to declare them not guilty. They need the judge even more to declare

them righteous so that they know that they are accepted by him at the time when it matters the most. Nothing else matters, beloved. Nothing else matters and I would say with a sense of sympathy and pastoral care, that unless you see that point, you really haven't begun to understand the reality of Christianity at all. To understand what it means to be a Christian, to understand Christianity is to see why this is the most important issue of them all.

So the question is: where do we find that divine verdict that is in our favor? In the days of the Reformation just as today, the Roman Catholic Church offered an illusive system of sacraments that had to be followed and if you do these things, you can find and hope for an ultimate acceptance with God. Salvation, they say, starts by grace but it is not completed until your human works are added to the equation. God puts some grace in you but then you have to work it out and then God actually declares you righteous on the basis of what you have done with his grace. That is not the nature of true biblical justification. That is mixing works with grace in a way that still leaves people condemned in their sin and we addressed all of that in our series of Roman Catholicism which is freely available on our website, and I won't say anything more about it here tonight.

The doctrine of Sola Fide not only shows why that Roman Catholic position is wrong but why the truth must be something else and why the truth is something else. So why do we need justification? It's because we are all lost and guilty sinners who are heading toward a judgment day with God and we need that day to go well for us because the alternative is to be lost eternally in a place of punishment with the devil and his angels. That's why we need justification.

Well, what is the nature of justification, then? Point 2: what's the nature of justification? Justification in the person and work of Jesus Christ is our only hope. You see, for as much as we emphasize the darkness of the condition of man, we do it simply because we need to say that because that's true, but by making that clear, it points us in the direction of a hope that is actually real; a hope that is actually true; a hope that actually answers the lost nature of our condition. It points us to Christ.

Now, the nature of justification, I'm going to repeat that definition I used earlier just to keep it fresh in your mind. Justification is an act of God's free grace wherein he pardons all our sins and accepts us as righteous in his sight, only for the righteousness of Christ imputed to us and received by faith alone. Justification, my friends, is a judicial term. It is a legal term. Sometimes it is called forensic justification. Forensic corresponding to the idea of law courts; things pertaining to legal proceedings. Justification is a legal term. What it is expressing, the reality of justification is this: it is a new status for the sinner wherein God accepts us as righteous in his sight. He accepts us. He receives us as righteous in his sight.

Now, let's just stop for a moment and marvel at the wonder that that's even a possibility because we've been clear that Scripture condemns us all, and the truth of the matter is that our own conscience tells us, doesn't it, that we are not acceptable to God in our own merit. So the question is how could someone like you and me, a guilty helpless sinner,

ever hope to receive such a favorable verdict from God? How could we ever get that from our Judge? How could we go guilty into the courtroom and walk out declared justified, declared righteous with no fear of condemnation ever to face us ever again? How could that ever happen when we don't deserve that, indeed we deserve exactly the opposite?

Well, look at Romans 3 with me. Romans 3:21, actually let's look at verse 19 because that kind of gives us a running head-start into it and summarizes for us the need for justification from our first point. Verse 19, "Now we know that whatever the Law says, it speaks to those who are under the Law, so that every mouth may be closed and all the world may become accountable to God; because by the works of the Law no flesh will be justified in His sight; for through the Law comes the knowledge of sin." No one will be saved by their works. Not you. Not me. Not anyone of the 10 billion or 15 billion people that have ever walked on the face of the earth. No one will stand before God justified by their own merit. We're all condemned. We're all lost. No one, the whole world, all the world, it says.

So we realize that Scripture closes the mouth of man completely from boasting. Does that mean that there's no hope, then? Does that mean that there is no way for man to be reconciled to God? Ah, keep reading. Verse 21, "But now apart from the Law the righteousness of God has been manifested." There is something apart from the merit of obedience that gives us hope and this has been "witnessed by the Law and the Prophets." For 1,500 years God's prophets, the revelation of God in the New Testament was pointing to this great culmination of which Paul now speaks.

Verse 22, "even the righteousness of God through faith in Jesus Christ for all those who believe; for there is no distinction; for all have sinned and fall short of the glory of God," that's almost a parenthetical statement in its context, "being justified as a gift by His grace through the redemption which is in Christ Jesus." What it's saying here is that there is a righteousness that is acceptable to God that is available to men but it is not received by what you do, it is not something that you earn, rather it is something that you receive by faith by believing in the Lord Jesus Christ.

And the wonder of this is the great magnanimity of God, the great kindness, the great generosity of God to do something like this for people like us who absolutely do not deserve it. God imputes the righteousness of Christ to everyone who truly believes. In other words, God credits us with the righteousness of his own Son who perfectly obeyed the law during his life on earth. Scripture says that those who believe in Christ in the way that we're going to describe receive a credit of his righteousness applied to their account that satisfies God. In other words, you could say it this way: God himself supplies the righteousness which he himself requires through his own Son. This is utterly contrary to the way that the human mind thinks because that righteousness of Christ is not something that we do, it is not something that we somehow merit. Scripture says it is a gift. It is something undeserved.

Now before we go any further, let's just draw out exactly what justification involves. Look at Romans 4. There is a dual aspect to justification that we need to understand here,

and like I say, we're covering a lot of territory here this evening, aren't we? The first aspect of justification is this, is that in justification God accepts us as righteous. He accepts us, he receives us as though we were righteous. Look at Romans 4:5 and notice, again, the repeated contrast in these verses that we're going to be looking at for the remainder of the message here this evening, the repeated contrast not by works but rather by faith, through believing, in other words.

Romans 4:5, "But to the one who does not work, but believes in Him who justifies the ungodly, his faith is credited as righteousness." It is not by what you do, rather but who you believe in, who it is that you trust in, and what the Scriptures say here is that when we believe in Christ like that, God credits to us the righteousness of Christ, and this righteousness is something that is received by believing in Christ, someone outside of us rather than trusting in the things that we do. The point being for now is that there is an aspect of being declared righteous, accepted by God as righteous in the act of justification. He accepts us.

The other aspect of it is that God pardons our sins. He will not condemn us. Look at verse 6, "just as David also speaks of the blessing on the man to whom God credits righteousness apart from works." Not because of what you've done. Not because of anything that you might do in the future. God credits righteousness apart from works. Verse 7, "Blessed are those whose lawless deeds have been forgiven, and whose sins have been covered. Blessed is the man whose sin the Lord will not take into account."

So beloved, what I want you to see is that if you are a justified believer in Christ tonight, what Scripture says about you is that God looks upon you and sees you as righteous. He considers you righteous. He accepts you as having conformed perfectly to every standard of his law and his character that he ever could require. He accepts you and that is permanent, it is complete, it is perfect at the moment that you believe. The righteousness of Christ is counted to you in a way that is irreversible, irrevocable. It will not be taken away. It is perfect because Christ himself is perfect. His righteousness is perfect, impeccable, never to be diminished, and it's on the basis of the righteousness of Christ that God accepts you.

He looks on you and receives you in the name of his Son and so there is that positive dimension to justification, righteousness credited to your account of a perfect infinite order, and along with that, those of you that have carried sin and guilt and regret in your life for a long period of time, speaking some time ago with a young man who comes to mind saying, "The things that I have done," and they were sinful and just the clinging regret and guilt that assault his soul. For those of you that know something of that, those dark deeds of your past that you're ashamed of, that you don't even talk about, that you want no one to know, what I want you to see is that the gift of justification is a gift in which God declares, "I'm not going to hold that against you. I do not take that into account in my dealings with you."

That is exactly what it says there in Romans 4:7-8. Look at it again with me. Paul quoting from the Old Testament from Psalm 32 says, "Blessed are those who lawless deeds have



been forgiven, whose sins have been covered. Blessed is the man whose sin the Lord will not take into account." You know, all of my past blasphemies before I was a Christian, all of the past sins and the ways that I cursed God and cursed the name of Christ, I'm justified. God is not going to hold that against me. When I stand before him, that's not going to come up and the same that is true of me is true of you and all of the sins that you have committed, if you are in Christ, God has forgiven your sin. He will not hold it against you. He will not bring it up. Instead, he looks on you and sees the perfect righteousness of his Son, the Lord Jesus Christ.

Now, let's drill a little bit deeper here. On what basis does God do that? How can God do that and still be just? How can God forgive sin and accept us as righteous when we're guilty? Well, beloved, as we work through these issues, the glory of Christ just, as it were, rises out of the ashes of sin, of our sin, and as we consider this and consider the possibility of forgiveness, we start to see Christ elevated more and more, that whoever Christ is, he must be someone supernaturally wonderful, supernaturally great, supernaturally worthy of our affection because if he has dealt with us, if he has acted on our behalf in such a way that condemnation is no longer our lot but rather acceptance with God and a certainty of heaven, then whoever did that for us must be infinitely wonderful in our eyes. And that's exactly what we find.

On what basis does God accept us as righteous and pardon all of our sins? Beloved, Jesus Christ stood as our representative, stood as our substitute, acted in our place with his righteous life and with his shed blood. First of all, Scripture teaches us that his blood shed on the cross satisfied, extinguished, propitiated the wrath of God on behalf of sinners. Let's look at Isaiah 53 which viewed this prophetically. Isaiah 53 where it says, "Surely our griefs He Himself bore, And our sorrows He carried; Yet we ourselves esteemed Him stricken, Smitten of God, and afflicted. But He," speaking of Christ, of course, "was pierced through for our transgressions, He was crushed for our iniquities; The chastening for our well-being fell upon Him, And by His scourging we are healed. All of us like sheep have gone astray, Each of us has turned to his own way; But the LORD has caused the iniquity of us all To fall on Him." At the cross, the Lord Jesus Christ bore the wrath of God against every sinner who would ever believe in Christ. His blood, his sacrifice, his anguish was sufficient to pay the penalty of our sins and God is satisfied with the blood of his own Son as the necessary payment that your sin requires.

So as we sometimes sing, his blood has washed away all my sin, to which we say, "Jesus, thank You. The wrath of God has been fully satisfied by You." And when we believe in Christ, the full merit, the full benefit of his blood is applied fully to us, so as we often quote from 1 John 1:7, the blood of Jesus his Son cleanses us from all sin so that God does not look at you and see any remnant of guilt remaining because all of that guilt has been washed away, and though your sins were as scarlet, now they are white as snow. There is a purity in the way that God views you; there is a purity of status that you have before God as a justified believer that is perfect and that there is no stain or blemish anymore than there is any stain or blemish on Christ himself. That's how perfectly and how wonderfully Christ has given of himself for us, those of us who didn't deserve that.

Secondly and counter to that, there is the negative aspect of justification. Our sins are forgiven, they are washed away, but beyond that the merit of the obedient life of Christ provides a positive righteousness for us that conforms us to God's law in the declaration of justification. 2 Corinthians 5:21 says, look at that with me. 2 Corinthians 5:21, "He made Him who knew no sin to be sin on our behalf." Our sin imputed to Christ, charged against Christ's account and Christ paid the debt in full when he suffered on the cross, "so that we might become the righteousness of God in Him." The perfect righteousness of Christ credited to us; charged to our account; given to us in a way that leads to this result. God accepts us who have put our faith in Christ. He accepts you in Christ not because you are righteous, because you're not, but he accepts us, he accepts you in Christ because he accepts the righteousness of Christ in your stead. He accepts something else. You cannot bring a sacrifice on your own that is acceptable to God to pay for your sins. Your guilt pollutes everything that you do in a way that there is nothing righteous you could offer to him. It's all tainted. It's all spoiled. It's all rotten. It all has to be thrown out with the garbage. There's nothing that you could do to do that, to offer something that God would accept. The beauty of the Gospel, the beauty of the doctrine of justification is that God will accept something else, something that is outside of you, something that you did not do. God will accept the righteousness of another person in your place and that righteousness is found only in the Lord Jesus Christ and Christ, by his perfect life, Christ by his work on the cross, has done everything that is necessary for a righteous standing to be attained with God. Perfect righteousness, perfect payment for sin guaranteed by the infinite value of the eternal Son of God, proved to be accepted by the resurrection of Christ by which God says, "I accept that sacrifice. The penalty of death has no hold on him or on anyone else that is in him." So we realize that we are saved by the work of someone else; we are saved by something external to us. The theologians talk about a principle of alien righteousness meaning that it's not something intrinsic to our own being but it is alien to us and it is outside of us and God accepts something righteous outside of us in order to accept us, to receive us as righteous, and he accepts us not because we are righteous, I'll say it again, not because we are righteous but because he accepts the righteousness of Christ in our place.

Now, that leads us right into Sola Fide. How is it, then, that a sinner receives the benefit of Christ in his life? Think about it this way, think about it in spatial terms. I find this helpful. How does the merit of Christ go from out there to in here? How does it go from existing, as it were, as a reality, how do you personally appropriate it? How does it become yours, then? Again, is there something that you can do? No, no, no. We can't. It's not that. It's not by works. How does the merit of Christ get applied to your account so that you know today that you're safe on that future judgment day? How can that become yours? How does it come to belong to you? That brings us to point 3: the nature of faith. The nature of faith. We've seen the need for justification, we're all guilty and condemned. We've seen the nature of justification, God accepts us as righteous because the righteousness of Christ is imputed to us and his shed blood cleanses us from all sin. That's the nature of justification, that's how God accepts us and pardons all of our guilt. Now how do we receive it? That's the nature of faith. Sola Fide, faith alone, emphasizes that we do not receive Christ by anything that we do, not by works.

Look at Galatians 2:16 which is the next book over to the right from 2 Corinthians. Galatians 2:16 where it says, "nevertheless knowing that a man is not justified," declared righteous, a man is not declared righteous, he is not accepted by God, he is not justified "by the works of the Law but through faith in Christ Jesus, even we have believed in Christ Jesus, so that we may be justified by faith in Christ and not by the works of the Law; since by the works of the Law no flesh will be justified." I pointed this out to you in the past on this verse, three times it affirms the positive: by faith in Christ; believing in Christ. Three times it affirms the negative: not by works; no flesh will be justified by the law. God accepts sinners only, exclusively with no other option, God accepts sinners only as they receive Christ by faith alone.

What does that mean for your trust? What does that mean for what you are hoping in? It means that we rely on Christ alone as the basis for God to accept us. I am not trusting in the fact that I preach for a living for God to accept me. That has nothing to do with it. None of the good works that you do have anything to do with the basis on which God would accept you and receive you as righteous in his sight because everything that we do is flawed, it's tainted. That can't be it. No, we're trusting in the righteousness of Christ alone as the basis for God to accept us. Forsaking all else, taking up our cross, denying ourselves, denying any claim of our own righteousness, saying, "It's someone outside of me. It's what another did for me that I did not even ask for. He did it 2,000 years before I was born. He appointed me for this before the foundation of the world." So all of the glory goes to him.

What is the nature of this faith that saves? Well, the Shorter Catechism says at Question 86 this, "Faith in Jesus Christ is a saving grace whereby we receive and rest upon him alone for salvation as he is offered to us in the Gospel." We receive Christ. We rest in him alone. In other words, our trust is in Christ alone. We're not trusting in the fact that we've added something righteous to what Christ has done. Our reliance is 100% completely on the righteousness of Christ, what he has done and nothing of ourselves.

Now just very very quickly, this faith can be broken down into three different elements. Three different elements. There's an element of knowledge in true faith. You need to know some basic facts for faith to be real. The sinner must know that Christ offered himself on the cross to pay for sin. If you don't know that, your faith can't be in Christ as your substitute. You have to know and understand, you have to know the facts of the Gospel as it says in 1 Corinthians 15:1-4, the Gospel by which you are saved says this, verse 3, "Christ died for our sins according to the Scriptures, He was buried, and He was raised on the third day according to the Scriptures." You have to know that for your faith to be real.

Secondly, there's an element of belief. You must not only know that those facts are what Scripture asserts, you have to agree with them. You have to affirm them. You have to own them. You have to say I believe that, that when Christ died on the cross he wasn't simply trying to be a moral example, for one illustration. This isn't a story that men made up that didn't really happen. No, you say, "I believe and I agree that Christ in time and space died on a cross in Palestine, in Israel. He died outside Jerusalem and that really

happened, and I believe that the true interpretation and understanding of that death was that he was dying in the place of sinners. I believe that. I agree with it. I accept it." Jesus said in Mark 1:15, "Repent and believe in the Gospel." The Gospel is a statement, a summary of facts about what Christ did and saving faith believes it, agrees with it, says, "Yes, that is true. That's what really happened."

Then finally, there's an element of commitment in saving faith. You see, true saving faith is not a momentary emotional response to pressure from a speaker, as I know some of you have experienced recently, where you're manipulated into signing a card of raising your hand or walking an aisle where they bore you to tears singing an invitation hymn repeatedly until someone comes forward. I grew up with that approach, and you just do the one thing and then you're declared saved for all of time whether or not it's real in your heart. No, true saving faith has an element of personal commitment to Christ. Listen to this: in true faith, and it could be no other way in light of the love of Christ that he showed for sinners at the cross, that act of love, of self-giving of Christ toward sinners, true saving faith returns with a self-giving love to Christ. I like this definition: true faith, the commitment in saving faith is a conscious yielding of self in love to Jesus Christ.

Look, look, you say, "I understand the Gospel. I understand that this is what Christ did and I agree with those facts." Well, saving faith goes beyond the mental assent to that to say, "That moves my heart, that moves my affections, that moves the center of my being to allegiance and submission and love and receptivity to whatever this Christ did, to whatever he wants from me. Just as he gave himself freely for me on the cross, now in response I give of myself freely to him. Permanently. Irrevocably. No going back. No turning back. No turning back," as the Gospel song sings.

So this understanding belief of loving self-commitment to Christ, what is that? That's saving faith and here's what that does. Remember, the question was how do we get this merit of Christ applied to our account? How do we receive it? How does it go from out there to in here? Well, that kind of faith that we just described links us to Christ, links us to Jesus, in such a way that the full merit of everything that he did, the full merit of his blood, God credits it all to us. All that Christ is, all that Christ did, all of the work of his becomes ours when we put that kind of faith in him, and that faith of which we speak connects us to Christ, brings us into union with Christ so that – watch this, I know I've been going a long time here, bear with me just a little bit longer – that kind of faith connects us to Christ in such a way that his righteousness and the full value of his shed blood become ours. It becomes our possession. It belongs to us. This is the appointed means that God has given by which we receive Christ. Faith receives Christ.

In a helpful little bit of clarification: your faith does not add to the merit of Christ, it's not that Christ was righteous 99% and then your faith puts it over the goal line; no, Christ was already in the end zone. Christ already scored the touchdown, so to speak. Your faith does not add points to the scoreboard, rather it's simply the means by which you receive it. It contributes no merit. It adds no righteousness of your own.

Beloved, knowing the background that some of you come from, it's a delight and a privilege for me to say this to you. The call of the Gospel, what the Gospel means is not for you to try harder. It is not for you to be moral. It is not for you to work harder and to add more rules to what you're already doing. The call of the Gospel for salvation is for you to put your faith in Christ alone and to realize that God accepts as righteous in his sight those who receive his Son with that kind of understanding, believing, yielding faith. The faith itself is a gift from God, Ephesians 2:8-9, and for the one who receives and rests in Christ in this way, God justifies him, God justifies her and – watch this, watch this, this is kind of the capstone, this is the climax of everything here – in justification God declares you righteous in a permanent way, in a permanent legal way, an irreversible verdict has been rendered in your favor in justification. You have been declared righteous. That declaration is immediate and it is complete. It is final. There is nothing to add to it. Your justification is not improved by your good works, it is not diminished by your sin, it couldn't be because – this is it, get this, get this and suddenly spiritual life starts to fall into place – your justification is not improved by your good works, it is not diminished by your sin, that is because your justification is not based on your righteousness, it is based on the righteousness and shed blood of Christ alone. Sola Fide. Solus Christus.

And what justification provides for you, what God has given you in salvation of which justification is a part, justification provides for you now what God requires on that future judgment day. God is going to require perfect righteousness when men stand before him and those who lack it will be sent away into eternal judgment. What God gives us in justification, he gives us now. If you're in Christ you have now everything that God will require on that final day. "Oh, the righteousness of Christ has been applied to your account? I promised to forgive all of your sins and not take them into account. That's all that I require," God will say, so to speak. "Enter into my kingdom." And we will walk through the bar of justice, we will walk through the courtroom of evaluation and it will be well with our souls. That's what will happen to everyone who has been justified and if you are justified by faith in Christ today, everything that you need for that final day has already been given to you. It is already yours. It belongs to you and God will not take it back. It is secure and irrevocable because it is based on the unchanging Christ himself.

Now, what is the end result of justification or what is one of the implications of it? Our boasting is excluded. We're completely humbled by this. Romans 3:27-28 and this will be the last place we turn. Romans 3:27-28. In verse 26, Paul shows how justification demonstrates the "righteousness at the present time, so that He would be just and the justifier of the one who has faith in Jesus." Then he asks this question, "Where then is boasting?" I want to boast about my right standing with God. No, "It is excluded," because it's not based on your righteousness, it's premised entirely on the righteousness of Christ. "By what kind of law?" Verse 27, is it "Of works? No, but by a law of faith. For we maintain that a man is justified by faith apart from works of the Law." Declared righteous in the courtroom of God based on a righteousness alien to you, based on the righteousness of Christ. Your sins forgotten, forgiven, wiped away, cleansed by a sacrifice of one who loved your soul to the uttermost. Why do we love Christ here in this church? Why do you love Christ in your heart? Because he has done for you what you

could not do for yourself, what no one else could do. He did for you out of love for your soul, everything that was needed for you to enter safely into the heavenly kingdom.

So I ask you tonight: have you been justified by faith in Christ? If not, the way of heaven has been laid open to you. Matthew 11:28-29, bow with me as I read this verse. Matthew 11:28-29 Jesus says, "Come to Me, all who are weary and heavy-laden, and I will give you rest. Take My yoke upon you and learn from Me, for I am gentle and humble in heart, and you will find rest for your souls."

*May it be true of everyone under the sound of my voice, O God. In Jesus' name we pray. Amen.*

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