***The Doctrine of Faith  
RO24-01***

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Please open your Bibles once more to Romans 3:21-22. Paul has arrived at the point in this book where he is explaining how God provides absolute righteousness to sinners as a free gift apart from any human doing – apart from any human good works.

This grace righteousness is not new with Paul, but as we have seen, it is clearly revealed even in the Old Testament Scriptures. Salvation in the Old Testament times was given on credit, pending the payment of Christ on the cross for the sins of the world. But it was nevertheless through grace, by faith.

The basis of salvation in every dispensation is the death of Christ for the sins of the world. The requirement to receive salvation in every dispensation is faith in God's promise to save. And the object of one's faith in every dispensation is God.

Now, the specific content of what we believe has, through progressive revelation, been expanded. We know a great deal more specifically what is involved in salvation, for example, than did David or Abraham. Our content has increased. But how we are saved, and the basis upon which we are saved has not been changed. There's only one way to be saved in whatever age a person may have lived.

**Justification**

The Mosaic Law system revealed the means of salvation, but it could not provide salvation. So, we read in Romans 3:24, "By the deeds of the Law there shall no flesh be justified in His sight. For by the Law is the knowledge of sin." This is what we are seeking. This is what the unbeliever needs. He needs to be justified; that is, God the judge has to say, "He's not guilty. His sins have been forgiven, and he has been placed in a position where he is not morally guilty;" that is, he is justified. He is in the position of possessing the absolute righteousness of God, Always connect the word "justification" with possessing the absolute righteousness of God. It is not enough to tell an unsaved person that he needs to have his sins forgiven. That is simply the negative part of salvation. He does need to have his sins forgiven, and Christ has borne his sins. But he will not go to heaven just because his sins are forgiven. He also needs to have the absolute righteousness of God credited to his account in the eyes of God. That is the other part of salvation.

You can read many of these tracks that are put out, sometimes by very high-powered national organizations that are in the work of evangelism, and they will often have at the end: "Here's what happened to you now that you have received Christ as Savior." And one of the things they will say is, "You have had your sins forgiven." But one of the things they will almost inevitably never say is that: "You have had the absolute righteousness of God credited to your account," and that is the thing that counts. That is the positive factor that makes all the difference in the world.

So, the Mosaic Law could identify sins; it could let us know what was wrong; and, it couldn't speak to our conscience and bring condemnation welling up from within us, but there was no salvation through the Mosaic Law system. 2 Corinthians 3:6-7 confirm this also, when Paul says, "Who also has made us able ministers of the New Testament, not of the letter, but of the spirit. For the letter kills, but the spirit gives light. But if the ministration of death written (engraved) in stones (the Ten Commandments) was glorious so that the children of Israel could not steadfastly behold the face of Moses, for the glory of his countenance, which glory was to be done away with, how shall not the ministration of the Spirit be more glorious?"

While indeed the Old Testament was a very glorious thing, and it declared some very glorious things, it could not provide eternal life. The Old Testament animal sacrifice is simply illustrated God's plan of salvation through Jesus Christ, but they did not provide eternal life. Every now and then you find somebody who has the idea that all those Old Testament sacrifices were for the purpose of providing eternal life. Hebrews 10:4 says, "For it is not possible that the blood of bulls and goats should take away sins." It's not possible for an animal to die for your salvation. So, these sacrifices were simply a picture. They were repeated and repeated and repeated. The Jews in the Old Testament did not automatically receive salvation through these animal sacrifices.

As a matter of fact, these animal sacrifices were brought both by Jewish believers and by Jewish unbelievers. It was part of your national heritage. It was part of you maintaining your temporal fellowship to God as the head of the nation, apart from your spiritual condition, as a citizen of the nation. Some of these sacrifices picture the salvation that Christ was to bring. Some were the means of restoring temporal fellowship.

The Old Testament sacrifices pointed the Jews to the real source of the salvation which was revealed in the Old Testament – a once-for-all sacrifice was obviously needed so that they could quit repeating all those animal sacrifices. That's what finally was seen in Jesus Christ.

So, we're going to take up now, on that background, these two great verses that we're looking at, Romans 3:21-22, where the apostle Paul has declared to us now how God is solving the impossible human dilemma of meeting an absolute righteousness which no person can possibly provide. Picking it up now at verse 21: "But now a righteousness of God (absolute righteousness), apart from the Law, is manifested." You remember that the Greek says, "But now, apart from the law;" stressing that fact. Apart from human doing, "an absolute righteousness of God is manifested, being witnessed by the Law and the prophets" (not a new thing), but seen of old.

**Righteousness**

Verse 22: "Even a righteousness of God (an absolute righteousness of God), which is by faith of (literally, by faith *in* Jesus Christ." The word even is the Greek word "de." It's a conjunction, and it's connecting back to verse 21. It's a little word that signals that an explanation is going to be given now of what he means by the righteousness that he referred to in verse 21. The word "righteousness" is the Greek word "dikaiosune." "Dikaiosune" here refers to absolute righteousness. The Greek language does not say *the* righteousness. There is not this little word that's called a definite article in grammar. The "the" is not there. Therefore, it is stressing a quality of righteousness – a kind of righteousness. And specifically the kind here is absolute righteousness. It is not saying *the* righteousness of God, referring to the attribute of God's righteousness; that is, part of God's essence is righteousness, as you know (plus "R"). It is not referring to that. It is speaking here rather simply about this quality of absolute righteousness; that is, being in the position where you are morally without guilt upon you. That's what a person who is a sinner has to have.

It is specifically described as the righteousness of God. The word God here is "theos." It means a righteousness which belongs to God. It is one specifically which He provides. This is an absolute righteousness which He provides which is compatible with His personal essence of righteousness. The words "which is" are not in the Greek. It simply says, "Even a righteousness of God by faith." The word "by" is the Greek word "dia." It's a little preposition, and it simply means here "through," or "by means of." The idea is "agency." This is an absolute righteousness of God by means of. That is the critical word. That's the question everybody wants to know: how do I get this righteousness?

**Faith**

Now this word conveys to us the critical fact: "faith" ("pistis"). Yes, this is the noun. This word in the Greek language means trust, reliance, or confidence. Trust and reliance are two great words to interpret what "faith" means. Faith is not the ground of justification. Your faith is not what justifies you. Faith is simply the vehicle. Faith is simply the means for appropriating the justification (the absolute righteousness) that God offers. There is no value in faith as such.

We hear a lot of talk in our day which bandies this word around: "Keep the faith, baby. Have faith." What does that mean? Well, that means just to have some kind of an optimism about you – an optimism which in fact wells up out of the old sin nature from within us. That's where the unsaved man's (the natural man's) optimism comes from. It flows right out from his old sin nature. Anything that comes from the old sin nature is bad, even though some good things come out from the old sin nature. And some people have a little difficulty understanding why God rejects everything that is good that comes from the old sin nature.

Perhaps this illustration that I once heard will help you to understand. If you were very thirsty in the middle of a summer day here in the heat of Texas, and we told you that we had some water that was absolutely pure spring water, completely analyzed, and completely chemically properly balanced. It was pure of anything adverse. It was perfectly pure cold water. You would be asked, "Would you like some?" And you'd say, "I'd love it." And you'd take a glass that had a little smudge on it, and you'd pour the water into that glass, and you'd say, "What's on that glass?" And we would say, "Oh, nothing. We were just growing some typhoid germs." Would that bother you that to drink that pure and crystal clear water out of a glass that somebody had been raising typhoid germs in? That's the sin nature. Sure, it's good. Sure, it's merciful. There are many human good things that come out of the old sin nature, but it's coming out of a polluted source. And God says, "I won't touch it, and it can't be in My heaven, or it'll contaminate everything in My presence, and in the eternity that I have prepared for all of you.

So, faith is not going to save you. Faith is not the ground of your justification. Faith is simply the means by which you secure this salvation. There is that idea that you just need to believe. You just go out into eternity and believe that somehow it's all going to work out for the best. Just believe that God's going to do right by you. You betcha, He's going to do right by you, and you're going to go straight to hell. That's how right He's going to do by you, if you go out with that kind of human, old-sin-nature, contaminated optimism. It will get you exactly nowhere but under the condemnation of God.

**The Object of Faith**

The value of your reliance (or your confidence) lies in the object. Faith has an object, and it is this object that makes faith meaningful. Faith in itself is nothing. But what you believe in – that's what makes faith either worth something or worth nothing.

**Faith in Jesus Christ**

Here in our Scripture, Paul comes to the great explanation that it is an absolute righteousness from God Himself by means of faith in Jesus Christ. "Of Jesus Christ" is what we call grammatically the genitive tense, and it is an objective genitive. An objective genitive is translated: "in Christ." It is not "of Christ." It is not the faith that Jesus Christ exercises. That would be called a subjective genitive – He Himself exercising faith. You're not saved by the faith that Jesus Christ has. You are saved by faith in Him as the object. So, when Jesus Christ becomes the object, now you have a faith that has some value. But until Jesus Christ here, as the God-man, is the object of that faith of yours, your faith is useless.

Up to this point in the epistle of Romans, the apostle Paul has not specifically stated that justification is secured by specifically believing in Jesus Christ. So, this is a watershed here. This is a high point. This is, again, a summit. Here, for the first time, the apostle Paul, who has written this book to present us with a formal declaration of justification by faith (a formal treatise on salvation) now comes to the critical point. Here for the first time, he makes it clear that it is indeed by means of faith, but it is faith in a specific object. And only this object has any meaning to God the Father, and that is His Son, Jesus Christ. Up to this point, this has not been referred to. In the following verses now, we're going to see that Paul sets forth what Jesus Christ has done that qualifies Him to be the object of a sinner's faith.

Trust in Christ is based not on His life. I remind you of this again. It is not on all those good works, and all those miracles, and all those kindnesses. It is based upon that three hours from high noon to 3:00 in the afternoon when darkness covered the earth, and the God the Father and God the Holy Spirit turned away from God the Son, and He bore the sins of the world. He died spiritually. It is at that point that He became the propitiation for the sins of all the world. It is at that point that salvation was provided.

So, we have faith in Jesus Christ as the object of our faith relative to the propitiation He provided. It is not just the fact that He was a good man. It is not the fact that He is an example: Jesus, our example. That's what the liberals think. It is not that He was some sort of a martyr that died because a good cause got out of hand. That is heresy. What Paul is making clear is that it is faith in Jesus Christ as the propitiator – the one who satisfies the holiness of God. Holiness (God's righteousness) has to be absolute. God's justice has to be perfectly satisfied.

So, what a sinner is required to do to secure absolute righteousness from God is to rely on Jesus Christ as his Savior – to have faith in Christ.

Then Paul says, "Here is the extent of all of this." He says, "It's unto all." The word "unto" is the Greek word "eis." It's a preposition. Here it means "for;" that is: "A righteousness of God by means of faith in Jesus Christ for all." And the word "all" is the common Greek word "pas." which means "everybody." This refers to the entire body of people who accept God's plan of salvation. Whether you're a Jew, or whether you're a gentile, you're going to be saved in the same way. Whatever your race is, you're going to be saved in the same way. Or whatever the degree of your sin is, you're going to be saved in the same way. Some people are worse sinners than other people, but all are sinners. The point is that whoever trusts in Jesus Christ as Savior will be saved no matter who or what he is.

So, this is a very important little addition here. It's unto all.

Now, the next few words, "And upon all them" are not in the Greek Bible. So, we'll just skip over that. But we come to the second important word that we want to study, and that is the word "believe." For he says, "Even an absolute righteousness from God, through Jesus Christ, through faith (by means of faith) in Jesus Christ, unto all (whoever you are) that believe (unto all that believe)." The Greek word for "believe" is "pisteuo." "Pisteuo" is a word that means "to trust" or "to place your confidence in." This word signifies reliance on someone or something. It is more than credence. Credence just means believing. The demons believe that God is there. They know that He's there, but they do not trust in God. They do not have confidence in God. It's a different kind of believing.

Here are the two keywords. We've had "faith" ("pistis"). That's the noun. That is the vehicle for salvation. Now we have the verb. The verb is "pisteuo" (to believe). This is in the present tense, which means that the constant status of a person, once he has accepted Christ as Savior, is that of a believer, and he stays that way. It is active. Everybody has to do his own believing. You must believe yourself. Your parents cannot do it for you. Your country cannot do it for you. Your church cannot do it for you. It is a participle. It is a statement of principle about salvation – about securing absolute righteousness.

The object of this believing is, again, Jesus Christ. The believing here is to believe in Jesus Christ. It's not just: "Well, I believe." People like to say, "I believe." You might ask them: "What do you believe?" They may say, "I don't know. I just believe it." You might ask: "Why do you believe it?" They may say, "Well, I don't know. Just because. I believe." That kind of nonsense will get you condemned under the wrath of God. It is believing (placing your confidence) in God's word about the work of Jesus Christ on the cross.

So, God wants lost sinners simply to believe that God the Father is satisfied with the provision of God the Son on the cross for the sins of the world. Once more, I read to you that dramatic verse in 1 John 2:2, which says, "And He is the propitiation (which means the satisfaction) for our sins, and not for eyes only (that is, who are believers), but also for the sins of the whole world" (the whole world of unbelievers). Christ died for all of them.

The issue is to believe. The issue is to understand that God wants you to believe in Christ as Savior.

**Faith and Believe**

Therefore, the Bible holds everybody responsible who has heard the gospel for believing the gospel and trusting thereby in Christ for salvation. There is no magic in merely believing. You have to believe the right thing in the right way. But believing is very critical. Here the apostle Paul is explaining how a person who needs absolute righteousness is able to secure it. And he uses two words. He uses the word "faith," and he uses the word "believe:" faith; and, to believe. Those are the critical words.

Now you start matching that up against a lot of the gobbledygook talk that you hear extended to unbelievers as to how they are to be saved. The apostle Paul, when he comes to the point, under the guidance of the Holy Spirit, to explain to an unbeliever how he can go to heaven, he uses two words: the noun "faith;" and, the verb "to believe." He does that because God the Holy Spirit says, "Only these words will convey to you, an unbeliever, what you must do to receive My absolute righteousness. Now if somebody gives you something else to do, or uses some other words that confuse you, you will not enter My heaven." So, here are two important words, and let's get them straight. A lot depends upon them.

There is no magic in believing. You must believe the right thing is the right way. You must explain to a person, first of all, the gospel (what Christ has done on the cross for him); and, then you must tell him what to do with the gospel: he must believe it. That is witnessing. Your personal sincerity does not justify a wrong belief before God. Yet, everything within the old sin nature resists this fact. Everything within the old sin nature resists believing, trusting, and relying upon Jesus Christ for salvation.

Sometimes a person will say (and I've heard them say this, and you have to): "I'd like to believe. I'd like to believe that what you say is true. But I just can't. I would just like to believe that, but I can't." Well, anytime a person tells you that, you want to take him to John 5 to show him that he is deceiving himself, and that he's not conning either you or God. John 5:39 says, "Search the Scriptures, for in them, you think you have eternal life, and they are they which testify of Me. And you will not come to Me that you might have life."

Jesus was talking to a group of people who recognized that the Bible had the answers for eternal life. They respected the authority of the Bible. They searched for the authoritative statements concerning eternal life. And Jesus comes before them and says, "You do that. You search the Bible. You look for eternal life, and I am the fulfillment of everything you're searching for. And so I come before you in fulfillment of everything you find in the Bible. Yet, you will not believe on Me. You will not."

It is not because a person cannot believe. It is because he will not believe. Don't ever let any unbeliever get away with that kind of a statement. He is guilty by direct exercise of his will of the rejection of the gospel. He refuses to admit his moral guilt. He refuses to admit his total inability to be worthy or to earn salvation. You cannot do one thing to prepare yourself for heaven. The person who will not believe that cannot be saved.

**Repentance**

And don't throw the word "repentance" in either. Sometimes you hear people saying, "Well, in order to believe, the first thing you do is repent of your sins.

I once picked up a gospel tract. The title of it was "15 Steps to Salvation." Well, that was a marvelous revelation to me, because the Bible only has one step to salvation. Here they are. These two words, folks: "faith;" and, "believe." Those are the critical words, and they come right out of the Greek Bible. I didn't make them up. That's where they are. But the Bible does use the word "repent." Without going into that in too much detail, I simply remind you that the word repent means to change your mind. That's all the word means. You cannot change your mind relative to your condition before God without believing the gospel. You cannot repent without believing. Repentance is inherently in believing. That's why we don't tell people, "Repent of your sins," because right away they think that that means, well, to get down and start crying and feeling sorry for all I've done, and to hate myself until I've worked up a good emotional jag. And then God is ready to take me.

That is wrong. God doesn't care whether you're sorry for your sins. God doesn't care about your emotional jags. God is not conned by any of that put-on. You do not put anything before believing in the steps of salvation. That's it. And that's all there is. So, repentance, a change of mind about sin, is automatically part of believing the gospel. You cannot separate it. And yet, all of humanity devises religious systems which make salvation something that a person will earn by good works.

This is why people will not believe. Any system of religious instruction that we have in the world today, outside of Christianity, says, "It is you earning it. It is you doing it." Yet, Christianity comes along and says, "I have an absolute righteousness without anybody doing anything. And right away, the old sin nature rises up and rebels against it. You cannot appease divine wrath by human works.

**The Doctrine of Faith**

So, now we're going to begin the summary of the doctrine of faith. I don't propose that this is perfect. There is a lot more, I'm sure, to be said, but at least this will be a start on a very difficult subject in terms of covering it, and to bring it into focus in the view of confusion which is in the minds of people how to be saved by faith (by believing).

I've heard big-time evangelists who get up, and they badmouth believing. I keep reading articles by Christian leaders of one kind or another, and they badmouth what they call "believism." Well, I wonder if they know an iota about the Greek language such that they had the gall to say things like that. They demonstrate their spiritual ignorance (no matter what their notoriety, and no matter what their fame is) on what God thinks about how a person is saved.

So, we've got to get this business straight. You have to get it, or you can't do your ambassadorship. When you get this straight, it'll be a great comfort to you to know just exactly where you stand with God if there are any doubts in your mind. This is the key to assurance. So, let's begin.

1. **The Words "Faith" and "Believe" in Classical Greek**

Let's look at the use of the words "faith" and "believe" in classical Greek. We'll go all the way back there to the fifth century B.C. where classical Greek was in its heyday, out of which our common Koine Greek of the New Testament descended. So, we'll look a little bit of history. I'm aware of the fact that just because we look at the history of a word, that does not mean that we have the meaning of the word as it was used in the New Testament. Please don't come up and explain this to me. History only gives us the family tree of a word, but it does point us in the direction in which this word is going to go, if we can go back and see where it started. However, it may change direction by the time it got to the New Testament. That sometimes happens, but not so much in this case of these words, so this is helpful.

1. **Trust**

The noun "faith" meant the trust that one placed in people or gods. So, the word simply meant "trust" or "faith." The verb "to believe" meant (in classical Greek) to trust someone or to trust something. So, the translation in classical Greek is "to trust;" "to rely upon;" or, "to believe." You will see that there has been little change in this particular word from classical times in the usage of this word. It has been pretty consistently used in this way.

Here are some examples of the use of "faith" and "believe" in the Greek papyri records. One way we know how the Greek language is used is because we have records left that people used in the ordinary social life, and their business life, and so on. These are parchments of one kind or another, and these are called papyri records. One sentence we read in these papyri records is: "Whom no one would trust, even if they were willing to work." Here is our word "believe" in the form of the word "trust," and it refers to confidence in a person's character and motives. That's what this sentence means – the lack of confidence in a person's character and motives: "Whom no one would trust, even if they were willing to work."

Another sentence we find in a scrap of writing from the ancient Greek language is: "I have trusted no one to take it to her." This refers to confidence in the ability of another to perform a certain task: "I have trusted no one to take it to her." That meant: "I didn't have confidence in this person's ability to get this job done." That is a beautiful example of exactly what these words have come to mean in the Bible.

1. **The Word "Faith" in the Greek Mystery Religions**

In the Greek mystery religions, the word "faith" was involved. The Greek mystery religions use the word "faith" to mean "abandonment to the god by following his instruction and teaching, and by putting oneself under his protection." That kind of devotion; that kind of trust; and, that kind of reliance upon a God in the mystery religion, then promised you what they called salvation, which was in the form of divinization; that is, you became divine. You became a god by entrusting yourself to this god. And here people were called upon to have faith in a god (faith in a mythological, false God). And this faith in god meant to trust yourself to him; to follow his instruction; to put yourself under his protection; and, to rely upon him. Remember that reliance is a key definition of the idea of saving faith?

1. **The Basic Words for "Faith" and "Believe" in the New Testament**

Now let's look at the basic words for "faith" and "believe" in the New Testament. The noun we have already seen is "pistis" and it means "trust;" "reliance;" and, "confidence." The verb "to believe" we've seen is still "pisteuo." It means "to be convinced of something;" "to give credence to" (that is, to believe); or, "to rely upon a person or thing." If you were to follow this out in the Greek New Testament, you will find that the overwhelming majority of cases in the New Testament use these two words with the meaning of "trust" or "reliance;" that is, in a subjective sense; that is, "I exercise trust. I exercise reliance. I exercise confidence in some object."

There are some other words relative to faith in the New Testament (about three others), but we won't deal with those. They're not pertinent or critical.

1. **Faith is the Means to Salvation**

"Faith" and "believed" are thus used in the New Testament as technical terms as the means to salvation. Both of these words connote a self-renouncing, trustful reliance on God for eternal life. In practice, these words mean believing what God has revealed in the Bible, and acting accordingly. That is the idea of credence (believing Him on the one hand); and, reliance on the other hand. Thus, "faith" and "believe" are used in the New Testament to express the idea of unqualified acceptance of, and exclusive dependence on, the mediation of Jesus Christ alone to secure the mercy of the Father in salvation. It is entirely dependent upon what Christ has provided. That's the step to salvation.

I don't know how you're going to describe that to an unbeliever. You can tell him what Jesus did on the cross, but when it comes time to tell him what he must do; that is, that he must have unqualified acceptance and exclusive dependence on Christ as a mediator between himself and God the Father to secure the mercy of the Father on the basis of His death on the cross, there is no other way to tell a person that except with the word "faith" and the word "believe." That's why the Holy Spirit took those words. There is no way you can say that to a person without using these two words. When you leave those words, you have left the anchor point of a clear understanding of how a person is saved, and Satan has been able to muscle his way in, as is his pattern, to bring deception and confusion at a critical point.

1 Timothy 2:5 says, "For there is one God, and one mediator between God and man, the man Christ Jesus." That's the point.

1. **Bible Doctrine**

Sometimes the word "faith" is used in what we call an objective sense to connote the body of Bible doctrine truth revealed by God, and which is to be believed by men. The Bible a few times uses the word "faith" simply to means what we would call the totality of Bible doctrine – all the categories of truth. You have this in Jude 3, Galatians 1:23, 1 Timothy 4:1-6, and 1 Timothy 6:20-21. We won't read those. We'll let you do that on your own, but there the word "faith" is used in all these verses simply to mean the body of Christian doctrine.

1. **Faithfulness**

Sometimes the noun "faith" has the meaning of faithfulness; that is, in the sense of trustworthiness. A few times it does mean faithfulness – not many times. But you do have that in Romans 3:3. We saw earlier that word "faith" used in the sense of faithfulness of God. You have it in Matthew 23:23.

In Galatians 5:22, it is one of the segments of the fruit of the Spirit. It is usually translated "faith." It should be translated "faithfulness." That is the quality that is in mind there.

Also, in Titus 2:10, faithfulness is ascribed to men.

1. **Miracles**

The word "faith" is used to describe a trust which sometimes produced miracles. You have this in Matthew 17:20, Matthew 15:28, and Acts 14:9. Faith does not always produce miracles. A person's believing in Christ as Savior; a person trusting in God; or, a person relying upon God is not always the channel of a miracle. But here in Scripture, sometimes the quality of faith produced a miracle.

1. **Believing the Gospel Secures Eternal Life**

The biblical method for securing eternal life is faith in God by believing the gospel message about the death of Jesus Christ for the sins of the world. Therefore, in the New Testament, faith in God is defined as trust in Jesus Christ, and the acknowledgment of Him as Savior, and the incarnate Son of God (1 John 2:23-24, 2 John:9).

In the New Testament, faith means receiving the message of salvation expressed in the gospel as being true, and trusting one's eternal destiny to it. Saving faith is trust in the historic event of Christ's death on the cross for one's sins. That is the idea. When the Bible talks about turning to God (an unsaved person is going to turn to God), how do you turn to God? 1 Corinthians 15:2 says, "By which also you are saved if you keep in memory what I preached unto you, unless you have believed in vain;" that is, you are saved (you turn to God) by believing. 1 Corinthians 15:11: "Therefore, whether it were I or they, so we preached, and so you believed." We told you the message. We gave you the information, and then you believed it.

So, turning to God from your dead idols is done by believing the message that the Bible gives. Those who are saved in the New Testament are regularly referred to as those who had believed (Romans 1:16, Romans 3:22 – our passage right here, Romans 4:11, and 1 Corinthians 1:21). That's why we use the term "believers." The Bible regularly identifies, almost in a technical way, that those who are saved are believers. That's important, isn't it? What are we going to tell a person that he must do to be saved? Well, you can think of any number of things that you hear people being told to do to be saved. But it is significant that those who are saved are called believers, because that is the key factor, and that is the keyword.

Therefore, don't ever get away from that when you are testifying to someone who needs to be born again. Those who are saved are referred to as believers. The sole condition of salvation is to believe in the Lord Jesus Christ, and that, of course, is clearly declared in Acts 16:31: "Believe on the Lord Jesus Christ and you shall be saved.

So, faith in Jesus Christ as Savior secures a presence and a permanent position of eternal life in fellowship with God. When you believe, you have that eternal life now (John 5:24, John 10:28-29).

1. **Faith is not a Meritorious Act in Salvation**

Faith is not a meritorious acting salvation, but simply an appropriating instrument. As we have said, faith in itself has no value. The value of faith lies in its object, in the value of the object itself – the merit of the object. The subject receives no credit because the object has value. All we are doing is benefiting. So, just because Jesus Christ has great value with God the Father relative to giving us absolute righteousness is no credit to us. Our associating ourselves with Jesus Christ is not an act of merit on our part. It is simply our benefiting by the value of the object. Our faith is not the thing that does it.

That's merely, as we said, an optimistic attitude. You can have the most optimistic attitude in the world from your old sin nature, the most believing attitude in the world, and you're going to end up under the condemnation of God. But you can have a mere speck of faith in Jesus Christ, and God will raise you into His heaven forever. Saving faith is believing God's Word, the gospel, and receiving through Jesus Christ the free gift of absolute righteousness. That's what Ephesians 2:8-9 and Romans 3:28 say.

So, the object of faith in salvation is the Lord Jesus Christ (John 3:16, John 3:18, John 3:36, Acts 16:31). But the object of faith for you as a believer is something else. Once you're a believer, you have the Word of God as the object of your faith. It is believing the Word of God to carry you to spiritual maturity. Living by Bible doctrine is living by faith.

**Learning**

What is the way that most of us learn things? The basic method of learning is faith. Some of you say, "I have great intuition. I believe in my intuition." Women are particularly prone to do that. They have an intuition. They know great things by intuition. Sometimes they do, and a lot of times they don't. But what are they saying? They say, "I have great knowledge." How? Well, they'll say, "This is so." You say, "How do you know?" They'll say, "Well, just because I know." You'll say, "Well, why do you know?" And they'll say, "I just know." Now that is faith in their own intuition. If your intuition is good, the great. You're going to get someplace. If it isn't, it's bad.

In the 19th century, the thing that fascinated the minds of men in the scientific world more, than anything else, was where the Nile River came from. The source of the Nile was as great an element of interest in the 19th century world as our going to the moon was in the 20th century. The discovery of where the Nile came from was as great an event as a man landing on the moon was, just to give you some frame of reference. Everybody was obsessed with that. There were two men extensively involved in this. There was a man named Richard Burton (not the one you know), and a man named John Speke (that Burton took as his assistant), who went on an expedition sent by the Royal Geographic Society of England to find where the Nile began. Even David Livingstone, the great Christian missionary, who was searching for it himself, never was able to establish where it came from – this mighty river that played such a great role in history.

After much trial and much physical suffering, Burton and Speke arrived in a little village where a native chieftain had told them that nearby, not too far distant, was a great lake. Speke wanted to go to explore it, and Burton, who was the head of expedition, did not. So, finally, in exasperation, Burton said, "Well, Speke, go ahead and take your boys and make your expedition. I'll stay here at the base camp. So, Speke did. He took the directions of the natives, and he came up over a hill, and, lo and behold, there was the most magnificent lake. It was the biggest lake in all of Central Africa, which we know today as Lake Victoria. And he named it.

As he stood on the shore of that lake, he had a blast of intuition, an intuitive expression of knowledge. He said, "This is the source of the Nile. This lake is the source of the Nile." When he went back, Burton scoffed at him, and refused to explore the lake. They went back to England separately, and Burton fell out of sight. Speke went forward in fame. Through an accident he died. He accidentally shot himself on a hunting trip before it was fully confirmed that he had made an inspired intuitive guess. For he was right. That lake was indeed the source of the Nile.

A lot of people think they're going to go to heaven on the basis of intuitive guessing – how they intuitively think that God is going to react. But the Word of God says, "Saving faith rests on the testimony of a God who cannot lie. If you trust in anything else, you will destroy yourself. Your information has to be right. All of us learn all day long, in every way, by faith. We don't take a medicine, except we do it by faith on the advisement of a doctor. We are constantly taking advice from people.

A lot of people have decided things about God through their senses (empiricism), and it's going to destroy them.

Of course, the favorite way is through your thinking: "Reason can lead us to God." The people of the Middle Ages made that great mistake. And it led the New Testament church into the monster of the Roman Catholic system of the Middle Ages, as humanism took over as the result of the confidence that reason could lead them to God.

So, your faith must be in somebody who is true. Your faith cannot be in reason which can be wrong. That's why evolution is such an inanity. It is confidence in a reason that's deceived. Your faith has to be in an authority that is the truth.

You're going to die someday. ... You're going out into eternity. You're going to face that other side. On what basis (on what authority) are you willing to hazard eternal soul: on your intuition; on your personal insights; on your mental IQ; or, on what your senses can tell you? Or will you turn to the Scriptures and get the information from a God who cannot lie? God, who in these verses, that we have looked at today, is telling us that salvation is a gift of absolute righteousness through faith in Jesus Christ: faith; and, believing.

This week, I want you to think of all the other ways that people are told to be saved. I've been trying to think of them, and I don't think that I've thought of all of them. As you think of ways that people are told to be saved that contradict this passage in Romans 3:20, write them down on a piece of paper and give it to me. I'd like to see how many wrong ways people are being told that they can go to heaven even after they've been, perhaps, given a true gospel. And then at the critical point of what to do with the gospel, they miss it.

Dr. Lewis Sperry Chafer, the founder of Dallas Seminary, used to emphasize something in class again and again. Repeatedly, he would say, "Young men, remember that there are two things that an ambassador of Jesus Christ must do with the unsaved. First, he must explain to them the gospel. Secondly, he must tell them what to do with it: to believe it. Until you have done those things, you have not witnessed.

Dr. John E. Danish, 1975

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