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## THE NATURE OF SAVING FAITH

Romans 4:16-22

By

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Romans Lesson 23

## The Nature of Saving Faith Romans 4:16-22

In 1947 a rumor spread that the Ford Motor Company would give a Ford in exchange for every copper penny dated 1943. The rumor spread so fast that Ford offices throughout the country were jammed with thousands of requests for information. The U.S. mint also received a large volume of inquiries.

It all turned out to be a hoax. The statistics of the mint show that in 1943 there were over one billion pennies minted from steel-zinc, but due to a copper shortage, the number of copper pennies was exactly zero.

There has been a rumor abroad in the human race for centuries that entrance into heaven can be obtained by good works. But it's not true. The fact is, there are no works made on earth that are acceptable in heaven. All of our works are tainted by sin. The only righteousness that gains entrance to heaven is the righteousness of Jesus Christ graciously imputed to sinners who believe in Him (I adapted this illustration from Donald Grey Barnhouse, *Let Me Illustrate* [Revell], p. 356).

Your eternal destiny depends on your understanding and personally believing the truth that Paul has been hammering on in Romans 4, that we are justified (declared righteous) by faith alone. We are not justified by works or by moral behavior, but rather by faith in the God who credits righteousness to the ungodly apart from works (Rom. 4:1-8). This blessing is not based on religious rituals (4:9-12) or on keeping the Law, which only serves to condemn us (4:13-15). Rather, as Paul now shows,

Saving faith is rooted in God's grace, it rests on God's promise, it revels in God's glory, and it relies on God's power.

Paul is arguing that Abraham, whom the Jews rightly extolled as the father of their faith, was justified by faith alone, not by being circumcised or by keeping the Law. And as such, Abraham is not only the father of believing Jews, but also of Gentiles who believe.

So Paul now expounds on the nature of Abraham's faith as an example for us all.

1. Saving faith is rooted in God's grace, not in human performance.

After pointing out that the Law brings wrath, not salvation (4:15), Paul continues (4:16), "For this reason it is by faith, in order that it may be in accordance with grace, so that the promise will be guaranteed to all the descendants, not only to those who are of the Law, but also to those who are of the faith of Abraham, who is the father of us all."

This verse is a summary of 4:1-15. "It" refers to the promised inheritance to Abraham, which was not promised on the basis of obedience to the Law, but rather through the righteousness of faith (4:13). The reason that this promised inheritance is by faith is so that it may be in accordance with grace. Paul explained this back in 4:4-5, "Now to the one who works, his wage is not credited as a favor ["favor" is the Greek word for "grace"], but as what is due. But to the one who does not work, but believes in Him who justifies the ungodly, his faith is credited as righteousness."

The point is simple: if salvation comes to us as a wage that we deserve because of our good works, then it is not by grace, which is undeserved favor. God would owe it to us, and of course then we could boast in our own efforts which obtained it. Salvation would not be a gift, but a wage. But God only gives it as a free gift, so that no one can boast (Eph. 2:8-9; 1 Cor. 1:27-31).

When Paul mentions in verse 16, "those who are of the Law," he is referring to *believing* Jews, not to all Jews. If he meant all Jews, he would be contradicting what he has just said (4:15), that the Law brings about wrath. So he means that since the promise of becoming an heir of righteousness is by faith, it is available to all who believe. Gentiles do not need to keep the Law of Moses in order to be saved. Rather, Jews and Gentiles alike must believe in Jesus to be saved.

Paul says that faith (as opposed to Law or human performance) guarantees this promise. If salvation were based on our good deeds, how could we ever know when we've done enough? As I pointed out in our last study, this is the problem with the Roman

Catholic system of adding our works to faith in order to accumulate enough merit for heaven. When have you done enough service to the poor? When have you given enough money? When have you been honest enough? When have you demonstrated that your love for God is pure and fervent enough? When have you arrived at loving your neighbor as you in fact love yourself? If you base salvation on good works, you'll always be plagued with doubts.

And so we must all come to God with "the faith of Abraham, who is the father of us all" (4:16). This faith is rooted in God's gracious promise to declare righteous all who believe in Jesus Christ, who paid the penalty for our sin. It is available to all people, without distinction. Perhaps, like the Jews in Paul's day, you come from a religious background. God must open your eyes to see that you are a guilty sinner who cannot earn salvation by your own efforts. If you respond to God's gracious promise by faith, He will credit the righteousness of Christ to your account.

Or, perhaps like the Gentiles, you come from a pagan background. You have lived to pursue pleasure through sin. But if God opens your eyes to see that you are a guilty sinner and that He offers a full pardon to those who believe in Jesus' death as the payment for sin, He will credit Christ's righteousness to you the instant you believe in Jesus. The faith of Abraham guarantees the promise to all.

Paul goes on to expound on Abraham's faith:

2. Saving faith rests in God's promise, no matter how unlikely it may seem.

As indicated in the NASB, the citation from Genesis 17:5 is parenthetical (4:17a): "(as it is written, 'A father of many nations have I made you.')" In Genesis 17, Abraham was 99 years old. Although God had promised to give him a son through Sarah almost 25 years before, they still had no son. Now, the human prospects of having a son seemed impossible. Abraham was almost 100 and Sarah was about 90. She had been barren all her life and now both of them were past the age of conceiving a child.

At this point, the Lord appeared to Abraham and promised to establish His covenant with him, which included making him the father of a multitude of nations (Gen. 17:4). In light of this, God

gave Abram (his name up to this point, which means “exalted father”) a new name, Abraham, which means, “the father of a multitude.” Then (in Genesis) the citation that is in our text follows (from the LXX), “A father of many nations I have made you.”

As Abraham stood there before God, although the promise was outside of the realm of human possibility, Abraham believed in God, whom Paul here (4:17) describes as the one “who gives life to the dead and calls into being that which does not exist.” That faith was not without its struggles, as we will see. But the point is, Abraham believed God’s promise, even though the fulfillment of it was humanly impossible and seemed very unlikely.

To believe in God’s promise is the same as believing in God’s person. If I promise to do something for you, but you don’t believe my promise, in effect you’re calling me a liar. You’re saying that I won’t do what I’ve promised. If God promises something and we refuse to believe it, we’ve called God a liar!

Paul is emphasizing God’s promise (4:13, 14, 16, 20; the verb is in 4:21). Leon Morris writes (*The Epistle to the Romans* [Apollos/Eerdmans], p. 212), “Abraham had nothing going for him except the promise of God. But for the man of faith that was enough.” Martyn Lloyd-Jones puts it (*Romans: Atonement and Justification* [Zondervan], p. 211), Abraham believed “the bare Word of God” and “nothing else whatsoever.” He adds, “Faith is content with the bare Word of God, because He is God.”

It’s easy to sit here and think, “Well, I’d believe God, too, if He appeared to me as He did to Abraham and promised me something.” But, would we? The promise flew in the face of every human consideration. First, Sarah, who had been barren all of her life, had now gone through menopause. And Abraham was 100. So when God told him that he would be the father of a multitude of nations and that Sarah would be the mother of nations, Abraham laughed and asked God that Ishmael might be the heir. But God insisted that the heir would come through Sarah (Gen. 17:15-19).

Then there was this embarrassing matter of changing his name. Abram was embarrassing enough. When people met him they would probably ask, “Abram, ‘exalted father,’ huh? How many children do you have?” Abram would look down, clear his throat

and say, "One." He'd probably not explain that the one son was not through his wife, but through her servant. Abram probably saw a lot of people roll their eyes as they thought, "Exalted father, and he's 99 and only has one child? Yeah, sure!"

But now, after God appears to him, the next day Abram announces, "I have a new name. God gave it to me last night." Everyone is waiting, thinking, "Maybe he's finally going to take a name that reflects reality!" Then Abram says, "My new name is Abraham, father of a multitude!" Maybe some of his servants turned their backs quickly and put their hands over their mouths to suppress their laughter. They thought, "The old man is losing it!"

But Abraham believed God and His promise, even though it was humanly impossible ever to be fulfilled. We look back in history and can see how the promise was fulfilled literally through the many descendants of Isaac and Jacob, Ishmael and Esau, and through Abraham's sons through Keturah (Gen. 25:1-4). But the promise has been fulfilled even more so through the spiritual descendants of the Seed of Abraham, Jesus Christ, with the gospel going around the world to every nation. But Abraham didn't live to see any of this. He "died in faith, without receiving the promises" (Heb. 11:13).

John Calvin perceptively observes (*Calvin's Commentaries* [Baker], on Rom. 1:20, p. 180):

All things around us are in opposition to the promises of God: He promises immortality; we are surrounded with mortality and corruption: He declares that he counts us just; we are covered with sins: He testifies that he is propitious and kind to us; outward judgments threaten his wrath. What then is to be done? We must with closed eyes pass by ourselves and all things connected with us, that nothing may hinder or prevent us from believing that God is true.

Before we leave this point, let's apply it to God's promise of salvation. He promises to justify and give eternal life to the ungodly person who believes in Jesus. Where do we learn about this promise? Our only source is the Word of God. You won't learn how to have eternal life by studying nature. You won't deduce it from philosophy or logic. You won't learn it by studying human behavior.

Rather, the only source is the written Word of God, conveyed to us by the apostles and prophets. Do you believe it? Have you put your trust for eternal life in God's promise as recorded in His Word? If not, you're calling God a liar!

Another application of this is: When you talk to people about the gospel, cite God's Word and encourage people to read it, especially the Gospel of John. John tells us that he wrote his gospel (John 20:31), "so that you may believe that Jesus is the Christ, the Son of God; and that believing you may have life in His name." "Faith comes from hearing, and hearing by the word of Christ" (Rom. 10:17). The Word is powerful to save sinners (James 1:18).

3. Saving faith revels in God's glory, not in human effort or will power.

Paul writes (4:20), "yet, with respect to the promise of God, he did not waver in unbelief but grew strong in faith, giving glory to God." Abraham's faith was solidly God-centered. He didn't believe in himself. He didn't have faith in faith. He wasn't an optimist who practiced positive thinking. He didn't think, "If Sarah and I just visualize the goal and try again, we'll succeed." Rather, looking away from the circumstances and away from himself, he believed God and His promise, so that God got the glory. In Romans 1:21, we saw that the fundamental sin of the human race was, "even though they knew God, they did not glorify [lit.] Him as God or give thanks." But here, by way of contrast, Abraham grew strong in faith and gave glory to God.

This teaches us that our faith should grow. Weak faith (or little faith) is still faith, but we should grow strong in faith. The Greek verb is passive, "was strengthened in faith." Although some scholars take it in an active sense, I think that Paul could have used the active verb if he had meant to; but he used the passive. It implies that faith must come from God. It is His gift to us. And yet, like so many gifts of God, we have a responsibility to appropriate it and grow in it.

How do we grow in faith? The key is to grow in your knowledge of the object of our faith, namely, God. Faith is only as good as its object. You can have strong faith in a faulty bridge and it will collapse under you in spite of your strong faith. Or, you can have

weak faith in a strong bridge and it will hold you up, along with a semi-truck that rumbles over it next to you. But your weak faith does not glorify the strong bridge for what it is. The right way to have strong faith that glorifies the bridge is to know that the engineer who built it is competent and the company that constructed it has a solid reputation of not cutting corners. Your knowledge of that bridge would increase your faith in it, even though it may go over a frightening chasm below. Your strong faith stems from your knowledge that this is a trustworthy bridge. The bridge, not your faith, gets the glory.

To grow in faith, study God's attributes and His ways as revealed in His Word. See how He has been faithful to His Word in the past. See how He has kept His promises to His people, even in the face of staggering odds against them. Read how He has acted in the history of the Bible. Read the history of His saints who have trusted Him. In some cases, He delivered them miraculously. At other times, they were tortured, thrown in prison, stoned, sawn in two, and put to death by the sword (Heb. 11:37). But in no case did God ever abandon His people or act unfaithfully to His promises. Revelation 6:9-11 tells us that He has a precise number of martyrs who will be killed before He finally judges the wicked. But the evil deeds of the wicked do not threaten God's sovereign power or plan. Study His attributes and His ways and you will grow in faith.

Then, put your faith into action. As you act in faith and see God work, your faith is strengthened to trust Him the next time. We need to be careful not to misapply His promises. John the Baptist in prison was confused because he thought that if he was the Messiah's forerunner and Jesus was the Messiah, then he should not be in prison (Matt. 11:2-11). Jesus gently assured John that He was indeed the Messiah, but as you know, John did not get out of prison alive. But even if God's will is our death, we can glorify Him by dying in faith as we look to His promise of eternal life. Faith does not glory in human effort or human will power, but rather in God alone. Salvation is totally from God and so saving faith properly gives Him all the glory.

Thus saving faith is rooted in God's grace. It rests on God's promise. It revels in God's glory. Finally,



4. Saving faith relies on God's power to keep His promise, in spite of human inability.

These verses contrast Abraham's hopeless inability with God's mighty power. Abraham and Sarah were past their human ability to conceive a child, and even when they were in their prime, Sarah could not conceive. But God waited until they were clearly past all ability to conceive, so that the greatness of the power would be in God, "who gives life to the dead and calls into being that which does not exist" (4:17).

Verse 19 says that Abraham "contemplated his own body, now as good as dead since he was about a hundred years old, and the deadness of Sarah's womb." The King James Version follows a textual variant that says that Abraham did *not* consider his own body, but the better reading (textually and contextually) says that he did consider it. In other words, he didn't ignore reality. He didn't close his eyes to the obvious and have blind faith.

Rather, he faced the reality of his and Sarah's complete inability to conceive the promised son. When Paul says that Abraham did not waver in unbelief, he is looking at the overall pattern and final result, not at his momentary lapses in faith. He wavered in faith when he took Hagar, conceived Ishmael, and then asked God to make Ishmael the heir. The phrase, "in hope against hope" implies the struggle of faith that Abraham experienced and that everyone who walks by faith experiences. Circumstances often dash our hope, but against that, we fight back with hope. Our faith and hope are not in ourselves or our ability or in a positive attitude that everything turns out okay for good people in the end.

No, our faith and hope are in the God who gives life to the dead and who calls into being that which does not exist. He renewed Abraham's and Sarah's "dead" bodies to produce Isaac, the son of the promise. He said, "I have made you a father of many nations" before Abraham had Isaac. God's word that said, "Let there be light, and there was light" (Gen. 1:3) is effectual. Paul applies this to our salvation when he says (2 Cor. 4:6), "For God, who said, 'Light shall shine out of darkness,' is the One who has shone in our hearts to give the Light of the knowledge of the glory of God in the face of Christ." Saving faith relies on God's power to keep His promise, not on any human ability.

Verse 22 gives the cumulative result of Abraham's faith: "Therefore it was also credited to him as righteousness." Paul repeats that verse in 4:3, 5, 9, and now here. Plus, he alludes to it in 4:6, 8, 11, and 13. He has repeatedly mentioned "faith" or "believe," often in deliberate contrast to human works (4:3, 4, 5, 6, 9, 11, 12, 13, 14, 16, 17, 18, 19, and 20). He wants us to see that we are justified (declared righteous) by faith alone in God's promise, not by any works or merit added to it. Since God's salvation is by grace through faith apart from works, we can join Abraham (in 4:21), "being fully assured that what God [has] promised, He [is] able also to perform."

### Conclusion

I've told you before about the granny who had never flown in an airplane, but she had to make a trip by air. Her kids and grandkids all tried to convince her that it was safer than riding in a car. Finally, with a lot of misgivings, she got on board.

When she returned safely, the family met her at the airport and asked, "How'd it go, Granny? Did the plane hold you up?" She reluctantly agreed, "Yeah." But then she added, "But I never put my full weight down on it!"

Could your faith in Jesus Christ to save you be like that? You believe in Him, but you're also keeping one foot in your good works to get you into heaven. Saving faith puts all its weight on Jesus Christ and His shed blood. It's rooted in God's grace, it rests on God's promise, it revels in God's glory, and it relies on His power. Make sure that your trust is in Christ alone.

### Application Questions

1. Some argue that if we are saved by grace through faith alone, it will lead to licentiousness. Your answer (with biblical support)?
2. How can a person who struggles with doubt know if he has enough faith to save him?
3. A skeptic asks, "If God is faithful, then why does He allow good Christians to be persecuted and martyred?" Your reply?
4. Where is the balance between faith and using means? Are the two compatible? When do we cross the line?

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