



# JUSTIFICATION BY FAITH



a believer's  
bible booklet

**B+C** BELIEVERS CHAPEL

# Justification By Faith

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What shall we say then that Abraham, our father as pertaining to the flesh, has found? For if Abraham was justified by works, he has something with which to glory; but not before God. For what saith the scripture? "Abraham believed God, and it was counted unto him for righteousness." Now to him that worketh is the reward not reckoned of grace but of debt. But to him that worketh not but believeth on Him that justifieth the ungodly, his faith is counted for righteousness. Even as David also describes the blessedness of the man unto whom God imputes righteousness apart from works, saying, "Blessed are they whose sins are covered. Blessed is the man to whom the Lord will not impute sin"

*Romans 4:1-8*

Sometime ago in connection with a radio program that we produced at Dallas Seminary, we went down to the center of Dallas and stopped people on their busy round of life. We put a microphone in front of them and asked them two very simple questions. The first question we asked was, "Do you believe there's a heaven?" and the second question we asked was, "If so, who goes there?" We talked to all kinds of people, to bankers and to busboys, to teachers and to students, to men in overalls and to people in white collars. And of that group of people to whom we spoke, seventy-five of them told us they believed in a place called heaven.

It was when we asked our second question that we got into trouble. "Since you believe there's a heaven, who goes there?" The answers were as varied as the people to whom we spoke. Some folks just shrugged their shoulders and walked away. Others told us that they didn't know. One lady said that frankly it was none of our business. Of that group of people, about seventy-five in number, every single one of whom told us that they believed in a place called heaven, only two could give us any kind of clear-cut answer as to the kind of people who go there.

As a result, I would like to bring you a very simple message from what I believe to be one of the greatest gospel sentences in the Word of God. It is greater even than John 3:16. For it contains in its bosom all that John 3:16 proclaims and even more. It comes to us from Romans 4:5. "But to him that worketh not, but believeth on him that justifieth the ungodly, his faith is counted for righteousness." When you first read that sentence you may find it a bit difficult to believe. If you look at the sentence closely, however, you will see that the Apostle Paul is describing the people that God "justifies." These are the men and women that God declares are righteous and who have an acceptable standing with Him. These are the people that God will accept in heaven.

So you see, in this sentence Paul gives us the characteristics of the individuals that He justifies. Those characteristics have a way of turning our values upside down, and they demonstrate that the way God thinks is often quite different from the way we think.

The first characteristic of the people that God justifies is that without exception every single one of them has been an ungodly person. Notice the text, "But to him that worketh not, but believeth on Him that justifieth the ungodly, his faith is counted for righteousness." If you missed it there you would find it in Romans 5:6. There we are told that the only people for whom Christ died are those who are described as "the ungodly." This is one of the shocking declarations of the Scriptures. God does not justify Bible readers. God does not justify praying people. God does not justify tithers or church members. God does not justify Baptists, or Methodists, or Roman Catholics, or Jewish people, or Episcopalians. God does not justify people who attend Believers Chapel. The only people that God justifies (that is, "declares righteous") are ungodly people.

Since that is the clear statement of this sentence, the question is, "what does the Bible mean when it says that we are 'ungodly'?"

Well, the term "ungodly" could simply mean to be unlike God. I suppose that all of us, in our better moments, would be willing to confess that that is true of us. After all, God is infinite, and we are finite. God is all-powerful, and we are weak. God is all-wise, and we are limited. Most of us would be willing to admit that in these ways we are unlike God. But this word is far more severe than that. It not only means that we are unlike God, but also that down deep

inside we are opposed to God. It's very much like that word, "un-American." When you say that someone is "un-American," you do not mean that he lives in Canada or Mexico or Great Britain or France, but that deep inside that individual is given over to an ideology that is opposed to the principles on which the government of the United States was founded. That is the sense in which this word "ungodly" is used in the New Testament. Not only are we different from God, but we are opposed to God and to God's will in our lives. Again and again we say "yes" when God says "no" or we say "no" when God says "yes." For example, we know what we ought to do and yet we do things we know we ought not do. We know that we ought to be kind, but often we are unkind. We know that we should be honest, but we are dishonest. We know that we should be pure, but often we are impure. We know that we should honor our parents, but often we dishonor them. Again and again by deliberate choice we have said "no" to God's "yes," and "yes" to God's "no."

In Romans 3, Paul, quoting the Old Testament, said that God looked down among the children of men and declared that "there is none righteous, no not one. There is none that seeks after God."

So you see, sometime in your life if you are going to be made right with God, you must admit that you are wrong with Him. If you are ever going to get to heaven, you must admit that you are ungodly - not because it's the pious thing to do, not out of false humility, but because you have recognized that it is true of you.

Every year the American Cancer Society spends thousands of dollars telling us about cancer's seven danger signs. By means of advertisements in the newspaper, motion pictures, through articles in magazines, the American public has become aware of the symptoms of cancer. Yet, every year thousands of Americans die of cancer who have recognized the symptoms in their bodies. Because of fear of the physician, or a fear of spending money, or worse, the fear of finding out that the disease is actually present, they do not seek out a doctor. As a result, they die of the disease.

In the same way, if we are ever to gain health with God, we must admit that the Bible speaks the truth about us. We have gone our own way. We have rebelled against what we know we ought to do. We, are ungodly people. Of course, since the Bible says that this is true of all of us, then it places all of us on exactly the same level before God. The prostitute and the preacher, the lawyer and the lawless, the gunman and the governor, the sophisticate and the savage, the doctor and the dunce - all stand before God as ungodly men and women in desperate need of God's salvation.

So the first characteristic of every person who ever gets to heaven is that some place in his life he has been willing to face the truth about himself and has admitted that he is ungodly.

Not only must every man who ever gets to heaven admit that he is ungodly, but, in addition, he admits that he is unworthy of being there. Again notice our sentence closely: "But to him that worketh not, but believeth on Him that justifieth the ungodly, his faith is counted for righteousness." It is "to him that worketh not." This also cuts across the grain of human thinking. We grow up in a society that, in a thousand different ways, tells us that we are rewarded on the basis of what we do. The first day that you went to kindergarten and the teacher put a star up on the chart, she was teaching you that lesson. All the way through school when you did good work you received good grades. If you did the best work over the twelve years, on graduation night you were allowed to make the valedictorian address while everybody else sat in their seats and slept. And then later in life, when you do effective work you get the bonus; when you play well, you receive the medal. Wherever we touch life we are being taught that we are rewarded on the basis of what we do.

It actually is part of our folklore. The lesson has been set to music. Those of you who have seen The Sound of Music know that in the delightful musical Maria falls in love. Standing opposite a man who has fallen in love with her she sings a song to him.

*There you are, standing there loving me,  
Whether or not you should.  
Somewhere in my youth or childhood,  
I must have done something good.  
Nothing comes from nothing - Nothing ever could.*

*Somewhere in my youth or childhood  
I must have done something good.*

Maria believes that she is being loved because in her teenage years or earlier she did something good. Now what she is receiving is the reward for that good deed. You see, we cannot escape being taught that we are rewarded always on the basis of what we do.

Therefore, it strikes us as strange when we turn to the New Testament to discover that God does not play that game; God changes the rules. He does not justify people on the basis of their conduct. Why does God decide to justify men on some other basis? The answer is found in Romans 4:4. In that sentence Paul has said, "Now to him that worketh is the reward not reckoned of grace but of debt." You doubtless understand that principle. At some time or another you have probably worked for a wage. Most of us do it now. I'm sure that on the fifteenth and on the first when we get our paychecks very few of us throw our arms around the boss and thank him for what he has given us. If the truth were known we feel that we are worth about twice what we are getting. We recognize that what we get in that pay envelope is owed us. If you were to work and receive nothing in that envelope, every labor union in the land, every law court in the country would stand behind your right to collect. The principle is clear; when you work, what you receive is a wage owed to you as a debt. It is not a gift. It is not an act of grace or kindness. It is a debt owed to you.

All men understand that principle. God is not going to justify men on the basis of what they do because that would put God in a position of owing men heaven. When you work for something, what you receive is owed to you. It is no longer a gift. We have a friend who has a rather interesting hobby. She enters contests. Sometime ago she entered a contest in which, in twenty-five words or less, she described the virtues of a certain brand of carpet. As a result, she and her husband won a trip to Hawaii. It was a marvelous trip, but a few days after they returned, they were visited by an agent from the Internal Revenue Service. He informed them that Uncle Sam wanted his tax on the trip. My friends protested that they should not be expected to pay tax on the trip because all they had done was to write a mere twenty-five words. There was no labor involved in writing twenty-five words. But the agent reminded them that they had entered into a contract. What they had received was really not a gift given to them by the carpet company; it was actually a wage for writing the sentence. The government understood the principle of verse four. When a man works what he receives is a debt owed-to him, a wage paid. It is not a gift bestowed.

God is saying, "I will not owe men eternal life. I will not owe men heaven. I will give it to them as an act of love, as an expression of My grace, as a gift of My kindness."

Imagine that Bill McRae and I were good friends. (That's not imagined; we are.) Imagine that in order to express my love to him, my grace, I wanted to give him a beautiful sapphire ring. I say, "Bill, I want you to have this as an expression of my love and esteem for you." Then imagine that he says to me, "Now, I'd really like to have that ring, but I grew up in Canada. Up there one of the things they drilled into us is that you ought not receive charity. I wouldn't feel very comfortable just accepting that ring; I'd like to do something for it. I'm good with a shoe shine rag, and I'd like to shine your shoes. For the next four Sundays, if you get here early, I'll be glad to shine your shoes. As a result I give him the ring. I can also imagine that Bill, like a young lady who has just been engaged, walks around rubbing his nose, and his friends say, "Oh, you've got a ring, McRae." He would reply, "Yes, I earned it. I worked for it, and this is what I received." As silly as that sounds, Bill would be absolutely right. If we were to sign a contract that said that for four shoe shines he would receive a ring, he could take me to court and collect.

God is not in the business of giving sapphires for shoe shines. When we decide to work to get God's approval, we are asking God to give us heaven as a wage. God says "no." "It is to him that worketh not but believeth on Him who justifies the ungodly, his faith is counted for righteousness."

The hymn writer took the first two characteristics and put them together when he said,

*Let not conscience make you linger  
Or of fitness fondly dream.  
All the fitness God requires  
Is that you sense your need of him.*

There is a third characteristic of the people that God justifies and declares fit for heaven. Not only has everyone of them admitted he is ungodly and realized that he is unworthy of what God bestows upon him, but any man who has right standing with God must take God at His word, believe God, put his faith in Jesus Christ. Look at our sentence. "But to him that worketh not but believeth on Him that justifieth the ungodly, his faith is counted for righteousness."

When you read this, one of the things you may do is ask questions. "Isn't there someone who has appeared upon the stage of history who was so personally qualified that God justified him on the basis of what he did?" The answer is no. Every man who has ever had right standing before God has received that standing by faith. Paul illustrates that in the first two verses. He singles out for special mention a man by the name of Abraham. Abraham was to the Jewish people what George Washington or Abraham Lincoln might be to us in the United States. He was the father of the faithful. He was the man in the Scriptures who is described as the "friend of God." He towers over ordinary men as Mount Everest towers over Death Valley. Early in his life he received a call from God and left his cultured home in Ur of the Chaldees and went out to a land that he did not know, simply following the command of God. Later on in his life he lived in that new land and dwelt in tents. The only land he owned was a place for his wife to be buried. Still later in his life when God challenged him to do it, Abraham was willing to slay his son in order to do what God asked.

Abraham was a man whose life was the epitome of virtue. He was filled with religious devotion. But when this man Abraham stands before God, will it be on the basis of what he has done? Will he be able to boast about his accomplishments, and expect God to accept them? The answer is no. In Genesis 15, what did the Bible say about this man who had so much to recommend him? "Abraham believed God and his faith was counted unto him for righteousness." Abraham stands before God on the basis of his faith. If that was true for a man like Abraham, then it must be true for all men.

If you and I are justified on the basis of faith, if that's what opens the door to heaven, then what does it mean to have faith? A most helpful definition of this term "faith" comes to us from the Anglican Bishop O'Brian. Rather than define faith he describes it: "He who knows what is meant by faith in a promise knows what is meant by faith in the Gospel. He, who knows what is meant by faith in a physician, faith in a lawyer, faith in a friend, knows what is meant by faith in the Lord Jesus Christ. He who knows what is meant by faith in a remedy knows what is meant by faith in the blood of the Redeemer."

When I am ill I go to a physician who examines me and writes out a prescription. One qualification for being a doctor is that he has to have bad handwriting. A second qualification is that he writes out prescriptions in code that ordinary people can't understand. I take my prescription to a druggist who looks at it and then disappears behind a counter. Returning, he hands me a bottle. "Here, take two teaspoonfuls three times a day." When I take that remedy home, I do not simply set it on a shelf and look at its beautiful red color. Three times a day I take it. I trust that remedy to do what the physician says it will do. I appropriate it, If you know what it is to trust a remedy, then you know what it is to trust the blood of the Redeemer.

If you know what is meant by trust in a physician, you know what is meant by belief or trust in Jesus Christ. A patient had a growth on his windpipe. He described his position this way, "you know, I'd like to get up and walk out of this hospital, but if I do that, I'll die. I'd like to reach in and grab hold of that thing and pull it out of myself, but I can't. I've got to trust the surgeon." He did and he was healed. If you know what it is to trust a physician, you know what it means to trust Jesus Christ. If you know what it is to trust a lawyer, you know what it means to trust Jesus Christ. A friend of mine was accused of a very serious crime, I asked him what happened when he was first accused. He said, "The first thing that happened was that I got scared, and the second thing that happened was that I reached for the phone and called the best lawyer in the city." Then he said, "I had to trust him." That lawyer conducted an investigation. He went into court, and my friend simply sat by his side and allowed the lawyer to plead the case. Trusting the lawyer, he was acquitted. If you know what it is to turn your case over to a lawyer, you know what it is to trust Jesus Christ.

If you know what it is to believe a friend, you know what it is to believe the Gospel. A student came to my office at Dallas Seminary. He had some large debts, and he needed to pay his tuition. Things were getting pretty tough, but when he walked into my office his face was as bright as sunshine. I asked him what had happened. He replied, "Well, I got a call from a friend up in Iowa who told me not to be concerned. He promised to pay my bill." Now I didn't do this, but if I had said to him, "Have you seen any money yet? All you've got is a promise in your pocket," I

think the student would have said to me, "Look, I know that man and when my friend says he'll pay the tuition, I trust him." The student did trust his friend, and the tuition was paid.

So you see, "He who knows what is meant by faith in a promise, knows what is meant by faith in the blood of the Redeemer. He who knows what is meant by faith in a physician, faith in a lawyer, faith in a friend, knows what is meant by faith in the Lord Jesus Christ." When you place your faith in Jesus Christ, in God who justifies the ungodly, that faith is counted for righteousness.

Imagine that you owed a staggering amount of money and that a wealthy man decided to give to the people who came to this service access to several million dollars to pay their debts. All you had to do was to go down to the First National Bank. You would present your bills, and then from the rich man's account of several million dollars there would be put to your account money to pay all of your bills. You would walk out of that bank free of debt. In a sense that's what happens when you place your faith in Christ. You come to God admitting that you are a sinner, admitting that you can do nothing to justify yourself and relying on Jesus Christ to pay the debt of your sin. In the counting room of heaven, the righteousness of Jesus Christ is placed to your account, and you are forgiven all of your debt. In addition, you are given positively the righteousness of Jesus Christ, and God declares that the account is settled. You are as sure of heaven as though you were already there. You take God at His word and your faith is counted as righteousness.

Sometime in your life you have to make that decision. Faith is not something that, as an adult, you merely drift into. It is not just admiring the Bible, or even understanding the facts. There must come a time when a man ceases trusting everything else and trusts Jesus Christ alone and in that moment he is declared righteous.

Charlotte Elliott was a young woman who was deeply concerned about her relationship with God. She had been part of a church in which she had heard this message several times; yet somehow or another it was difficult for her to understand what she needed to do to be made right with God. One day an old Huguenot preacher visited their home. In the course of the conversation, in his rough, gruff way, he said, "Charlotte, when are you going to come to Jesus?" And Charlotte Elliott taken by surprise replied, "Oh, I don't know how." The old preacher said, "you don't know how? Why, you come just as you are." Later in the evening when Charlotte Elliott went to her room, those words of that preacher kept turning over in her mind. She knelt by her bed, and as best she knew how put her trust in Jesus Christ. From that experience Charlotte Elliott wrote a hymn that expressed that decision:

*Just as I am, without one plea,  
But that thy blood was shed for me,  
And that Thou bidst me come to Thee,  
a Lamb of God, I come.*

*Just as I am, and waiting not  
To rid my soul of one dark blot,  
To Thee whose blood can cleanse each spot,  
O Lamb of God, I come.*

*Just as I am, Thou wilt receive,  
Wilt welcome, pardon, cleanse, relieve;  
Because Thy promise I believe,  
O Lamb of God, I come.*

And it is to him that worketh not but believeth on Him who justifies the ungodly, his faith is counted for righteousness. Would you share this prayer with me?

Our Father, here is a message that is so simple that wise men have missed it, yet so profound that wise men have never fully understood it. But we thank You that in that moment when we see the issue clearly, when we throw our deadly doing down and cast ourselves with a reckless abandon upon You, that in that moment we believe. In that moment, we are justified, and declared right with God. Dear Father, if there are friends who have never made that step of faith, grant that today in the quietness of their own soul they shall come to trust Jesus Christ completely.

And in this moment, may I have a word with you. Something wonderful wants to happen to you. Something wonderful is waiting to take place in your life. God wants to give you a right standing with Himself. And sometime you must come to that place where you put your trust in Jesus Christ for yourself. If you've never done that, I invite you to do it right now.