

# **Romans: The Good News of God**

## **Unreliable Evidences of Saving Faith**

*Romans 3:27-28*

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# Unreliable Evidences of Saving Faith

## Scripture

When I was a seminary student at Trinity Evangelical Divinity School I had a class with D. A. Carson, Professor of New Testament. Dr. Carson was teaching us that God saves sinners by his grace, and that there is nothing that we can do to earn salvation.

One student challenged Dr. Carson and said that we contribute faith towards our salvation. The student argued that God had made everything possible for our salvation, but that we had the ability and the power to exercise faith by ourselves.

Dr. Carson asked the student a series of questions.

Eventually he asked, “So, what is the difference between the person in heaven and the person in hell?”

“Faith,” replied the student.

“And where does that faith come from?” asked Dr. Carson.

“From the believer,” said the student.

“So, the believer in heaven can then boast that he had the wisdom to exercise faith while the unbeliever did not?”

“Yes,” was the reply.

Dr. Carson then pointed the student (and the rest of the class) to our text for today in which he showed that in heaven there is no boasting at all. Even though faith is what separates the believer in heaven from the unbeliever in hell, the fact is that even the faith that we have is a gift to us from God. Faith is not something that we can exercise apart from the grace of God.

Let’s read our text for today, which is Romans 3:27-28:

**<sup>27</sup> Then what becomes of our boasting? It is excluded. By what kind of law? By a law of works? No, but by the law of faith. <sup>28</sup> For we hold that one is justified by faith apart from works of the law. (Romans 3:27-28)**

## Introduction

Imagine for a moment that heaven was full of people who had earned the right to be there, rather like a political dinner where supporters pay \$1,000 a plate just to eat in the presence of the political candidate. Can you picture the arrogance and boasting that would fill heaven?

One person would say, "I am so proud that I had the insight to realize that choosing to be in heaven was better than slipping into hell."

Another would say, "I am the only person in my family who was smart enough to become a Christian!"

Or someone could say, "I can't believe that so many people were so stupid that they could not choose heaven!"

As soon as I say those statements, you know that they sound ludicrous.

If anyone got into heaven by his or her own ability, then heaven would not be heaven at all.

No. When we get to heaven, we will hear this instead, "I am so glad that God extended his grace towards me. I am a sinner who deserved to go to hell. I deserved God's wrath and judgment and condemnation. But, instead, God forgave me and gave me the gift of faith. Thank you, God!"

There will not be a trace of boasting for the simple reason that entrance into heaven is limited strictly to those who have been justified by faith.

The entrance to the Church of the Nativity in Bethlehem is surprisingly low and for most people decidedly inconvenient. Watching scores of visitors pass through one day, Pastor Stuart Briscoe inquired why such an impractical entrance was retained. He was told that many years ago there used to be a large entrance but the nobility rode into the church on their horses.

The authorities decided that church was no place for horse-back heroics and that a low entrance that brought everyone down to the same level was far more appropriate. Briscoe agreed and

gladly stooped low in order to pass through the door.

Only those who will, by faith, receive justification from the hand of a just God who made it all possible will enjoy its eternal benefits. Receiving something you could never earn and do not deserve is grounds for humility, not arrogance. Gratitude, not boasting, is the language of the redeemed.<sup>1</sup>

The cross proves the utter futility of our coming to God in our own way and power.

**“Then what becomes of our boasting?”** Paul asks.

In answer to his own question, he declares unequivocally, **“It is excluded”** (3:27a).

Because the power of salvation is in the cross of Christ alone, we have no cause for self-congratulation or self-satisfaction—much less for the self-exaltation that is now so widely proclaimed under the guise of the gospel.

Paul reminded the Corinthian Christians in 1 Corinthians 1:26, “For consider your calling, brothers: not many of you were wise according to worldly standards, not many were powerful, not many were of noble birth.”

Paul was, of course, using those descriptions purely on the human level, because in God’s sight and by his standard, no person is wise, powerful, or noble.

He goes on to say, “But God chose what is foolish in the world to shame the wise; God chose what is weak in the world to shame the strong; God chose what is low and despised in the world, even things that are not, to bring to nothing things that are, so that no human being might boast in the presence of God” (1 Corinthians 1:27-29).

Is boasting excluded **by a law of works**, Paul asks. Is it on the basis of works?

Again, answering his own question, Paul declares, **“No, but by the law of faith”** (3:27b). Not even Abraham, the father of

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<sup>1</sup> D. Stuart Briscoe and Lloyd J. Ogilvie, vol. 29, *The Preacher's Commentary Series, Volume 29 : Romans*, Formerly The Communicator's Commentary, The Preacher's Commentary series (Nashville, Tennessee: Thomas Nelson Inc, 1982), 94.

God's chosen people, was justified by works (Romans 4:2).

"For by grace you have been saved through faith," Paul declared to the church at Ephesus, "And this is not your own doing; it is the gift of God, not a result of works, so that no one may boast." (Ephesians 2:8-9).

The attitude of true faith is exemplified by the tax collector in the Temple, who "standing far off, would not even lift up his eyes to heaven, but beat his breast, saying, 'God, be merciful to me, a sinner!'" (Luke 18:13).

The greatest lie in the world, and the lie common to all false religions and cults, is that, by certain works of their own doing, people are able to make themselves acceptable to God. The greatest error in that belief is its sheer impossibility.

Paul completely cuts the ground out from under works-righteousness by declaring, "**For we hold that one is justified by faith apart from works of the law**" (Romans 3:28).

What, then, is this saving **faith** that is completely **apart from works of the law**?

## Lesson

Today, I want to consider unreliable evidences of saving faith. Although these evidences may be evident to some degree in true Christians, they are evidenced to a high degree in non-Christians.<sup>2</sup>

### I. Visible Morality Is Not Necessarily Proof of Saving Faith

First, visible morality is not necessarily proof of saving faith. A person can be outwardly moral and yet not be saved. Some pagans and cultists put many Christians to shame by their high standards of behavior.

When a certain young man came to Jesus and asked,

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<sup>2</sup> I am drawing some of this material from John MacArthur's Commentary on Romans.

“Teacher, what good deed must I do to have eternal life?” Jesus told him to keep the commandments, and then proceeded to list some of the major ones. When the man responded, “All these I have kept,” Jesus did not challenge his sincerity.

According to outward appearance and his own human perception of obedience, the man probably was speaking the truth. But when Jesus told him to sell all his possessions and give the proceeds to the poor and then “come, follow me,” the man “went away sad, because he had great wealth” (Matthew 19:16-22).

By his refusal to obey Christ, the man demonstrated that his outward obedience to the law was not done out of love for God or for the purpose of his glory but was done out of self-love and for the purpose of his own self-interest.

When commanded to give all of his possessions as well as all of himself to Christ, he refused. And by that refusal, even his seemingly good works were exposed as spiritually worthless works, because they were done out of selfish motivation.

There are many people who live outwardly moral lives. When I was the pastor at the Oakwood Presbyterian Church I did some pre-marital counseling with a young couple. The young man insisted that he lived a good, moral life. I agreed with him that he did live an outwardly moral life.

But God, you see, looks past the performance and looks at the heart. And what does he see there? Does he see mere performance that is done out of self-love and for the purpose of self-interest? Or does he see genuine faith in the Lord Jesus Christ that is demonstrated by a true love for God and the glory of his name?

## **II. Intellectual Knowledge of God’s Truth Is Not Necessarily Proof of Saving Faith**

Second, intellectual knowledge of God’s truth is not necessarily proof of saving faith.

It is possible to have a great deal of knowledge about God’s Word and yet be unsaved.

Like the scribes and Pharisees of Jesus' day, many scholars throughout the centuries have devoted their lives to careful study of Scripture. But because they did not believe or obey the truths they studied, those truths became a judgment against them, and they remained as lost as the primitive tribesman who is unaware that there *is* such a thing as Scripture.

James wrote, "You believe that God is one; you do well. Even the demons believe—and shudder!" (James 2:19).

Demons have a great deal of intellectual knowledge of God's truth—but they are not saved. In fact, they rightly shudder because they know that there is one God who will one day cast them and all non-Christians into hell for all eternity.

He was baptized in the Lutheran church in 1824, at age six, and was confirmed at 16. Now, to graduate from high school, he was required to write an essay on a religious subject. He chose to explore "The union of believers with Christ, according to St. John's Gospel (John 15:1-14), an exposition on its basic essence, its absolute necessity and its consequences."

In the essay he wrote, "Our heart, reason, history, and the work of Christ convince us that without Him we cannot achieve our goal, that without Him we are doomed by God, and only Christ can save us." These were deep and sensitive thoughts for a 17-year-old, revealing spiritual wisdom that few attain.

So wrote Karl Heinrich Marx, but by 1844, nine years later, he had abandoned any Christian commitment he may have once felt. Why? Because he did not have genuine faith but only an intellectual knowledge of God's truth.

What about you? Don't mistake knowledge of God's truth and grace as a proof of saving faith.

### **III. Religious Involvement Is Not Necessarily Proof of Saving Faith**

Third, religious involvement is not necessarily proof of saving faith.

In the Old Testament, the Lord repeatedly condemned the Israelites for their meticulous outward observance of the Mosaic ordinances and ceremonies while having no trust in him.

The ten virgins in Jesus' parable had the same outward dress and carried the same kind of lamps. The fact that all ten women were spoken of as virgins suggests that outwardly they were all morally pure and religiously faithful. But five had no oil in their lamps, and because they lacked the oil of saving faith, they were disqualified from meeting the bridegroom who represented Christ (see Matthew 25:1-13).

Rev. Frank Retief, the pastor of St. James Church in Cape Town, the church I attended as a student, often used to warn us about being active in church attendance but not really having saving faith. Now that I am a pastor, I understand why he warned us so often.

Friends, some of you may be active and involved in the life of the church but that is not proof of saving faith. Examine yourself. And see whether or not your faith is genuine or spurious. Don't think that just because you attend worship services regularly that you have saving faith.

#### **IV. Active Ministry in Christ's Name Is Not Necessarily Proof of Saving Faith**

Fourth, active ministry in Christ's name is not necessarily proof of saving faith.

Outwardly, Judas was as active as the other disciples, witnessed by the fact that he served as their trusted treasurer. And obviously he considered himself a follower of Christ.

But Jesus warned, "Not everyone who says to me, 'Lord, Lord,' will enter the kingdom of heaven, but the one who does the will of my Father who is in heaven. On that day many will say to me, 'Lord, Lord, did we not prophesy in your name, and cast out demons in your name, and do many mighty works in your name?'"

And then will I declare to them, ‘I never knew you; depart from me, you workers of lawlessness.’” (Matthew 7:21-23)

He made a profession of faith before I did. He talked to me about the gospel and the grace of God. He was active in the life of the church. And eventually, it was through his evangelistic efforts that I came to know Christ as my Lord and Savior. That was thirty-one years ago. “He” was my brother.

Today, however, my brother is opposed to the gospel and has no interest in the things of God. And so, you see, active ministry in Christ’s name is not necessarily proof of saving faith.

## **V. Conviction of Sin Is Not Necessarily Proof of Saving Faith**

Fifth, even conviction of sin is not necessarily proof of saving faith.

Mental institutions throughout the world are filled with people who are so burdened by the knowledge of their sinfulness that they cannot function in society. Their sense of guilt became so overpowering that it drove them to insanity—but it did not drive them to Jesus Christ.

Others who are convicted of their sin determine to reform themselves. Many people who have been long and deeply enslaved by a particular sin have been able, sometimes through sheer will power, to rid themselves of it.

But successfully forsaking that particular sin in their own power makes them even more susceptible to other sins, especially pride. They are like the man who managed to rid himself of an evil spirit. But after a while the spirit returned and found the man’s life “empty, swept, and put in order. Then it goes and brings with it seven other spirits more evil than itself, and they enter and dwell there, and the last state of that person is worse than the first. So also will it be with this evil generation.” (Matthew 12:44-45).

Self-reformation drives a person further from God’s grace and therefore further from salvation.

## **VI. Assurance of Salvation Is Not Necessarily Proof of Saving Faith**

Sixth, assurance of salvation is not necessarily proof of saving faith.

The world is filled with people who are sincerely convinced in their own minds that they are right with God and that their place in heaven is secured.

If being persuaded that we are Christians makes us Christians indeed, we would need no warnings about being deceived by false hopes. If it were not possible to believe oneself saved when one is not, Satan would have no way to deceive people about their salvation.

Yet Scripture is full of warnings to unsaved people who think they are saved. For example, James says, “Do not merely listen to the word, and so deceive yourselves. Do what it says” (James 1:22).

## **VII. A “Decision” for Christ is Not Necessarily Proof of Saving Faith**

And seventh, the experience of a past “decision” for Christ does not necessarily prove saving faith.

If no evidence of godly living results from that event, no matter how strong and genuine the profession seemed to be, it is not proof of salvation.

I used to serve as a part-time hospital chaplain some years ago. Once a month I would spend a night in the hospital in order to be on call in case I was needed. On several occasions I was summoned to the bedside of a patient who was about to die. During the course of my ministry to the patient I would inquire about his or her spiritual condition. Invariably I was assured that the patient was a Christian because many years earlier he or she had made a “decision” for Christ. Perhaps he had signed a card or walked an aisle of some church. Nevertheless, he was sure he was a Christian

because of that act, and yet had little or no contact with the church since that time.

Perhaps the biggest danger in our time is in calling people to make a “decision” for Christ. Now, I want to affirm that in genuinely trusting Christ, there is in some sense a “decision” for Christ because saving faith involves the mind, the heart, and the will. However, as the term is ordinarily used today, it usually means that when you make a “decision” for Christ, you simply give some mental assent to the truths of the gospel, sign a card or raise your hand (or something similar), and hey presto!—you are a Christian! And nothing, in my opinion, is as damaging to saving faith as mere decisionism.

If you are expecting to go to heaven because some time in the past you made a “decision” for Christ, let me warn you that you may very well have a spurious faith. Signing a card or raising your hand does *not* make you a Christian!

Genuine trust in Jesus alone makes you a Christian.

### **Conclusion**

“Well, what is genuine faith?” you ask. I am going to talk more about this next week, but let me just say this about saving faith today. The *Westminster Shorter Catechism* Question 86 asks, “What is faith in Jesus Christ?” And here is the answer: *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.*

If you are outwardly moral, have intellectual knowledge of God’s truth and the gospel, are involved in the life of the church, active in ministry, have conviction of sin, assurance of salvation, and have made a “decision” for Christ, you may not be a Christian.

As I mentioned at the beginning, these evidences will be seen in some degree in true Christians, but they are not necessarily evidences of saving faith.

Simply put, saving faith is trusting in Jesus Christ alone for salvation. Amen.



# Mission Statement

The Mission Statement of the Tampa Bay Presbyterian Church is:

*To bring people to Jesus Christ  
and **membership** in his church family,  
develop them to Christlike **maturity**,  
equip them for their **ministry** in the church  
and life **mission** in the world,  
in order to **magnify** God's name.*

## Sermons by Rev. Freddy Fritz

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1. [www.tampabaypresbyterian.org/Sermons](http://www.tampabaypresbyterian.org/Sermons)
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**PRAYER:**

O Lord, we are so prone to deceive ourselves about the most important issue of coming into a right relationship with you.

There are people who are outwardly moral, have intellectual knowledge of your truth and the gospel, are involved in the life of the church, are active in ministry, have conviction of sin, have assurance of salvation, and have even made a “decision” for Christ, but may not yet be true Christians.

O God, enable each one of us to have faith in Jesus Christ alone, whereby we receive and rest upon him alone for salvation, as he is offered to us in the gospel.

And all of this we pray in Jesus’ name. Amen.

**CHARGE:**

Go and glorify God in all that you think, do, and say! And as you do, may the grace of our Lord Jesus Christ, the love of God, and the fellowship of the Holy Spirit be with you all, now and always. Amen.