

## *What Is Justifying Faith?*

Justifying (or saving) faith is the act of a sinner, from his heart, resting his soul upon Christ and his finished work, and thus receiving the imputed righteousness of Christ.<sup>55</sup> By my use of ‘act’, I do not imply that the sinner can exercise saving faith by his own power or will. Not at all. As Jesus said: ‘No one can come to me unless the Father who sent me draws him... No one can come to me unless it has been granted to him by my Father’ (John 6:44,65). Man is naturally unwilling, resentful, even hating God, regarding spiritual things as foolish (Rom. 1:18 – 3:23; 5:10; 8:7; 1 Cor. 2:11-14; Col. 1:21). He has no power to believe: he is spiritually dead (Eph. 2:1,5; Col. 2:13). As for Christ, the natural man, in essence, has but one response: ‘We will not have this man to reign over us’ (Luke 19:14). ‘You were not willing’, ‘you are not willing’, is the constant complaint of the Saviour to sinners (Matt. 23:37; John 5:40). Even so, the unbeliever has to believe. Moreover, *he* believes; not God. As John Gill put it: ‘It is the convinced sinner, and not God or Christ, or the Spirit, who repents and believes’. ‘Faith... as a principle, is purely God’s work; [but] as it is an act, or as it is exercised under the influence of divine grace, it is man’s act’. ‘Faith, as it is our act, is our own; hence we read of *his* faith, and *my* faith, and *your* faith, in Scripture’. Thus said Gill,<sup>56</sup> and rightly so.

And this believing has three parts. *First*, there is knowledge, a knowledge of certain facts – the gospel (2 Tim. 3:15). *Then*, there must be mental assent – agreement with those facts. And, *thirdly*, this must lead to trust.

---

<sup>55</sup> This article is a lightly edited version of the chapter ‘What Is Justifying Faith?’ in my *Eternal* pp101-105. For more, see, for instance, my *Secret; Saving*.

<sup>56</sup> John Gill: *The Cause of God and Truth*, W.H.Collingridge, London, 1855, p112; *Gill’s Commentary*, Baker Book House, Grand Rapids, 1980, Vol.5 p654; *Sermons and Tracts*, Old Paths Gospel Press, Choteau, Vol.4 p185, emphasis his.

## *What Is Justifying Faith?*

Saving faith is believing with the heart. Above all, it is heart-trust in and on Christ, not mere facts – however glorious those facts may be. It is a trust of Christ, his person and work, a leaning upon him, a reliance upon him, a calling upon him, a coming to Christ, a believing ‘on’ him, not merely ‘about’ him (Matt. 11:28; John 6:35,40,44-45,51-56; Rom. 6:17; 10:8-13; Heb. 6:12-19; 1 Pet. 1:21; and so on). As a sinner so comes to Christ, he is justified.

Let me stress the vital point once more. Justifying faith is resting oneself from the heart upon Christ. Not doctrine. Not feelings. Not an experience. Not church. No rite or ceremony. Christ. Christ only and Christ completely. A man who so trusts Christ will never be disappointed, never be confounded, never be put to shame (Isa. 28:16; Rom. 9:33; 10:11; 1 Pet. 2:6).

And, even though, in eternity, God has decreed the salvation of his elect, and given them to Christ, and, at the appointed time, Christ died and rose again for them, the elect – as much as the non-elect – are born in Adam into this world, and live out their ungodly lives under the wrath of God until they actually come to faith, and so receive the justification which God decreed and Christ accomplished for them.<sup>57</sup> It is in the act of believing, and through that act of believing (all by the power and grace of the sovereign Holy Spirit, and only by that power and grace), that the elect sinner is actually united to Christ and thus justified. Let me put this in the negative. Until the sinner believes, he is not actually justified.

Why is faith such an appropriate – indeed, the only – means of justification? Well, for a start (and finish), it is the means of salvation because God has said it is:

By [Christ] everyone who believes is justified (Acts 13:39).

Believe on the Lord Jesus Christ, and you will be saved (Acts 16:31).

The righteousness of God, through faith in Jesus Christ, to all and on all who believe... that [God] might be... the justifier of

---

<sup>57</sup> See my *Eternal* pp75-99.

## *What Is Justifying Faith?*

the one who has faith in Jesus... A man is justified by faith (Rom. 3:22,26,28).

If you confess with your mouth the Lord Jesus, and believe in your heart... you will be saved... ‘Whoever calls on the name of the LORD shall be saved’. How then shall they call on him in whom they have not believed? (Rom. 10:9,13-14).

A man... is... justified... by faith in Jesus Christ (Gal. 2:16).

For by grace you have been saved through faith (Eph. 2:8).

And that’s just a sample. God has said it – faith is the means of justification. Faith is the only way in which a man can or will receive his justification.

We may take this question of faith further. Saving faith is *not* the persuasion that Christ died for me. Not at all! I exercise saving faith when I cast my soul upon Christ to save me. Let me say it again. We must get it right! A sinner is not justified by believing or being convinced that Christ died for him, or that he is elect. He is justified only by trusting Christ to justify him. Trust! And before he so trusts Christ he is under God’s condemnation and wrath. In saying this, I am not quibbling. It is only as he trusts Christ that he is actually free of condemnation.

Saving faith is not believing the facts of the gospel. It is not believing that I am elect. It is not believing that Christ died for me. It is not looking for a manifestation in my conscience that I am already justified, having been so from eternity. Rather, it is a fleeing to Christ for deliverance. ‘We... have fled for refuge to lay hold of the hope set before us... even Jesus’. Hebrews 6:18-20 is, of course, based on Joshua 20, the six cities of refuge for the Israelites. In those days, it was all well and good for an Israelite, who was in dire trouble, in fear of his life, to know he would be safe in one of the cities. He might know the way to get there. He might be able to describe all the benefits of being there. *But he was only safe if he got there in time.* He had to flee for his life and get to the place of safety. Above all, *he had to get into the city of refuge.* Thus it is with the sinner under the gospel. He must flee to Christ. Until he does so flee, he is anything but safe. He may believe the gospel from A to Z. He may enjoy preaching. He may enjoy discussing its finer points.

## *What Is Justifying Faith?*

He may be persuaded that he is elect. But until he trusts Christ, he is under the wrath of God.

The gospel bids us ‘turn’. We have to turn. The gospel bids us ‘repent’. We have to repent. The gospel bids us ‘believe’. We have to believe. The gospel bids us ‘come’. We have to come. The gospel bids us ‘call’. We have to call. The gospel bids us ‘receive’. We have to receive. Until we turn, repent, believe, come, call, receive, we are not justified. But if we do so close with the Lord Jesus Christ, we are, in that very instant, united to him and justified.

Nothing could be of greater importance for the unbeliever, therefore, than that he should trust the Saviour at once. Whatever else he has, whatever he has done, whatever experience of feelings he may claim for himself, unless he trusts Christ he will perish. Delay is not an option!

C.H.Spurgeon drew a lesson from the tragic sinking of the ‘Eurydice’ in 1878:

On March 24th [1878]... her Majesty’s training ship ‘Eurydice’, which had returned from a cruise to the West Indies, was rounding Dunnose headland, off the Isle of Wight, with all plain sails and also her studding sails set. Those on board were all naturally anxious to reach their homes, and having only to round the coast and to anchor off Spithead, they were making the best of the wind. The noble frigate was plainly seen from the lovely village of Shanklin; but one who was watching the fine vessel suddenly missed it; and wondered why. She was hastening along with all sails set, except her royals, and her ports open, when in a moment the fierce wind pounced upon her. It was in vain that the captain ordered sail to be shortened; the ship lurched till her keel was visible, and, in less time than it takes us to write it, the ship capsized, and more than three hundred brave seamen perished.

Spurgeon drew a valuable application from the catastrophe:

[A] lesson which lies upon the surface of this sad event is this – *never feel perfectly safe till you are in port*. Many awakened souls are almost within the haven of peace, and are at this time rounding the headland of thoughtfulness, with the sails of earnest inquiry all displayed to the breeze. Their condition is very hopeful, but it is not satisfactory to those who are anxious

## *What Is Justifying Faith?*

about their eternal welfare, nor should it be satisfactory to themselves. They are steering for the harbour, they enjoy favouring winds, they have all sails set, but still they have not quite believed in Jesus, nor surrendered themselves to his grace. We who watch them can see that their ports are open, and we dread lest they should be overtaken by a sudden temptation and should suddenly be overturned at the very moment when our hopes are at their best.

Spurgeon drove the point home in a direct and personal way:

Is the reader in such a case? Then let us beseech him not to be content till he has found Christ, and so by faith has anchored in the harbour of 'eternal salvation'. Do not be happy, dear friend, till you are moored to the Rock of Ages, under the lee of the everlasting hills of divine mercy, through the atoning blood. It seems very wonderful that a ship which had been to sea so many times and had just completed a long winter's cruise in safety should at last go down just off the coast in a place where danger seemed out of the question. It is doubly sad that so many men should be within sight of a shore upon which they must never set their foot. To perish in mid-ocean seems not so hard a lot as to die with the white cliffs of Albion so near: to die with the gospel ringing in our ears is still more sad. Never reckon the ship safe till it floats in the haven: never reckon a soul safe till it is actually 'in Christ'. The 'almost persuaded' are often the last to be fully persuaded. Aroused, impressed, and moved to good resolutions, to tears, and even to prayers, yet men postpone decision, and by the force of Satan's arts are lost – lost when we all hoped to see them saved. O that seekers were wise enough to be distressed until they are thoroughly renewed.<sup>58</sup> Any position short of regeneration is perilous in the extreme. The manslayer would have been cut down by the avenger had he lingered outside the walls of the refuge-city; it would have been all in vain for him to have touched its stones or sheltered near its towers: he must be within the gates or die. Seekers after salvation, you are not safe till you actually close in with Jesus, place all your confidence in him and become for ever his. Shall it be so now, or will you abide in death? Rest not an hour. Trifle not for another moment; for death may seize you, or a spiritual lethargy may come over your soul from

---

<sup>58</sup> For my objection to the notion of 'the seeking sinner', see my *Seeking*.

## *What Is Justifying Faith?*

which you may never again be aroused. Give no sleep to your eyes, nor slumber to your eyelids, till your anchor has entered into that within the veil and you are saved in Christ Jesus.<sup>59</sup>

---

<sup>59</sup> C.H.Spurgeon: 'A Voice From the Sea', *The Bible and the Newspaper*, Passmore and Alabaster, London, 1878, pp9-14, emphasis his.