

“More Than Sufficient”

A Sermon on Article Twenty-Two of the Belgic Confession.

Texts: Romans 3:21-4:8; Jeremiah 23:1-8

Article 22 - Our Justification Through Faith in Christ

We believe that, in order that we may obtain the true knowledge of this great mystery, the Holy Spirit kindles in our hearts a true faith.¹ This faith embraces Jesus Christ with all His merits, makes Him our own, and does not seek anything besides Him.² For it must necessarily follow, either that all we need for our salvation is not in Jesus Christ or, if it is all in Him, that one who has Jesus Christ through faith, has complete salvation.³ It is, therefore, a terrible blasphemy to assert that Christ is not sufficient, but that something else is needed besides Him; for the conclusion would then be that Christ is only half a Savior.

Therefore we rightly say with Paul that we are justified by faith alone, or by faith apart from works of law (Rom 3:28).⁴ Meanwhile, strictly speaking, we do not mean that faith as such justifies us,⁵ for faith is only the instrument by which we embrace Christ our righteousness; He imputes to us all His merits and as many holy works as He has done for us and in our place.⁶ Therefore Jesus Christ is our righteousness, and faith is the instrument that keeps us with Him in the communion of all His benefits. When those benefits have become ours, they are more than sufficient to acquit us of our sins.

¹ Jn 16:14; 1 Cor 2:12; Eph 1:17-18 ² Jn 14:6; Acts 4:12; Gal 2:21 ³ Ps 32:1; Mt 1:21, Lk 1:77; Acts 13:38-39; Rom 8:1 ⁴ Rom 3:19-4:8, 10:4-11; Gal 2:16; Php 3:9; Tit 3:5 ⁵ 1 Cor 4:7 ⁶ Jer 23:6; Mt 20:28; Rom 8:33; 1 Cor 1:30-31; 2 Cor 5:21; 1 Jn 4:10

Most evangelical Christians understand the biblical teaching that we are saved by grace through faith and that we are not saved by our good works. And yet, many of these same Christians think of faith as that one thing God requires of us so that we might be saved—faith is something which God sees in us and which he is compelled to reward. But faith is not a work we perform. Faith receives what God freely offers. And what does God freely offer to sinners? He offers us the merits of Jesus Christ, which are more than sufficient to justify even the worst of sinners.

We move to another section of our confession, (articles twenty-two through twenty four) which deal with the application of Christ’s saving work to the individual believer. These three articles address subjects which are very familiar to many of us—faith, justification and sanctification. These subjects are familiar to us because they lie at the very heart of the gospel. They are also familiar because many of us have had to wrestle with these doctrines in our own journey to the Reformed faith. Not only does the Reformed understanding of these doctrines amount to a repudiation of Roman Catholicism (which was the major issue at the time our confession was written in 1561), but the Reformed understanding of these doctrines often differs significantly from the way in which many evangelicals understand them as well.

As you undoubtedly know, the Protestant Reformation largely centered upon the question of how sinners are reconciled to the holy God. At the time of the Reformation, the Roman church understood faith as

essentially mental assent to the doctrines taught by the church. According to Rome, when enabled and energized by the grace received through the sacraments, this mental assent to the truth became a “formed faith” which produced genuinely good works. Some of these works are of such a nature that God must reward them as a matter of justice (condign merit), while there are other works which God chooses to reward because he is gracious and decides to reward them (congruent merit).¹

At the heart of the Roman Catholic system is the notion that the grace of God is bestowed through the sacraments of the church. According to Rome, through the grace bestowed through baptism, confirmation, and the Mass, sinners are slowly but surely transformed over the course of their lives into saints. If the transformation is not completed in this life, at death the sinner goes to purgatory so as to be sufficiently purged from sin and made ready for heaven. In the Roman scheme of things, God’s grace is understood as a “stuff” which is infused into us, thereby transforming us from the inside out. But since we are sinners, this grace “leaks out” and we are in constant need of new infusions of grace through the sacrament to keep the process going so that the transformation from sinner to saint continues on unto that day when we are finally justified. Not only does Rome define faith in a way which is foreign to the Bible, Rome also confuses justification with sanctification.

All of the Protestant Reformers looked on the Roman Catholic understanding of these things as having very little in common with the doctrine of justification as taught by Paul and the apostles. According to Paul (i.e. Romans 3:28; Galatians 2:16), it is through the means of faith (not good works nor through the sacraments of the church) that sinners receive the merits of Christ. These merits—which Jesus earned through his own perfect obedience to God’s commandments—are absolutely sufficient to render us “holy.” And these merits of Jesus are imputed or reckoned to us solely through the means of faith. This is why our own good works have no place whatsoever in our justification before God. Rather, we are justified by the good works of Jesus.

But the Reformers were equally adamant that good works are the necessary fruit of saving faith and the tangible evidence that justification has taken place. In fact, the Reformers all believed that good works necessarily flow forth from the righteousness of Jesus which has already been imputed to us through faith. Indeed, it is as a result of being justified that sinners are for the first time free to obey God’s commandments, not in order to be justified, but because we are justified. Thus the same act of faith (trust) which embraces Christ for justification, also begins the life-long process of sanctification in which the sinful nature (flesh) is continuously weakened, while our renewed nature becomes continually stronger. This means that everyone who is justified through faith is also being sanctified through that same faith. The fruit of the flesh enumerated by Paul in Galatians 5:19-21 gradually diminish in the lives of the justified, while the fruit of the Spirit (vv. 22-24) ever-increasingly begin to characterize our lives.

As far as the differences between the Reformed understanding of these things and American evangelicalism goes, the formulations we find in our confession sound much different from the kinds of slogans used in those churches in which many of us were raised. Reformed Christians speak of being justified, rather than of being “saved.” We speak of faith (trust) in Jesus Christ, not of “asking Jesus into our hearts” or of accepting Jesus as “our personal Lord and Savior.” Since we believe that we are reckoned completely righteous through faith in Jesus Christ, we don’t speak of personal holiness as something that increases or decreases depending on how much we have been yielding to God. Instead, we speak of piety—a life lived in conformity to the law of God (not the rules of men). We speak of the

¹ Muller, Dictionary of Latin and Greek Theological Terms, s.v. *meritum congruo*.

Christian life in terms of a profound sense of gratitude for all that God has done for us in Jesus Christ, which continually motivates to do those good works which we could never do before being justified.

Although many evangelicals believe the same things we do when they use current lingo of the Christian world, the language used by our confession is more biblical than the slogans used by evangelicals. The language is also much more precise. The Bible never instructs us to “accept Christ as our personal savior”, or to “ask Jesus into our hearts.” Rather, the Bible commands us to believe (trust) in Jesus Christ and to repent of our sins (which means to turn away from them and go in another direction).

That being said, let me be very clear—many evangelicals mean exactly the same thing we do when they use these terms. But these terms are not biblical, are far too vague, and we are on much firmer ground to speak of these things the way that the Bible does and which are summarized for us in our confession.

Before we move on to new ground, we need to recall that in articles twenty and twenty one, our confession discusses the saving work of Jesus Christ, who comes as the mediator of the covenant of grace, to fulfill all of the righteous requirements of the law through his own personal and perfect obedience to the law of God, and to lay down his life upon the cross in order to offer a sacrifice sufficient to satisfy God’s just anger towards our sin. Our Lord does all of this for us as our great high priest, not because we are worthy, but because he is gracious and merciful toward us and compassionate about the plight into which our sin has plunged us. Having set forth those things Jesus has done to save us from our sins, our confession turns to the way in which the benefits of Christ’s saving work become ours. This brings us to a discussion of the nature of faith, before our confession turns to a discussion of justification (article twenty-three) and sanctification (article twenty-four).

Our confession makes four main points regarding the way in which we should understand faith. The first point deals with the origins of faith (faith is a gift from God), the second point deals with the nature of faith (it looks to Christ), the third point deals with the merit of faith (there is no merit in the act of believing) and then finally, our confession addresses the notion of faith as an instrument, or that which links us to Jesus Christ, whose saving merit is “more than sufficient” to acquit us from all of our sins.²

According to our confession, the first thing we need to believe and confess about the nature of faith, is that faith is a gift from God.

Article twenty-two opens by making the point that, “We believe that, in order that we may obtain the true knowledge of this great mystery, the Holy Spirit kindles in our hearts a true faith.” But why does our confession speak of a mystery at this point? The reason is that the opening statement of article twenty-two presupposes and then builds upon the previous two articles which describe the saving work of Jesus Christ. If Jesus satisfies God’s just wrath and anger toward our sins while he suffers upon the cross as our high priest, how is it that his saving work avails for us as individuals? The answer is that through faith, we are personally united to Jesus Christ, so that the benefits of his saving work become ours. Apart from such union with Christ through faith, the benefits of Christ’s redeeming work are not imputed to us, and we remain in our sins, under the just condemnation of God.

But while the work of Jesus Christ is objective (that is, Jesus suffered and died upon a Roman cross, was buried, and then bodily rose again from the dead on the third day in ordinary human history), the

² Beets, [The Reformed Confession Explained](#), p. 176.

meaning and the importance of our Lord's saving work remains hidden to us because of our sin. In this sense the gospel is unintelligible and it remains a mystery to all those who are perishing. We may know about the facts of the gospel—Christians teach that Jesus died on a cross and then rose from the dead—but we do not understand the reason why Jesus did this, nor do we understand our own personal need for the satisfaction of God's righteous anger that Jesus Christ so graciously provides.

Our confession has already made the point in articles fourteen and fifteen that because of Adam's fall into sin, we are all born as slaves to sin, that we are darkened in our understanding of the things of God and we are positively hostile to God's law. We do not want to obey God's commands, nor do we trust in Jesus Christ. We think we are fine just as we are. But this is only strong evidence that we cannot understand the things of God as we ought apart from divine illumination. Only the Holy Spirit can enable us to understand the reason why Christ suffered and died for us and why we as individuals need to acknowledge that we have sinned against God, even as we renounce our own righteousness and seek the righteousness of Jesus Christ through faith.

How, then, do we come to understand the mystery (the meaning) of the suffering and dying of Jesus Christ and then see our desperate need to be rescued from the guilt and power of sin? The answer given by our confession is that the Holy Spirit must kindle faith in our hearts. Unfortunately, people often speak of faith as something which exists independently of the gospel. While there is a sense in which this can be true—"I have faith that so and so is a good person"—whenever the term "faith" is used in the Bible, it is a technical term which has reference to the object of faith, the person and work of Jesus Christ.

This is why the Bible speaks of faith as a gift from God. Paul, for one, is crystal clear about this. In Ephesians 2:8-10 the apostle writes:

For it is by grace you have been saved, through faith—and this not from yourselves, it is the gift of God—not by works, so that no one can boast. For we are God's workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do.

However we understand verse 8, it is clear that faith is a gift from God. And this gift comes to us not because of anything good in us about which we can boast, but solely because God is gracious.

In 2 Thessalonians 2:13, Paul tells us that faith "comes, not of one's strength or virtue, but only to those who are chosen of God for its reception."³ Paul puts it this way.

We ought always to thank God for you, brothers loved by the Lord, because from the beginning God chose you to be saved through the sanctifying work of the Spirit and through belief in the truth.

In Ephesians 5:23, Paul speaks of faith coming to believers "from God the Father and the Lord Jesus Christ." In Philippians 1:29, Paul writes: "For it has been granted to you on behalf of Christ not only to believe on him, but also to suffer for him."

Paul is not the only biblical writer who speaks of faith as coming from God. In Acts 3:16, Luke

³ Warfield, "Biblical Doctrine of Faith," p. 505.

explicitly tells us that faith comes to us from Christ—*“By faith in the name of Jesus, this man whom you see and know was made strong. It is Jesus’ name and the faith that comes through him that has given this complete healing to him, as you can all see.”* In 1 Peter 1:21, Peter tells us that *“through [Christ] you believe in God, who raised him from the dead and glorified him, and so your faith and hope are in God.”* In the opening verse of his second letter Peter writes, *“Simon Peter, a servant and apostle of Jesus Christ, To those who through the righteousness of our God and Savior Jesus Christ have received a faith as precious as ours.”* In Hebrews 12:2, we are told explicitly, *“Let us fix our eyes on Jesus, the author and perfecter of our faith.”* From these verses, it should be clear that faith is a gift from God, and that Jesus is both the author (i.e. the source) as well as the perfecter of our faith. Nowhere does Scripture attribute the ultimate origin of faith, or even the act of faith, to the human will, since the human will is described as being enslaved to sin. No, faith is, as our confession states, a gift from God.

That the creation of faith is the work of the Holy Spirit is also clearly taught in the New Testament. As Paul reminds the Corinthian church in the 12th chapter of his first letter, *“therefore I tell you that no one who is speaking by the Spirit of God says, ‘Jesus be cursed,’ and no one can say, ‘Jesus is Lord,’ except by the Holy Spirit.”* Only the Holy Spirit can enable us to make that profession which puts into words what the heart filled with faith already grasps, “Jesus is Lord.” As Paul states in 1 Corinthians 2:14: *“The man without the Spirit does not accept the things that come from the Spirit of God, for they are foolishness to him, and he cannot understand them, because they are spiritually discerned.”* Without the work of the Holy Spirit, the things of God are unintelligible to us. These things remain a mystery.

Not only is faith a gift of God, which is created in the human heart by a sovereign God, in Romans 10:17, Paul tells us how this occurs. *“Consequently, faith comes from hearing the message, and the message is heard through the word of Christ.”* Since faith is connected throughout the Scriptures to its object—Jesus Christ—it is the preaching of the gospel which creates faith. And the preaching of the gospel is the proclamation of those facts summarized in articles twenty and twenty-one which tell us what Jesus did to save us from our sins as our high priest—by dying for us and in our place, satisfying and turning away God’s just anger toward our sins. When our Lord rises from the dead, not only is he vindicated as God’s righteous servant, we know that his death for us has removed the curse of sin.

This is the very point made in Q 65 of our catechism.

65 Q. It is by faith alone that we share in Christ and all his blessings: where then does that faith come from? **A.** The Holy Spirit produces it in our hearts by the preaching of the holy gospel, and confirms it through our use of the holy sacraments.

Next, our confession moves on to discuss the nature of faith.

According to our confession, “This faith embraces Jesus Christ with all His merits, makes Him our own, and does not seek anything besides Him.” At this point it is absolutely vital to define what we mean when we speak of faith. When we look at the biblical data regarding the verb “to believe” and the noun “faith,” it is clear faith is trusting (with confidence) in/upon the object of our faith. As B. B. Warfield puts it, “in the New Testament ‘to believe’ is a technical term to express reliance on Christ for salvation.”⁴ When we speak of faith, we mean trusting in (in the sense of relying upon) the object of our faith—Jesus Christ. When we speak of believing, we mean the act of trusting or relying upon another, that

⁴ Warfield, “The Biblical Doctrine of Faith,” p. 479.

act, which as Warfield points out, amounts to “an entire self-commitment of the soul to Jesus as the Son of God, the Saviour of the world.”⁵

While this may come as a surprise to those who think of faith as something purely personal and subjective, the noun and verb used in Scripture, tell us that faith involves correct beliefs about God.⁶ According to J. I. Packer, the English word faith

covers both credence of propositions (‘beliefs’) and confidence in person or things. In the latter case some belief about the object trusted is the logical and psychological presupposition of the act of trust itself, for a trust in thing reflects the positive expectation about its behavior, and rational expectation is impossible if the things capacities for behavior are wholly unknown.⁷

If the essence of faith is trust or reliance upon another, then we must have some knowledge of the object of our faith. Indeed, we cannot exercise “faith” in the biblical sense without such knowledge. This is why the Bible never separates faith from the preaching of the gospel. This also explains why faith cannot arise until the Holy Spirit illumines our minds and hearts. The gospel (the proclamation of the saving work of Jesus Christ) remains a mystery to us apart from the work of God’s Spirit which kindles faith within us where formerly, there had only been unbelief. But once kindled by the Holy Spirit, faith embraces Jesus Christ and all his merits.

Third, our confession makes the point that faith is not the one saving work which God requires of us.

Far too often, we hear people speak of faith as though it is the one work God asks us to do so that he can reward us with salvation. How many times have we heard from some well-intended evangelist something like, “God has done his part—he’s sent his Son to die for you, and now it is up to you to do your part, receive what God has done.” Notice the completely different tact taken by the author of our confession. “It is, therefore, a terrible blasphemy to assert that Christ is not sufficient, but that something else is needed besides Him; for the conclusion would then be that Christ is only half a Savior. Therefore we rightly say with Paul that we are justified by faith alone, or by faith apart from works of law (Romans 3:28). Meanwhile, strictly speaking, we do not mean that faith as such justifies us.”

The point our confession is making is simple. The value of faith is not found in the act of faith, but in the object of faith. This is why we must be very careful not to assign any merit or righteousness to the act of believing. Faith is not a saving work! The issue is not that we believe. The issue is “in whom do we place our trust?” It is not the act of faith, but the object of faith which is so important because, as our confession points out, that merit which justifies us is the merit of Jesus Christ which we receive through faith. The act of believing is not meritorious. God does not see faith in us and then reckon that faith as

⁵ Warfield, “The Biblical Doctrine of Faith,” p. 483. This is the same point made in the *Heidelberg Catechism*. 21 Q. What is true faith? A. True faith is not only a knowledge and conviction that everything God reveals in his Word is true; it is also a deep-rooted assurance, created in me by the Holy Spirit through the gospel that, out of sheer grace earned for us by Christ, not only others, but I too, have had my sins forgiven, have been made forever right with God, and have been granted salvation.

⁶ Packer, “Faith,” p. 400.

⁷ Packer, “Faith,” p. 400.

righteousness as is so commonly taught by many evangelicals and Arminians.⁸ Rather, through faith, God credits to us the merits of Jesus Christ. This, can be seen in the writings of Israel's prophets, such as in Jeremiah 23. Jeremiah speaks of the coming Messiah as the righteous branch, "the Lord our righteousness." This is what Paul is getting when he speaks in Romans 3:21 ff. of a righteousness which comes to us apart from our own personal obedience to the law, a righteousness (Christ's) which is imputed to us through the means of faith, a righteousness which can acquit the guilty and render sinners "blessed."

B. B. Warfield argues this point very powerfully in his magisterial essay on the nature of faith.

The saving power of faith resides not within itself, but in the Almighty Savior on whom it rests. . . . It is not strictly speaking, even faith in Christ that saves, but Christ that saves through faith. The saving power resides exclusively not in the act of faith or the attitude of faith or the nature of faith, but in the object of faith; and in this whole biblical representation centers, so that we could not more radically misconceive it than by transferring to faith even the smallest fraction of that saving energy which is attributed in Scripture to Christ himself.⁹

Thus faith justifies because it receives the merits of Christ (which are more than sufficient), not because God reckons our faith as through it were righteousness. This is why our confession so emphatically states, "strictly speaking, we do not mean that faith as such justifies." We are justified only when the merits of Christ are imputed to us through the means of faith.

Finally, our confession makes clear that faith (biblically understood) is an appropriating instrument, not something God sees in us which he then rewards.

Since there is no merit in faith, but only in the object of faith—Jesus Christ, faith must be seen as an instrument, a means of reception, which links to the saving merits which are found in Jesus Christ alone. As our confession notes, "for faith is only the instrument by which we embrace Christ our righteousness; He imputes to us all His merits and as many holy works as He has done for us and in our place. Therefore Jesus Christ is our righteousness, and faith is the instrument that keeps us with Him in the communion of all His benefits. When those benefits have become ours, they are more than sufficient to acquit us of our sins."

As Warfield correctly points out,

The place of faith in the process of salvation, as biblically conceived, could scarcely, therefore, be better described than by the use of the scholastic term "instrumental cause."¹⁰

Faith is not the ground of our salvation in general, nor of our justification in particular. Faith is the means, or the instrument, through which we receive the righteousness of another, namely that of Jesus Christ, who alone fulfilled all righteousness through his own perfect and personal obedience to the

⁸ Cf. Chuck Smith, Why Grace Changes Everything, (Eugene, OR: Harvest House Publishers, 1994), p. 69; H. Orton Wiley, Christian Theology (Kansas City: Beacon Hill Press, 1952), II.400-401.

⁹ Warfield, "Biblical Doctrine of Faith," p. 504.

¹⁰ Warfield, "Biblical Doctrine of Faith," p. 505.

commandments of God. J. I. Packer is absolutely correct, when he points out that faith is “an appropriating instrument, an empty hand outstretched to receive the free gift of God’s righteousness in Christ.”¹¹ Faith doesn’t do anything which causes or motives God to act. Faith is not something which God sees in us and which he rewards. Faith only receives with empty hands that which God freely offers to us—the saving merit of his dear Son earned through all our Lord’s holy works, when he obeyed the law of Moses, and did what the first Adam failed to do, fulfill all of the demands of the covenant of works.

Perhaps it would help to think of it this way. Having considered that which God demands of us in the law (perfect obedience), and then as a result realizing both our sin and our unworthiness, faith is that instrument (those outstretched hands) which humbly receives that which God freely offers to us—the merits of another, merit which will meet the demands of the law. We are, of course, speaking of the perfect obedience of Jesus Christ and his sacrificial death which satisfies God’s justice, the benefits of which can only be received with the empty hands of faith. Faith doesn’t do anything. Faith only receives what has already been done. Faith, then, is the instrument through which we receive a righteousness which is more than sufficient to justify the worst of sinners.

What, then, should we take with us from our discussion of faith which will help us live lives of gratitude before God?

Since we are all sinners, we have not the slightest chance of entering heaven clothed in our own righteousness, which is filthy rags. There is no ceremony we can perform, no amount of good works we can do, which can remove or turn aside God’s righteous anger toward our sins. What we need is for someone to take away our guilt and provide us with a righteousness which can pass God’s holy gaze. All of this is to be found in the life and death of Jesus Christ. Jesus came as the mediator of the covenant of grace, as the great high priest, who not only perfectly obeyed the law of God, but who offered himself up as a sacrifice for sin, a sacrifice sufficient to satisfy God’s just and righteous anger toward our sin.

But the work of Christ does us no good unless and until we confess our sins, renounce our own righteousness, and then, through faith, receive all the saving merits of Jesus Christ—merit which is more than sufficient to save from our sins and to render us as righteous and holy. Through faith, all that Jesus Christ is becomes ours. For he is our righteousness and our sanctifier. And being found in him, we are not only regarded as righteous as he is, but that same Lord who has justified us, now begins the life-long process of killing off the remnants of Adam and conforming us to the image of Jesus himself. And all of this comes to us only through the outstretched hands of faith. For having received the merit of our Lord’s holy works—which are more than sufficient to render us righteous before the Holy God, so that we are justified by faith apart from works—how can we go on living in sin? We cannot! For the faith which receives the merits of Christ fills our hearts with gratitude for all that Christ has done for us. The faith which justifies, is also the faith which transforms us. Amen!

¹¹ Packer, “Faith,” p. 401.