

Saving Faith

A RIGHT STANDING WITH GOD COMES BY FAITH ALONE.

In the first four chapters of Romans, Paul used four terms to describe what God has done for believers in Christ—salvation (1:16), justification (4:25), redemption (3:24), and propitiation (“mercy seat,” CSB, v. 25). Salvation refers to deliverance. It was used of rescue from oppression or enemies in multiple contexts in the Old Testament. But the most dramatic and most celebrated was the deliverance from captivity in Egypt. An enslaved people with no hope of escaping their masters, no ability to fight the armies of Pharaoh, were delivered to freedom only by the power of God.

Justification presents the image of a courtroom. A guilty person stands before a judge, the evidence is presented, and a negative verdict seems inevitable. But in a stunning reversal, the judge extends mercy to the guilty party. He or she is acquitted. Punishment is avoided and the person is released, not because of anything he or she did but because of the grace extended by the judge.

Redemption comes from the world of enslavement. One person owns another, controls his or her present life, and has the power to determine his or her future. Sometimes the term was used of prisoners of war. The prisoner has no reasonable means of removing himself or herself from the conqueror’s dominion. Then someone comes to the rescue. A price is paid, and the prisoner is returned to his or her rightful home.

Propitiation (ESV, KJV, NASB) derives from the world of religious ritual. The word presents us with the image of a person facing the wrath of an angry god. In a pagan setting, the person must find a way to placate the anger of the god and escape punishment. But if the god is all-powerful, all-knowing, and always just, how could anyone escape? Nothing done by the one who has earned wrath from such a god would be effective. But the gospel presents us with the one true God who, as an act of love and grace, provided the ultimate propitiation Himself through Jesus Christ for all who repent and place their faith in Him.

While these descriptions of what God has done for us in Christ come from diverse settings, they have one thing in common. They all depict

people as powerless to affect our own deliverance. Nothing that we do, no form of works, can rescue us from our dire situation. Each image in its own way drives home the truth that a right standing with God comes only by God's grace.



Romans 3:21-4:25

Paul began his explanation of the gospel by making plain the universal need of sinful humanity by highlighting the guilt of all those who had rejected God's revelation and descended into godlessness and unrighteousness. Idolatry and immorality became the norm for such people, and the wrath of God would fall upon them as a result of their sin (1:18-32). Then, just as the religious people reading the letter were ready to affirm Paul's point, he turned the argument toward them and asserted that they were sinners too. Any, including observant Jews, who would condemn the ungodly were at the same time condemning themselves because they also were sinners (2:1-3:20).

Fortunately for us all, the fact of universal sin and guilt is not the end of the story. God has graciously provided the solution to human sin, not through the law or through human works but through the work of Jesus. Forgiveness for sin and a right standing before God are available to all who repent and turn to Him (3:21-26). This is the truth that Paul began to unpack in detail in the passage that we will study today.



Falling Short (Rom. 3:21-26)

Good works do not result in salvation. Everyone sins, and sin earns judgment from a just God. Law-keeping does not result in salvation. The law is good. It reveals the will of God and can guide human behavior. But no one keeps the law perfectly. The solution for sin is not human effort. That always falls short. Only God can solve this problem.

VERSE 21

But now, apart from the law, the righteousness of God has been revealed, attested by the Law and the Prophets.

But now introduces a contrast with the previous section of the letter (3:9-20) which asserts that “both Jews and Greeks [Gentiles] all are under sin” (v. 9). A chain of Old Testament passages combines to support Paul’s contention that “there is no one righteous, not even one” (vv. 10-18). Even those who possess and try to follow the law are condemned by it. For while the law plays the important role of providing a guide to living and a warning of judgment, because of sin, “no one will be justified in his sight by the works of the law” (v. 20).

But now, by contrast, introduces a word of hope that comes **apart from the law**. Paul used the term *law* in a variety of ways, referring to a single commandment, to the law of Moses, to the Pentateuch, or even to the entire Old Testament. Keeping the law can refer to obeying God’s specific commandments or to abiding by the word and will of God in general. Such obedience is a work achieved imperfectly by sinful human beings. The law, therefore, inevitably convicts everyone of sin (1 Cor. 15:56).

The law could not provide righteousness, but now **the righteousness of God has been revealed**. God’s *righteousness* can refer to a righteousness that God makes available or to a righteous God who remains “just” while providing a way to forgive sin. In this context, Paul may well have had both in mind since God is both “just and the justifier” (ESV) of those who have faith in Jesus (v. 26). This avenue to righteousness had recently *been revealed* in Jesus. But it was not some reversal of approach by God or some innovation by Paul. Rather, the gospel provides greater clarity regarding the plan of God previously **attested by the Law and the Prophets**. The gospel of Jesus has been God’s plan to deal with the sin of humanity from the beginning. And Paul’s frequent citation of Old Testament texts demonstrated this very fact.

VERSE 22

The righteousness of God is through faith in Jesus Christ to all who believe, since there is no distinction.

The emphasis falls on **righteousness** as right standing before God. Since all sin, none are righteous (vv. 9-10). None have right standing before God, and therefore, all are rightly subject to the wrath of God. Salvation and right standing with God come only **through faith in Jesus Christ to all who believe**. The Greek term translated *believe* is the verbal form

of the noun translated “faith.” Both can refer to believing a fact, but both also can refer to exercising faith in or trusting one’s self to the fact believed. In other words, one who believes (or “has faith that”) Jesus is God’s Messiah should also submit to Him and follow Him. But knowing who Jesus is does not always lead to trusting or committing one’s self to Him. Right standing with God comes not from simply believing the fact of who Jesus is but rather requires faith in the sense of trusting that truth and committing to that truth. The one who truly has faith in Jesus believes, as Peter did, that He is “the Holy One of God” and must follow Him no matter how difficult (John 14:21) because no one else has “the words of eternal life” (6:68-69). Through faith in Jesus, *all who believe receive the righteousness of God since there is no distinction*. God has established no criteria for righteousness except for faith in Jesus. Neither ethnicity, nor gender, nor social status, nor any other human distinction matters in terms of receiving access to righteousness through Jesus.

VERSE 23

For all have sinned and fall short of the glory of God;

The fact that God has made righteousness available through faith in Jesus implies the inadequacy of any other means of achieving right standing with God. Good works will not achieve it. Law keeping cannot achieve it. **All people have sinned** and have earned God’s wrath. All continually **fall short of the glory of God**. Sin cuts us off from God, and no amount of human effort can eliminate our guilt and restore us to a right standing with God. Only God is able, by His grace, to offer a means of declaring sinners just and restoring our relationship with Him.

VERSE 24

they are justified freely by his grace through the redemption that is in Christ Jesus.

The tragedy of the human condition is of our own making. But the triumph of salvation is made available by the power of God. Sinners are **justified freely by his grace**. That which is given *freely* is given as a gift (6:23) without payment and without having been earned. Similarly, something done according to *grace* is done even though the recipient of the favor does not deserve it. An act of *grace* is an act of generosity extended as a favor rather than given as something the recipient is due.

The extending of *grace* in a legal context would imply allowing someone to avoid the just punishment for some offense. The fact that sinners can be *justified* conveys the same concept. In a legal context the person justified *by grace* is in effect declared “not guilty” or “acquitted” even though the charge brought against them is accurate. God justifies sinners *freely* and by *his grace* in spite of our guilt. Yet God does not justify sinners unjustly. Rather, He justifies sinners **through the redemption that is in Christ Jesus**. *Redemption* envisions the release of a person from a condition of harsh captivity. People enslaved by or captive to sin cannot free themselves. They need someone to somehow redeem them from the terrible conditions of their captivity. God has done this for needy humanity through the work of Jesus Christ. Christ paid the price for humanity’s sin and enabled God to declare those who believe in Christ justified and no longer subject to the penalty of their sin.

VERSE 25

God presented him as the mercy seat by his blood, through faith, to demonstrate his righteousness, because in his restraint God passed over the sins previously committed.

God’s work in Christ for sinners is a unique and rich reality. Paul described it using legal terminology like “justification” and liberating terminology like “redemption.” He also described it using terminology related to the sacrificial system observing that God **presented him [Christ] as the mercy seat** (“as a sacrifice of atonement,” NIV; “propitiation,” ESV, KJV, NASB). *Presented* translates a word that means to display something publicly. It can refer to the display of something but can also carry the meaning of presenting something with a purpose. Christ’s public ministry, death, and resurrection revealed who He is and also revealed God’s plan for dealing with the sinfulness of humanity.

God presented Jesus as *the mercy seat* (a propitiation, place of atonement). Scholars have long debated the exact significance of this term. *The mercy seat* was the place where the blood was sprinkled on the Day of Atonement by the high priest as an annual atoning for the sins of the Israelites. *Propitiation* in its secular uses refers to the placating or appeasing of an angry god. Some feel that using this translation puts too much emphasis on anger and/or implies manipulating a deity to avoid punishment. Others translate the same Greek work as “expiation” (RSV), a word that places more emphasis on the process by which sins are covered and wrath averted (and less on the anger of the deity). Others prefer to translate the word as “appeasement” or “placation.”

While God's wrath is real and should not be minimized, God also desired to solve the problem of sin for the good of humanity. So, an overemphasis on His wrath distorts the picture of God that we see in Romans. Also, any implication that we are able to manipulate God to avoid wrath misrepresents the nature of salvation and the means by which we receive it.

The reference to **his blood, faith**, and to God's **restraint** as He **passed over** sins all align with the Day of Atonement ritual that Jewish readers would have known well. But while the Day of Atonement was an annual act within Judaism, the act of atonement through Jesus was the ritual's ultimate expression, never needing to be repeated (Heb. 7:22-28). Still, many hesitate to translate the term "place of atonement" or "mercy seat" since Paul used the word for Jesus Himself, not for a place where an act of atonement is performed.

Whichever translation ("propitiation," "expiation," "place of atonement," or "mercy seat") is used, the remainder of the verse adds several points to our understanding of it. Atonement is accomplished or appropriated **through faith**. It is achieved **by his blood**, through the sacrifice of Jesus. It demonstrates **his** [God's] **righteousness**. It is the means by which God is revealed to be both just (righteous) and the Justifier who forgives the sins of believers. Finally, it explains **his restraint**. God ultimately had a way for dealing with the problem of sin, so He was justified in withholding His wrath as He passed over the sins **previously committed**.

VERSE 26

God presented him to demonstrate his righteousness at the present time, so that he would be just and justify the one who has faith in Jesus.

Paul was aware that his critics may well have argued that the absence of divine punishment in the past implies that something (maybe law-keeping or sacrifice) was sufficient, and the work of Christ was not needed. Paul seemed especially intent on countering such reasoning and repeated the assertion just made. God **presented** Jesus **to demonstrate his** [God's] **righteousness**. The work of Christ not only provides for the atonement of human sins but, at the same time, provides proof that God was not unjust in overlooking past sins. For He had a solution awaiting revelation at its proper time. The work of Christ, accomplished and revealed in God's timing, demonstrates that God is **just** [righteous] and at the same time able to **justify** [declare righteous] **the one who has faith in Jesus**.



Explore Further

Read “Expiation, Propitiation” on pages 532–534 in the *Holman Illustrated Bible Dictionary, Revised and Expanded*. Think about how this description of the work of Christ relates to the concepts of justification and redemption. Considering these terms, what do you think Christ has accomplished for you, and how might you explain Christ’s work to others?

Finding Hope (Rom. 3:27-31)

Spiritual arrogance is never justified. When compared to God’s nature and God’s expectations for humanity, we all fall short. Even comparing ourselves to others does not justify boasting before God. Comparisons with the behavior of others sets too low a bar. God calls us to a higher standard, and none of us reach it by our own efforts.

VERSE 27

Where, then, is boasting? It is excluded. By what kind of law? By one of works? No, on the contrary, by a law of faith.

Paul asked and answered a key question to help explain his comments in the preceding passage: **Where, then, is boasting?** *Boasting* means to express pride or to glory in something. Paul had pointed out that the Jews commonly would boast in their superiority to those who were in need of instruction (2:17-24). Such unjustified boasting **is excluded**. If all are sinners, no one has the right to boast. If neither law-keeping nor good deeds can justify a person, then no person has the right to boast. Paul clarified his point with a play on words, using **law** in the general sense of a “principle.” What kind of *law* (principle) excluded boasting? Not **works**, which people often used to brag about themselves, but **the law** [principle] **of faith**. Since God justifies the sinner by His grace through faith in Jesus, the sinner has no basis for boasting in anything that he or she has done.

VERSE 28

For we conclude that a person is justified by faith apart from the works of the law.

We conclude translates a word that means to determine by careful calculation or to arrive at a considered conviction about something. Paul's careful reasoning led him to the conviction that **a person is justified by faith apart from works of the law**. No basis exists for boasting except in the goodness of God and the work of Christ.

VERSES 29-30

Or is God the God of Jews only? Is he not the God of Gentiles too? Yes, of Gentiles too, since there is one God who will justify the circumcised by faith and the uncircumcised through faith.

Paul also supported his assertion that salvation comes by grace through faith by pointing out that **there is one God**. God would not create a system that would only benefit one group of people. As the God of all people, **Jews** and **Gentiles**, He cares about them all and so desires to solve the problem of sin for them all. He could not do this with a system of law only possessed by a single, small group but by grace through faith available to all. Thus, salvation by grace through faith was God's plan from the beginning. **By faith** in Christ He **will justify the circumcised and the uncircumcised**. The One God is God of all and offers salvation to all on the same basis, by grace through faith in Jesus Christ. Again, this was God's plan from the beginning, and Paul used the account of Abraham and the words of David to support his point (4:1-25).

VERSE 31

Do we then nullify the law through faith? Absolutely not! On the contrary, we uphold the law.

Paul anticipated the objections some Jews would raise. If God intended to offer salvation through faith from the beginning, then wouldn't that mean that the law was a sham? Doesn't a system of faith **nullify the law**? Paul's response used one of the strongest negative statements possible in Greek translated, **Absolutely not!**

Rather than faith invalidating the law, through faith **we uphold the law**. Paul was not asserting that people saved by faith would become keepers of the law to maintain their relationship with God. Rather, through Christ, believers come to understand the law more fully, both its blessings and its limitations. Only through the Spirit of Christ will believers come to understand the spirit of the law and truly grasp what obedience to the Law-Giver entails.



Explore Further

Read “Faith, Faithfulness” on pages 547–550 in the *Holman Illustrated Bible Dictionary, Revised and Expanded*. What is the biblical concept of faith? In what ways does salvation by faith both exclude boasting and

- lead a person to uphold the law?

Following Faith (Rom. 4:1-5)

Jewish reverence for the law was matched by Jewish reverence for Abraham, the father of their nation. Paul had already presented the negative argument that no one can keep the law perfectly, so the law cannot lead to righteousness. Next, he presented his readers with a positive argument from the life of Abraham. Since Abraham was declared righteous by faith, then followers of Abraham also should embrace faith, not law-keeping, to seek right standing before God.

VERSES 1-3

What then will we say that Abraham, our forefather according to the flesh, has found? If Abraham was justified by works, he has something to boast about—but not before God. For what does the Scripture say? Abraham believed God, and it was credited to him for righteousness.

If a truth could be demonstrated from the life of the patriarch **Abraham, our forefather**, the argument was considered especially persuasive. Paul asked, **What then will we say that Abraham . . . has found?** In other words, what can we demonstrate to be true on the basis of the life of Abraham? Jewish teachers commonly held that Abraham was justified before God by his works. They argued that Abraham kept the law before it was even given and was acceptable to God on the basis of his deeds detailed in Scripture. Paul disagreed. He launched his understanding of Abraham by admitting that **if Abraham was justified by works, then he has something to boast about**. And Abraham might have indeed taken pride in the fact that he devoted his life to following God, at least more so than most other men of his day.

But Abraham was not perfect. While he might have justly bragged before other human beings, it would have been the height of folly to

brag **before God**. Even the rabbis who held Abraham in the highest esteem would not have endorsed the thought of any person boasting in the presence of God. Therefore, no matter how great Abraham was, he still could not count on his deeds to place him in good standing with God. Citing Genesis 15:6, Paul pointed out that **Abraham believed God, and it was credited to him for righteousness**. Abraham placed his trust in God and took action based on that trust. Works did not earn Abraham right standing with God. Rather, works revealed the genuineness of Abraham's faith. And as one declared righteous by faith, Abraham became the father of all who believe, not just the father of the circumcised (Rom. 4:9-12,16-17).

VERSES 4-5

Now to the one who works, pay is not credited as a gift, but as something owed. But to the one who does not work, but believes on him who justifies the ungodly, his faith is credited for righteousness.

God did not owe Abraham right standing; rather, Abraham's **faith** was **credited for righteousness**. The implication of Paul's argument is clear. No Jew would claim to be greater than Abraham. So, if Abraham himself could not earn right standing with God, then neither could any of his descendants. How then is right standing with God achieved? By faith, just like it was by Abraham. The argument is just as true for non-Jews and just as true today as in Paul's day (vv. 23-25). Right standing with God is never something that a person can earn. Only by the grace of God and through faith in Jesus can a person achieve right standing with God.



Explore Further

Works do not earn salvation. Salvation is by faith in Jesus Christ alone (Eph. 2:8-9). But salvation by grace through faith does result in works—deeds done as the result of following Jesus and obeying God (v. 10).

If it does not, then such “faith” is not true faith. As James wrote, such “faith” without works is dead (Jas. 2:14-26). Think about how your faith is seen in the way you live, and pray that God would enable you to live in a way that reveals His truth to those who observe your life.
