

Sermon outline and notes prepared by:
Dr. Stephen Felker ©, Interim Pastor
Harvest Christian Fellowship (<https://hcfellowship.com/>)
Sunday, May 1, 2022

Romans 3:20, 27-31 “Justified by Faith Alone”

Intro. Suppose you were to die today in a tragic accident, and your soul was taken to the gates of heaven. The gate is closed and locked. Suppose God met you there and asked, “Why should I let you into heaven?” What would you say? Would you try to convince God that He should let you into heaven because you have tried to be a good person? Would you say you have tried to keep the 10 Commandments? Would you say that you have been baptized and joined the church? Do you think a lifetime of church attendance and service will get you into heaven? What if you actively follow the do’s and don’ts of some religion? Will that get you in? Well, a 2006 Barna report of *unchurched* Americans indicated that 62 percent believe that a good person can earn eternal salvation. Another *recent* poll found that 48% of all adults in the U.S. believe salvation can be earned by being good and doing good.¹ Are they right? What do you think?

I believe that in Romans 3:20-31 Paul gives the right answer. Here the apostle Paul teaches that that we are made right with God, not by *our* works, but by faith in what God has done for us in Christ. Here Paul describes the doctrine of justification by faith. This text is the first major treatment in Romans of the doctrine of justification, which is mentioned 5 times in vv.20-30. The fact is, we are sinners. We are *not* right with God. But we can become right with God based on the wonderful doctrine of justification by faith.

What does it mean to be justified by faith? Justification is the legal act of God whereby He declares the believing sinner righteous on the basis of the finished work of Christ on the cross. God puts the righteousness of Christ on our record in the place of our own sin, which Christ bore on the cross. Tragically, that important doctrine was lost in the Church for almost a 1,000 years before it was rediscovered by Martin Luther and other reformers during the Protestant Reformation. Justification by faith is an essential doctrine of the Christian faith.

This morning we will consider the subject of what we must do to be made right with God. Paul examines two basic approaches, the way of works and the way of faith. It’s not that you can pick either one. They are mutually exclusive. So consider with me first of all:

I. THE AFFIRMATION OF JUSTIFICATION BY FAITH

It is very clear what the apostle Paul believes is the right approach to becoming right with God. He states in v.28:

A. We Are Justified by Faith – There Paul says, “For we hold that one is justified by faith....” The word translated “hold” (*logizomai*) literally means to calculate or as we would say in Georgia, “I reckon....” It refers to a reasoned conclusion. What conclusion did Paul arrive at based on clear scriptural reasoning? That “one is justified by faith....” It is by faith alone that people receive the righteous status which God bestows by His grace. Likewise, we are saved by faith according to v.22. There Paul says that the righteousness of God is bestowed “through faith in Jesus Christ for all who believe.” In v.26 we read that God is “the justifier of the one who has faith in

¹ *American Worldview Inventory 2020* from the Cultural Research Center at Arizona Christian University.

Jesus.” Galatians 2:16 affirms this same truth: “yet we know that a person is not justified by works of the law but through faith in Jesus Christ....” Likewise, Eph. 2:8 says, “For by grace you have been saved through faith...” (NKJV). The biggest lie of false religion across the earth is that men are justified by their works. Islam teaches salvation by works. The cults all teach justification by works. However, Paul is emphatic in his statements that faith is the way to be right with God, not works.

We are not made right with God simply by faith itself. Faith is only as good as the *object* of your faith. We must put our faith *in Jesus* (v.22) Christ, and what He did for us on the cross. His sacrificial death is explained in vv.24-25. The death of Jesus Christ on the cross made our justification possible. That provided man’s only hope for deliverance from the penalty, the power, and ultimately, the presence of sin. The death of Jesus Christ is at the very heart of saving faith.

Edward Mote wrote the following in the hymn, “The Solid Rock”:

My hope is built on nothing less
Than Jesus’ blood and righteousness.
I dare not trust the sweetest frame,
But wholly lean on Jesus’ name.

Have you placed your faith in Jesus for the forgiveness of sin and eternal life? Or are you counting on keeping the 10 Commandments, or doing good works? Many Jews believed that they were made right with God by carefully living by the Law of Moses. Other religions teach you are saved by doing the things prescribed by their religion. Well Paul states what he believes about such common approaches to salvation. He says by way of contrast:

B. We are Not Justified by Trying to Keep the Law – V.20 says, “For by works of the law no human being will be justified in his sight....” Likewise, in the last of v.28 Paul affirms that we are justified “apart from works of the law.” You cannot achieve a right standing before God by keeping the Law. Even when a man keeps the law tolerably well, he is not thereby justified in God’s sight. You just can’t achieve the perfect standard of obedience that God requires. We all fall short as Paul says in v.23. James 2:10 says, “For whoever keeps the whole law but fails in one point has become accountable for all of it.” Jesus set the standard in the Sermon on the Mount when he said in Matthew 5:48, “You therefore must be perfect, as your heavenly Father is perfect.” In the same context he said in v.20, “unless your righteousness exceeds that of the scribes and Pharisees, you will never enter the kingdom of heaven.” That was a jaw-dropping statement in the eyes of most in the audience. Yet the Bible affirms that trying to keep the law perfectly is an exercise in futility.

Imagine that some years ago a judge gave a man the choice of paying \$100 or serving 90 days in jail. The man didn’t have any money, but he did have an invalid wife and five hungry children at home who are depending on him and him alone. He told such a heartrending story that the courtroom spectators were moved with pity. They took up a collection to help pay the man’s fine. Although it was unlike him, even the judge chipped in. Altogether they raised \$99.95. Even though they were only five cents short, the judge declared that the entire \$100 must be paid and ordered the bailiff to take the man to jail. He dejectedly walked out of the courtroom, thrusting his hands deep into his pockets—where he found a nickel! Elated, he rushed back into the courtroom and slapped it on the bar before the judge, declared, “I’m free, I’m free!” In his mind, what had saved him? The measly five cents he contributed or the \$99.95 provided by others? I hope that

illustration is helpful, but it is by no means perfect. The fact is any works that we might do not even add up to 5¢ toward our salvation. That's because Jesus paid it all.²

Are you trusting in what *you* can do to save yourself from eternal condemnation or gain access to heaven? The apostle Paul wants you to know that is not the right way to be saved. In fact, Jesus said in Matthew 5, "Blessed are the poor in spirit...." You have to recognize your own spiritual bankruptcy before you will turn to the true way of salvation, which is justification by faith. However, the question remains: Is Paul right? Are we justified by faith, not works. Well let's consider next of all:

II. THE REASONS FOR JUSTIFICATION BY FAITH

Paul gives 2 of the reasons why we are saved by faith, and not by the works of the Law. First of all:

A. Salvation by Faith Glorifies God and Excludes Boasting - Paul says in v.27, "Then what becomes of our boasting? It is excluded. By what kind of law³? By a law of works? No, but by the law of faith." People are prone to think too highly of themselves and then express it by boasting about their accomplishments and status. The boasting Paul has in mind is that of self-congratulations. Look down at 4:2, "For if Abraham was justified by works, he has something to boast about...." Justification by works always finds its ground in that which the person is and does. If salvation came by works, we would all be boasting to each other how we accomplished it. Salvation by works feeds the pride of man, which itself is a major sin in the eyes of God. How could God approve a method of salvation that only leads to more sin?

It's kind of like report card day. If you got straight A's, you would want to show your report card to others to boast of your accomplishments. I can tell you the other students don't want to see your superior report card!

The religious Jews of Paul's day boasted in their religion, which they viewed as morally and spiritually superior (2:17-20). They look down in boastful pride on Jews who did not keep or know their interpretations and applications of the Mosaic law (Jn. 7:48-49). They especially looked down on Gentile dogs as they would call them. Yet the Scripture record is very plain; Christ associated with the lowest levels of the population, including so-called tax collectors and sinners (Luke 15:2; Mt. 11:19). And who was it that put Jesus to death? It was the self-righteous religious people! Their hatred for Jesus was the hatred of outraged and injured pride. So much for the kind of religion that causes one to boast.⁴

In contrast, the principle of salvation by faith excludes boasting. Again, Paul says in v.27, "Where is boasting then? It is excluded. By what law? Of works? No, but by the law of faith." The tense used has the force, "it is shut out once for all." Why is boasting excluded? Since salvation is by faith, and not works, what did you do to gain a right standing with God? You did nothing. Then

² Insights from Bill Bright in *Pulpit Helps*.

³ Since salvation by faith and salvation by law or opposites it may seem surprising that Paul would use the word "law" in association with faith. However, the word "law" in v.27 is used in a different sense from that used in most of this epistle. It is obvious that when Paul speaks of "the law of faith", he cannot mean the Old Testament Law, which is opposed to faith (cf. vs. 19, 20, 21, 28). Here "law" in both instances, when applied to "works" and "faith", must mean "system", "principle" (NIV), or "method." The word is used later on in this same sense (7:21, 23, 25; 8:2). The contrast instituted is that between the method in which works are the medium of justification and that in which justification is exclusively by faith.

⁴ This paragraph mainly from Barnhouse, 155-156.

Eph. 2:8-9 says, “For by grace you have been saved...; it is the gift of God, not of works, *lest anyone should boast*” [NKJV; emphasis added]. God designed a plan of salvation that would lead us to worship Him and exalt His great grace.⁵ True doctrine leads man to be humble and to exalt God.

There’s another reason why salvation by faith glorifies God. The specific quality of faith is trust and commitment to *another*. Think of someone in whom you really trust. You would trust that person with your life and even with your money! If you really trust someone, that says a lot about the character and ability of the one you trust. Faith looks to who God is, and what He has done; works have respect to what *we* are, and what we can do.

Let me illustrate with a story of my childhood experience while my family was on vacation in Florida as a 10-year-old boy. The surf was rough that day, and as I attempted to swim back to shore, I felt the rip tides carrying me out. In spite of my best efforts, I could not make it to shore but was only getting into deeper water. I did not know to swim sideways to save myself. I was skinny and not very strong. So at some point I realized that all I could do was cry out for help. One of the men that vacationed with us was on shore and heard my cry. So he took his wallet and keys out of his pants, then ran to the water and as quickly as he could he swam out to me. Of course, I gladly put my trust in him, and he rescued me. Now when we reached shore, a crowd had gathered around. Who was the one who received praise? Not I! I ignored the warnings about the rip currents. I was too weak and inexperienced to save myself. The one who received the words of praise and congratulations was my rescuer. Even so, throughout eternity, God is the One who will be praised for our salvation. No man will be able to boast in what they did to save themselves.

Do you boast about your religious accomplishments? If so, you may be trusting in your works instead of placing your faith in Christ. Be sure you are trusting in the right way of salvation, the one that brings glory to God. Furthermore, we need to be careful about boasting about anything or anyone other than the Lord (1 Cor. 1:31; 2 Cor. 10:15-17). Jer. 9:23-24 says, “Let not the wise man boast in his wisdom, let not the mighty man boast in his might, let not the rich man boast in his riches, but let him who boasts boast in this, that he understands and knows me....”

Paul gives a second reason why we are saved by faith, not works:

B. We Are Saved by Faith, not by Law, Because of the Oneness of God - Paul preached justification by faith. The vast majority of the Jews believed they were justified by works (or law). In v.29 Paul attacks that belief in a very interesting way. He asks, “Or is God the God of Jews only?” Of course the answer is “No.” The Jewish people would have to say no because there is only one God. The oneness of God was the first article of Jewish faith. They would repeat again and again the Shema of Deuteronomy 6:4, “Hear, O Israel; the Lord our God is one Lord” (NKJV; cf. Isa. 45:5). Likewise, Paul affirms in v.30 that there is only one God. Now if there is only one God, then He must be the God of the Jew *and* the Gentile. After all, He created the whole human race from the same ancestors (Acts 17:26). Since He is the Creator of all men, then surely He cares for all men, not just the Jews. Even the Jewish Scriptures affirmed that. In Genesis 22:18 God told Abraham, “in your offspring shall all the nations of the earth be blessed.” Isaiah 45:22 says, “Turn to me and be saved, all the ends of the earth! For I am God, and there is no other.” Paul is pressing the Jew to agree with him that there is one God for both the Jew and the Gentile.

Now if God is God of the Jew and the Gentile, then the mode of salvation must be essentially the same for both. It couldn’t be law-keeping because the Gentiles weren’t given the

⁵ Eph. 2:7 says, “so that in the coming ages he might show the immeasurable riches of his grace in kindness toward us in Christ Jesus.”

covenant of law. That covenant was made specifically with Israel. If there were many gods, there could be many religions; but since there is only one God, there can only be one way to approach Him. Acts 4:12 confirms this, “Neither is there salvation in any other: for there is none other name under heaven given among men, whereby we must be saved” (KJV). There is only one God, one way, and one mode of approach. He doesn’t have a works system for the Jewish people and a faith system for the Gentiles. “There is one God, and one mediator between God and men, the man, Christ Jesus” (1 Tim. 2:5). Paul makes a similar argument in Ephesians 4:5-6, which says, there is “one Lord, one faith, one baptism, one God and Father of all....” Hence, Paul concludes in v.30 that since there is one God for all humanity, He “will justify⁶ the circumcised by faith and the uncircumcised through⁷ faith.”

Were people saved by faith in the Old Testament, or by works? They were saved by God’s grace through faith in Him. That is the only way anybody has ever been saved. For example: Genesis 6:8 says, “But Noah found grace in the eyes of the Lord” (NKJV). That was before the law was given and if he hadn’t found grace, he would have drowned like everybody else. Romans 4:3 says that Abraham was saved by faith. Habakkuk said, “...but the just shall live by his faith” (Hab. 2:4b; NKJV). Hebrews 11 begins with the faith of Enoch and discusses the faith of many Old Testament heroes. True faith is *manifested* by works (Eph. 2:10) but faith in the saving grace of God is the first step.

So don’t look for several different ways of salvation. There is only one God, and one way of salvation, as affirmed by Jesus himself in John 14:6. Have you begun your journey on the one way of salvation, which is faith in Jesus?

I believe Paul has stated the true way of salvation, and he has given enough reasons to demonstrate that we are made right with God by faith in Jesus Christ, and not by the works of the law. Now in v.30 he addresses a common objection he must have heard many times. “Do we then make void the law through faith?” “Make void” (*katargeo*) here it is used in the sense of to render inoperative, or “to abolish.” So does the principle of salvation by faith make the Law useless? Does this make the law irrelevant? Does this mean that we can ignore God’s Law and live as we please? Paul is well aware of the danger of the antinomian inference from the doctrines of grace. So my final point is to consider:

III. THE DEFENSE OF JUSTIFICATION BY FAITH

Paul’s answer in v.31 is in terms of his most emphatic formula of denial, translated, “By no means!” or “Certainly not!” (NKJV). Then he says the affirmative opposite: “On the contrary, we uphold the law.” We cause it to stand (*histemi*). Faith establishes the rightful place and purpose of the Old Testament law.

In Matthew 5:17 Jesus said, “Do not think that I have come to abolish the Law or the Prophets; I have not come to abolish them but to fulfill them.” The gospel of Christ establishes the law in four simple ways:

⁶ The future tense “will justify” is used not with reference to the final judgment but, is to be understood as in **v.20** of every case of justification to be accomplished.

⁷ The variation of prepositions “by faith” and “through faith” are not to be interpreted as indicating any real difference respecting the faith intended. Paul uses both forms elsewhere. It is a kind of Hebrew parallelism by which to say the same thing in different words, especially since two different groups of people or mention as exercising faith. On the other hand, Paul may say “out of” in reference to the Jews because they had the Scriptures as a resource for faith, which was lacking for the Gentiles.

A. By Imposing the Penalty of the Law - The law demands that sin be paid for. Romans 6:23 says, “the wages of sin is death.” Well in the death of Jesus Christ on our behalf, the penalty of the law was paid, and the validity of the law was established. Indeed, when you see Christ death on the cross, you see the exaltation of God’s law. His righteous wrath was poured out on Christ because that was the demand of His law.

What happens when the legislature passes a law, but it is not enforced? Most everyone will ignore the law, and not obey it. The law is no good unless it is enforced with a penalty for violating the law. For example, did you know that the code of Virginia (18.2-344) had a law against fornication until 2020? It said, “Any person, not being married, who voluntarily shall have sexual intercourse with any other person, shall be guilty of fornication, punishable as a Class 4 misdemeanor.” I doubt if anyone has enforced that law for quite some time. But when law enforcement, prosecutors and the courts impose penalties for violating laws, they establish and uphold the law.

Even so, when Jesus died for our sin, Christ accepted the penalty that the law required when He died in our place. God enforces His law. He upholds His law in the Gospel way of salvation. By the way, His sacrificial, substitutionary death was only acceptable because He had completely fulfilled the law in His own life.

Furthermore, the Gospel of faith upholds God’s law:

B. By Fulfilling One Main Purpose of the Law - The law had one main purpose, and that was to bring us to Christ. Galatians 3:24 says, “So then, the law was our guardian until Christ came, in order that we might be justified by faith.” The Law was never given to save you. You say, “What was it given for?” It shows you that you *need* to be saved. V.20 says, “...through the law comes knowledge of sin.” The law upholds the righteousness of God and clearly shows the unrighteousness of men. The law can’t cure sin—it just shows you what *is* sin. The law is like a mirror that shows you the dirt, but it cannot cleanse the dirt away. So the law starts the process of salvation. The law drives you to the point where you say, “I can’t live up to Your righteous standards, God. What will I do?” At that point, God intervenes in His mercy and grace, and says, “I see your sin. Because you are broken over your sin and repentant, I offer you grace, forgiveness, and healing through faith.”

In the evangelism approach called, “The Way of the Master,” you are instructed to quote several of the 10 Commandments and ask a person if he has fully kept those commandments. That approach is to use the law for the intended purpose that I have been describing.

Has the law of God that you learned fulfilled its purpose in your own life? Have you come to realize that you are a sinner in need of a Savior?

C. By Giving Testimony to the Gospel⁸ - The Jews regarded “the law” as including at least the first five books of the Bible. In chapter 4 Paul shows from Genesis that Abraham was justified by faith. We will get to that chapter next week. We can add that the sacrificial system of Leviticus pointed to the true sacrifice of Jesus Christ. In John 3:14-15 Jesus referred to the book of Numbers and said, “And as Moses lifted up the serpent in the wilderness, so must the Son of Man be lifted up, that whoever believes in him may have eternal life.” Yes, the broader context of the law upholds the gospel, and therefore the gospel upholds the place of the Jewish law.

Finally, the gospel of salvation by faith establishes the law:

⁸ This could be omitted since it has more to do with upholding the gospel rather than upholding the law.

D. By Enabling the Believer to Live by the Righteousness of the Law - Chapters 6-8 also show that the just demands of the law are fulfilled only in believers. Only when you put your faith in Jesus Christ will you be able to fulfill the law. Romans 8:3-4 says, "For God has done what the law, weakened by the flesh, could not do. By sending his own Son in the likeness of sinful flesh and for sin, he condemned sin in the flesh, in order that the righteous requirement of the law might be fulfilled in us, who walk not according to the flesh but according to the Spirit." Once we are saved by faith, we are given a new nature, with new desires. We can keep the law by the power of the indwelling Holy Spirit and by the motivation of the love of God in our hearts (5:5). In fact, Paul says that love is the fulfillment of the law (Rom. 13:8, 10; Gal. 5:14).

Conclusion: Now I am going to rephrase the question I began my message with. "On what basis are you hoping to obtain eternal life? Are you trusting in your good works, or your religious works? Or are you trusting in what Christ did for you on the cross? I hope you have been convinced that the only way of salvation is faith in Christ. If you have not repented of your sin and placed your faith in Christ, then I invite you to do so today!

Most of us are professing believers. Does your life show that your faith is real? Let's walk humbly before our God and only boast in God and what he has done for us through Christ by His amazing grace!

Sources: Donald Grey Barnhouse, *Expositions of Bible Doctrines Taking the Epistle to the Romans as a Point of Departure*, vol. 2 (Grand Rapids: Eerdmans, 1954); F.F. Bruce, *Tyndale New Testament Commentaries: The Epistle of Paul to the Romans* (Grand Rapids: Eerdmans, 1963); Bruce Corley & Curtis Vaughan, *Romans: A Study Guide Commentary* (Grand Rapids: Zondervan, 1976); Stephen Felker, *Devotional & Explanatory Notes on the Entire Bible* (Col. Hghts, VA: Published by Author), 2008; Hershel Hobbs, *Romans: A Verse by Verse Study* (Waco: Word Books, 1977); John MacArthur, Jr., *Justified by Faith: Study Notes on Romans 3:20-4:25* (Panorama City, CA: Word of Grace Communications, 1984); Douglas J. Moo, *The NIV Application Commentary: Romans* (Grand Rapids: Zondervan, 2000); John Murray, *The New International Commentary on the New Testament: The Epistle to the Romans* (Grand Rapids: Eerdmans Publishing Co., 1965); Larry Pierce, *Online Bible* [Ver. 5:30] (Ontario: onlinebible.net, 2017); Warren W. Wiersbe, *Be Right: Romans* (Wheaton: Victor Books, 1977); Kenneth S. Wuest's *Word Studies From the Greek New Testament*, Vol. 1, Romans (Grand Rapids: Eerdmans Publishing Company, 1955). Other sources listed in the footnotes. Unless otherwise indicated, all Scripture quotations are from *The Holy Bible, English Standard Version* (Crossway, Good News Publishers, 2001).

ABOUT THESE SERMON NOTES

© Dr. Stephen Felker. These notes may be used and even shared for personal study or ministry, but not for commercial purposes. The author credits the sources listed above and footnotes for much of the content. The "live" recording of this sermon will be more completely in the author's own words. To obtain an audio or video recording of this message, go to www.sermonaudio.com/pastorFelker. Dr. Felker's email address is S+Felker&2@aol.com (remove signs).