



CHRISTIAN EDUCATION: LESSON 171

Instrumental cause – Reformed theologians refer to faith as the instrumental cause of justification, or the appropriating organ of justification, meaning that by faith the sinner receives, appropriates or embraces Christ and His righteousness (Romans 3:21-28; 4:1-5; 5:1; Galatians 2:15-16; 3:1-7, 11, 24-29; 5:4; Philippians 3:9; 2 Timothy 3:15). Though faith is something we do, it is not a work that is meritorious or deserving of a reward. If that was the case then our justification would have been something we had earned; but the Bible presents it as a gift received from God (Romans 4:4; 11:6).

As Berkhof explains, “Faith is the organ by which we appropriate the righteousness of Christ as the ground of our justification, rather than the organ by which we appropriate justification itself.” Faith is only the conduit, channel, or the empty hand which receives what Christ has done for us. In Romans 4:9-13 Paul shows that Abraham was declared righteous (Genesis 15) before he obeyed the law of God and was circumcised in the flesh (Genesis 17); yet again proving that God declared him just long before he had done anything good. His circumcision was a sign of the righteousness which God had already imputed to him. Paul then points to this reality as an example for all, Jews and Gentiles, circumcised and uncircumcised, that God justifies sinners before and apart from their obedience.

If justification was dependent on our law keeping, then faith would have been meaningless or useless, and God’s promise would have been void or invalidated, for the law cannot produce the righteousness which God demands (Romans 4:12, 16; 8:3; Galatians 3:17-18). Furthermore, as stated in the study of conversion, even faith is a gift of God, and not something which originates in man (Ephesians 2:8-9; Philippians 1:29). It is the Holy Spirit who regenerates and quickens a spiritually dead person, changing his heart, mind, will and spirit. And all those whom the Spirit regenerates will believe in Christ (Ezekiel 11:19-20; John 6:37; 1 Corinthians 12:3). Faith is the result of regeneration (WCF 11:1). In the 16th century the Reformers referred to faith as the only instrumental cause of justification (WCF 11:2), that faith alone is the tool by which we receive Christ’s righteousness; thus the phrase “sola fide.”

Material cause – Though we are justified by or through faith, we are not justified based on faith. Nothing man does, nor his obedience or cooperation with God, not even his faith, can constitute the grounds or meritorious basis for his justification before God. Even the works of regenerate people are at best imperfect and polluted by sin. Rather, the grounds of our righteous standing before God is the work which Jesus Christ has done, that is, His life and death, for His people. His passive obedience is the grounds for the forgiveness of our sins; and his active obedience is the grounds for the perfect righteous demanded by God, meriting for us eternal life and all the spiritual blessings of God (Ephesians 1:3).

The Reformers affirmed that the material or meritorious cause of our justification is the righteousness of Christ alone. It is not our faith but the righteousness of Christ which is imputed to our account. We do not rest on our faith but on Christ and His work alone for our justification (1 Corinthians 1:30-31).

Efficient cause – Christ’s work itself is grounded upon and flows from God’s grace (Romans 3:24; Titus 3:7). God was not obligated to redeem sinful man, but in eternity past in the covenant of redemption the triune God graciously decided to save sinners; where the Father planned to redeem His people, the Son agreed to accomplish redemption for His people, and the Spirit agreed to apply the benefits of Christ’s work to His people. This covenant, from the beginning to the end, is grounded on the grace of the triune God. Thus the Reformed slogan of “sola gratia,” that salvation is by God’s grace alone (WCF 11:3).

Calvin writes, “When therefore we are justified, the efficient cause is the mercy of God, the meritorious is Christ, the instrumental is the word in connection with faith.” So when we say we are justified by faith alone, it means we are justified by faith alone, in Christ alone, by grace alone, and for God’s glory alone.