Lesson 37: Questions 90 and 91

90–91

Question 89 left every sinner under a verdict from which he cannot rescue himself: every sin deserves God's wrath and curse, both in this life and in the life to come. This raises the urgent question answered here: How can guilty sinners escape what their sins deserve? I refer to this lesson as the "mechanics of the Gospel". This is not an impersonal process or a technique by which sinners control God, but a real and intelligible way in which Christ's accomplished redemption is applied to sinners. Questions 90 and 91 will show us in part how this works.

Question 90: How may we escape God's wrath?

Q. What does God require of us, that we may escape His wrath and curse, due to us for sin?
A. To escape the wrath and curse of God due to us for sin, God requires of us faith in Jesus Christ, repentance unto life, with the diligent use of all the outward means whereby Christ communicates to us the benefits of redemption.

Question 90 asks what God requires of ***us***, but its answer must not be separated from what the catechism has already taught about redemption. ***Christ alone*** accomplished redemption. ***He*** obeyed where His people disobeyed, bore the curse they deserved, satisfied divine justice, and rose in victory. Forgiveness and acceptance with God rest entirely upon ***His*** righteousness and sacrifice.

Therefore, faith, repentance, and the outward means are not prices sinners pay, conditions that make them worthy, or additions to Christ's saving work. The catechism is describing the graciously appointed way by which sinners come to Christ and receive the benefits He purchased. ***Christ alone*** is the ground of acceptance with God. Faith receives Him, repentance turns from sin to God, and the outward means are instruments through which Christ communicates His benefits.

FIRST, God requires faith in Jesus Christ. Faith looks away from self and receives Christ. It does not present God with personal righteousness or spiritual achievement. It comes empty-handed to the Savior in Whom sinners possess the righteousness and salvation they lack. As with prior parts of the catechism, Question 90 introduces this concept and Question 91 will define it in greater detail.

SECOND, God requires repentance unto life. Repentance is the sinner's Spirit-worked turning from sin to God. The Greek noun μετανοία (metanoia), translated "repentance", includes a change of mind that reorients the whole person toward God. In repentance, the mind that is hostile to God (**Romans 8:7**) turns with a heart attitude of submission and obedience.

Faith and repentance are distinct graces, but they belong together in conversion. Faith receives Christ, while repentance turns from sin to God. Think of faith and repentance as two sides of the same coin: how the sinner responds to the Gospel based on the Spirit's regenerating work.

Paul summarized his apostolic ministry in these terms:

> *And when they came to him, he said to them: "You yourselves know how I lived among you the whole time from the first day that I set foot in Asia, serving the Lord with all humility and with tears and with trials that happened to me through the plots of the Jews; how I did not shrink from declaring to you anything that was profitable, and teaching you in public and from house to house, testifying both to Jews and to Greeks of repentance toward God and of faith in our Lord Jesus Christ." (Acts 20:18-21, ESV)*

Paul did not preach faith to one class of sinners and repentance to another. Nor did he present repentance as a preliminary work by which sinners earn permission to believe. He proclaimed one gracious summons: turn toward God ***and*** trust in the Lord Jesus Christ.

Repentance must never be treated as an additional ground of justification. ***Christ alone*** is the ground of our acceptance before God, and faith alone receives and rests upon Him for salvation. Yet the faith that receives Christ cannot make peace with the sin from which He saves us. Repentance will receive fuller treatment in the next catechism question.

THIRD, God requires the diligent use of the outward means whereby Christ communicates the benefits of redemption. These means possess ***no saving power*** independently of Christ and His Spirit. They do not operate automatically, as though participation in a religious activity necessarily produces salvation. Nevertheless, we must not react against superstition by despising the instruments Christ has appointed.

> *My son, if you receive my words and treasure up my commandments with you, making your ear attentive to wisdom and inclining your heart to understanding; yes, if you call out for insight and raise your voice for understanding, if you seek it like silver and search for it as for hidden treasures, then you will understand the fear of the LORD and find the knowledge of God. (Proverbs 2:1-5, ESV)*

> *Hear instruction and be wise, and do not neglect it. Blessed is the one who listens to me, watching daily at my gates, waiting beside my doors. For whoever finds me finds life and obtains favor from the LORD, but he who fails to find me injures himself; all who hate me love death. (Proverbs 8:33-36, ESV)*

These passages do not teach that diligence ***earns*** grace. They teach that God's life-giving truth must not be treated casually. When God speaks words of life, wisdom listens.

> *Incline your ear, and come to me; hear, that your soul may live; and I will make with you an everlasting covenant, my steadfast, sure love for David. (Isaiah 55:3, ESV)*

This verse likewise joins the invitation to come with the command to hear. The LORD summons needy sinners to incline their ears and come to Him, promising life and covenant mercy. The sinner does not create life by hearing. God grants life through His gracious Word.

Sinners should therefore place themselves attentively under the proclamation of the Gospel, and Christians should continue steadfastly in the means Christ has appointed. The Word, prayer, and the ordinances are not substitutes for Christ. They are outward means through which Christ, by His Spirit, makes Himself and His benefits known to His people. Diligence in using them is not ***payment for*** grace but ***dependence upon*** grace. Their nature and use will receive fuller treatment in future catechism questions.

Question 91: What is faith in Jesus Christ?

Q. What is faith in Jesus Christ?
A. Faith in Jesus Christ is a saving grace, whereby we receive and rest upon Him alone for salvation, as He is offered to us in the Gospel.

Question 91 gives a compact but rich definition. Each part matters:

- Faith is a saving grace
- Faith receives Christ
- Faith rests upon Christ alone for salvation
- Faith receives Him as He is offered in the Gospel

FIRST, faith in Jesus Christ is ***a saving grace***. It is not an achievement of autonomous human will or a moral quality that earns God's approval. God works faith in the sinner through the Holy Spirit and the truth of the Gospel. He does not merely make salvation possible and then wait for spiritually dead sinners to produce faith from their own resources. He graciously awakens and draws His people to Christ.

This does not mean that God believes for us. The sinner truly believes. Faith is a real and personal act of the heart, but the sinner believes because God has graciously enabled and drawn him. Faith therefore supplies no ground for boasting. Its whole character is receptive.

But we are not of those who shrink back and are destroyed, but of those who have faith and preserve their souls. (Hebrews 10:39, ESV)

This contrasts shrinking back under judgment with persevering faith that preserves the soul. Saving faith is not a passing opinion about Christ or a temporary religious response. It ***continues*** to look to Him because ***God preserves*** His people ***through*** faith. Its perseverance does not merit salvation; it displays the sustaining grace of the Savior upon Whom faith rests.

SECOND, saving faith ***receives*** Christ.

But to all who did receive him, who believed in his name, he gave the right to become children of God, who were born, not of blood nor of the will of the flesh nor of the will of man, but of God. (John 1:12-13, ESV)

The Gospel contains truths that must be known and believed, but saving faith is more than agreement that those truths are factually correct. Faith ***receives*** Jesus Christ Himself as He is presented in the Gospel.

To receive Christ is not to select the benefits we prefer while refusing His person and authority. We receive the whole Christ: the ***Prophet*** Who reveals God, the ***Priest*** Who makes atonement and intercedes, and the ***King*** Who rules and protects His people. We cannot receive forgiveness from Christ while reserving the right to remain our own masters. The Christ Who ***reveals*** God is also the One Who ***pardons*** sinners and ***reigns*** over His people.

Receiving Christ does not mean that faith contributes a portion of salvation. An empty hand does not purchase the gift placed within it. Faith ***receives*** because Christ ***gives***. Its value does not lie in merit contained within the act of believing, but in the sufficiency of the Christ Whom faith receives.

THIRD, saving faith rests upon Christ. Resting emphasizes reliance, trust, and dependence. The believing sinner abandons every attempt to establish a personal claim upon God and entrusts himself entirely to Christ.

Indeed, I count everything as loss because of the surpassing worth of knowing Christ Jesus my Lord. For his sake I have suffered the loss of all things and count them as rubbish, in order that I may gain Christ and be found in him, not having a righteousness of my own that comes from the law, but that which comes through faith in Christ, the righteousness from God that depends on faith—that I may know him and the power of his resurrection, and may share his sufferings, becoming like him in his death, that by any means possible I may attain the resurrection from the dead. (Philippians 3:8-11, ESV)

Paul renounced confidence in a righteousness of his own. His hope before God was the righteousness that comes through faith in Christ. Saving faith does not stand before God displaying moral improvement, sincerity, suffering, religious heritage, or spiritual accomplishments. It rests in the righteousness God provides in Christ.

Resting upon Christ does not mean spiritual inactivity. Faith works through love, pursues holiness, prays, obeys, and perseveres. Yet it does none of these things to replace or supplement Christ's righteousness. Christian obedience ***flows from*** acceptance with God; it does not purchase that acceptance.

Saving faith rests upon Christ ***alone***. It does not rest partly upon Christ and partly upon personal worthiness, religious ceremonies, theological knowledge, emotional intensity, moral improvement, or spiritual achievement. Christ is not one contributor among several. He is the Savior.

For the LORD is our judge; the LORD is our lawgiver; the LORD is our king; he will save us. (Isaiah 33:22, ESV)

This verse presents the Lord as Judge, Lawgiver, King, and Savior. The sinner does not escape God's judgment by finding refuge from God somewhere else. His refuge is in God's own saving provision. The One Who possesses the authority to ***judge*** is also the One Who ***saves***. In the fullness of the Gospel, this salvation is accomplished by Christ, Who bears His people's judgment and brings them under His gracious reign.

The word "alone" also protects Christian assurance. The strength of faith lies chiefly in its object, not in the believer's emotional intensity. It may be that a trembling sinner possesses weak faith in a sufficient Christ. Assurance should not be sought by continually measuring the force of our believing, as though strong confidence were the ground of acceptance. Faith performs its proper office when it looks away from itself to Christ.

True faith is living, persevering, and fruitful. Its works demonstrate that it is alive, but those fruits remain evidences of grace rather than additions to Christ's finished work. We must not turn even the fruit of faith into another ground of confidence before God.

FOURTH, saving faith receives and rests upon Christ "as He is offered to us in the Gospel". The Gospel does not merely provide information about an inaccessible Savior. God freely and sincerely presents Christ to sinners as the sufficient and only Savior. He commands those who hear to repent and believe, and He promises to receive all who come to Christ.

The Gospel offer supplies the sinner's warrant to believe. We do not need to discover some hidden qualification in ourselves before coming to Christ. We do not need to prove that we are sufficiently sorrowful, reformed, or worthy. ***Our lack of worthiness is precisely why we need Him.*** The warrant to believe is not a favorable discovery about ourselves but God's gracious presentation of His Son in the Gospel.

Christ is offered as He truly is, not as sinners might redesign Him. He is offered as the crucified and risen Lord (Acts 2:32-36), the only Mediator between God and man (1 Timothy 2:5), sufficient to save and worthy of unconditional trust (Hebrews 7:25; 2 Timothy 1:12). Saving faith does not invent its own Jesus. It receives the Christ proclaimed in the biblical Gospel.

The catechism's definition therefore helps us distinguish saving faith from several counterfeits:

- ***Saving faith is not bare intellectual assent:*** Knowledge and assent are necessary, but even demons know truths about God and tremble before Him (James 2:19). Saving faith personally receives and rests upon Christ.
- ***Saving faith is not moral improvement:*** A sinner may reform his conduct while continuing to rely upon himself. Personal reformation may change habits, but it cannot earn salvation for the guilty sinner (Titus 3:5). That said, the Reformation maxim is true: "Salvation is by faith alone, but saving faith is never alone." A regenerated heart ***will*** show itself through sanctification (Ephesians 2:8-10). But we must keep the order right: faith produces obedience; obedience does not produce saving faith.
- ***Saving faith is not religious activity:*** Church attendance, baptism, prayer, Bible reading, and the Lord's Supper are precious when used according to Christ's appointment. Yet it is possible to participate in religious privileges without truly receiving Christ (1 Corinthians 10:1-5). None of these activities is a substitute for Christ Himself.
- ***Saving faith is not emotional intensity:*** Strong emotion may and should accompany faith, but emotional intensity itself is not faith. Genuine faith may pass through seasons of fear and weakness while continuing to return to Christ (Mark 9:24; Psalm 42:5).
- ***Saving faith is not confidence in faith itself:*** We are not saved because our faith feels unusually strong or certain. Faith looks away from itself and rests upon Christ (Hebrews 12:2; 2 Timothy 1:12).

These distinctions are not intended to produce endless suspicion about whether we have believed well enough. They direct us to the proper question: Are we receiving and resting upon Jesus Christ alone, as He is offered in the Gospel?

Conclusion

Questions 90 and 91 begin to explain God's graciously appointed way of bringing guilty sinners into the benefits of Christ's redemption.

90. ***THE WAY OF ESCAPE:*** God requires faith in Jesus Christ, repentance unto life, and the diligent use of the outward means through which Christ communicates the benefits of redemption. These do not earn salvation or add to Christ's work. They are God's graciously appointed way of bringing sinners to Christ and His benefits.
91. ***THE NATURE OF FAITH:*** Saving faith is a grace by which sinners receive and rest upon Christ alone for salvation, as He is offered in the Gospel. Faith saves because it receives the sufficient Savior, not because faith is itself meritorious or unusually strong.

Take this with you in three ways.

- ***FIRST***, believe that ***Christ alone*** is sufficient to save you.
  You are not saved because ***your faith*** is good enough.
  Saving faith receives and rests upon a sufficient ***Christ***.

- ***SECOND***, stop searching within yourself for a reason God should receive you.
  Do not wait until you feel guilty enough, sorrowful enough, or worthy enough to come.
  Receive and rest upon Christ as He is offered to you in the Gospel.

- ***THIRD***, diligently use the means Christ has appointed.
  Hear His Word.
  Call upon Him in prayer.
  Participate faithfully in the life and ordinances of His church.
  Do not treat these means as automatic mechanisms or payments for grace, but do not neglect the instruments through which Christ graciously communicates His benefits.

You do not need a better excuse.
You do not need a stronger claim.
You do not need a righteousness of your own.
You need ***Christ***.

He is offered to the guilty.
He is sufficient for the helpless.
He is worthy of your whole trust.
Receive Him.
Rest upon Him.