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Revised and Updated

# f · a · i · t · h

## U N F O L D E D

A Fresh Look at the Reformed Faith

Jim Osterhouse

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Grand Rapids, Michigan

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# Foreword

This little book arises directly out of the mission of the church. As a church planter I would always include a discussion of the “doctrines of grace” as a part of any new member class. I used the acrostic T.U.L.I.P. to teach these truths but found that it created more confusion than clarity.

For example, when I told people that “T” stood for “total depravity,” they understood me to be saying that people are as bad as they can possibly be—utterly depraved. That is not what we believe, nor is it what the Bible teaches. Similar misunderstandings occurred as we worked together through T.U.L.I.P.

I was frustrated that the acrostic was a misleading teaching tool that created more problems than it solved. So for years I made this offer—a free steak dinner for anyone who could come up with a better acrostic. One day Rod, a high school teacher and baseball coach, came into my office, handed me a piece of paper, and said: “Here is your acrostic.” It was F.A.I.T.H. Rod would not accept the steak dinner, but did finally bring his family over to our house for steaks on the grill.

Since then I have taught these wonderful truths using F.A.I.T.H., polishing and improving the concepts over the years. Whenever I would share F.A.I.T.H. with other pastors and church planters they would say, “You ought to write that up!” So here it is.

May it be a great aid to you as you build God’s church and kingdom by seeking the lost and discipling the found.

—Jim Osterhouse

## Introduction to the Revised Edition

The telephone call came at an odd hour. I think the caller forgot about the time difference between eastern Washington and Illinois. But he was excited. He was a Hispanic church planter who had begun an inquirers' Bible study in a town about 45 minutes north of where he lived. Each week he had translated one chapter of *F.A.I.T.H. Unfolded* into Spanish and had driven the one-and-a-half hour round trip to study it with this group. "I don't know if you meant your book to be evangelistic, but six people have become Christians through your book!"

This began a decade of hearing fascinating reports of how this little book continues to impact people's lives. An Illinois pastor was encouraging two ladies to join the church, but they were hesitant. He gave them each a copy of *F.A.I.T.H. Unfolded*. After reading it they made a public profession of their faith in front of the church. A father who was struggling with how to explain what he believed to his new daughter-in-law bought a copy of the book and gave it to her. "It cleared up everything I was trying to say," he said. A college teacher put the F.A.I.T.H. acronym in her blog. Dozens of students carried on an energetic discussion through the blog because, as many of them said, "I like F.A.I.T.H. better than T.U.L.I.P. I understand it better."

*F.A.I.T.H. Unfolded* has shown up in pastors' sermons, been used in church membership classes, and been inserted into churches' publicity materials and spread across their websites. It has been great fun to hear story after story of how this small book has had such a great impact, and I'm grateful to God for blessing my work.

It was with great joy, therefore, that I received the request of the publisher to write a revised and updated edition these ten years later. I welcome the opportunity. There are some things

I would like to state more clearly. There are things that I would like to say that were left unsaid. I hope this new and slightly enlarged edition of *F.A.I.T.H. Unfolded* will be even more helpful to people exploring the Christian faith and will make an even greater contribution to the church and kingdom of God. I desire that God will receive ever greater glory for his gracious work in this world.

—*Jim Osterhouse*  
*Holland, Michigan*  
*2010*



## C H A P T E R   O N E

# Fallen Humanity

- F** is for **Fallen Humanity**
- A** is for Adopted by God
- I** is for Intentional Atonement
- T** is for Transformed by the Holy Spirit
- H** is for Held by God

**O**n August 5, 2010, the entire world held its breath. Thirty-three men were working in the San Jose gold and copper mine in northern Chile when its roof collapsed. Two weeks passed before rescuers were able to complete drilling a tiny hole into a room 2,300 feet (700 meters) below the surface, where it was hoped the men had found the 540-square-foot (50 square meters) safe place designated as a refuge in case of disaster. Were they there? Or had they been buried alive?

A miniature camera was threaded through the small hole to see if any miners made it to safety. They were there! The rescuers on the surface could see faces, and they read the words “Estamos bien en el refugio los 33” (“All 33 of us in the shelter are O.K.”) on a note the miners had prepared. They were subsisting on tiny rations of tuna, biscuits, and sips of milk. But they were alive.

Yet the epic had only begun. The men were trapped in their underground prison. They were completely helpless to free themselves. They were at the mercy of their rescuers up above. The best estimates were that it might take four months of precisely calculated drilling to reach them. Would they be saved?

Spiritually, we have all fallen into the same hopeless, helpless hole. Like the Chilean miners, we are completely dependent on someone else to save us.

The “F” in F.A.I.T.H. stands for “fallen humanity.” Adam, the first human being who ever lived on earth, represented all people when he fell into sin. The Bible says that “sin entered the world through one man” (Rom. 5:12), and that one man was Adam (Gen. 3:1-7). But when Adam fell, how far did he fall? Did he fall completely or only partially? Are people today—who are physical descendants of Adam—completely helpless in the grip of sin or can they contribute something to their salvation?

Let’s look at some Scripture passages to understand what the Bible says about this. The apostle Paul writes in Romans 3:23: “For all have sinned and fall short of the glory of God.”

To “fall short” of something—a goal, for example—means that we fail to reach that goal. This verse says that all people fall short of the glory of God. That means that we are completely unable to match the perfect righteousness that God requires of us. We fall short. We miss it. We may try to reach it, but we can’t. We fail completely. This is far different from saying that we get partway there, or that we reach part of our goal.

To illustrate this point, imagine that we are visiting a tall skyscraper in the center of a large city like Singapore or Dubai. As we enter the atrium of the building, I ask you to remain on the first floor while I walk up to the mezzanine level. Then as you watch from below, I get up on the railing, jump off, and hit the floor, breaking a leg and a couple of ribs. Though injured and hurting badly, I am still able to help myself. So I drag myself to a telephone and dial 911 for help. That is how some people understand humanity’s fall into sin. We have fallen into sin, they say, but we can still help ourselves toward salvation since we are only partially immobilized by our fall.

Now, let's say I am miraculously healed from my injuries. I stand up and say to you, "I will now demonstrate the Reformed understanding of the extent of our fall into sin." I ask you to go outside and stand on the sidewalk while I take the elevator to the top of the tower and make my way to the edge of the building. Again you watch in horror as I jump from 110 floors up. When I hit the pavement, I am killed. There is nothing I can do to help myself. I am completely wiped out. Only God can help me, for I am dead. That is what it means to be totally fallen into sin.

In Ephesians 2:1 Paul writes: "As for you, you were dead in your transgressions and sins, in which you used to live . . ." That is the Reformed understanding: We are *dead* in our sins. The apostle Paul goes on to describe that sinfulness as a state

in which you used to live when you followed the ways of this world and of the ruler of the kingdom of the air, the spirit who is now at work in those who are disobedient. All of us also lived among them at one time, gratifying the cravings of our flesh and following its desires and thoughts. Like the rest, we were by nature deserving of wrath. But because of his great love for us, God, who is rich in mercy, *made us alive with Christ even when we were dead in transgressions—it is by grace you have been saved.* And God raised us up with Christ and seated us with him in the heavenly realms in Christ Jesus (Eph. 2:2-6, emphasis added).

We were dead in our transgressions and sins, but God made us alive. To underscore the point, let's say that I am a teacher and you are one of my students. When you enter the classroom one day, you find me stretched out on the floor, very sick. Nevertheless, you ask me to bring you a glass of water. Although I am very ill, I manage to drag myself down the hall to the drinking fountain to get your water. It is very difficult to do, but I am able, and I return to the classroom with your water.

Now imagine that you entered the classroom, found me stretched out on the floor dead, and said to me, "Jim, go get me a glass of water!" What would happen? Nothing. I would

not be able to do as you asked because I was dead. I would be completely incapable of responding to your request. Humanity's fall into sin is like that. It is so complete that it renders all people totally unable to respond to the message of salvation. That is what it means to be "dead in our transgressions and sins."

This is terrible news! If the effect of sin is to make us totally unable to save ourselves, how can we possibly be saved? If we are spiritually dead, how can we be made alive? Here is the good news: *God does it!*

Jesus was once asked this very question by a man named Nicodemus. In reply, Jesus said to him: "You must be born again" (John 3:1-8). When we understand just how bad the bad news is, we comprehend more deeply just how good the good news is.

The Bible says that our salvation requires a work of God. A story in Acts 16 demonstrates this. Paul was preaching the good news to a group of women gathered by the river in Philippi:

One of those listening was a woman from the city of Thyatira named Lydia, a dealer in purple cloth. She was a worshiper of God. *The Lord opened her heart* to respond to Paul's message (Acts 16:14, emphasis added).

If the Lord had not opened her heart, Lydia could not have received Paul's message. God does in us what we are unable to do in ourselves. By nature our minds are darkened, but God enlightens us (2 Cor. 4:6). By nature we are spiritually blind (John 9:35-41), but God enables us to see (John 9:39). By nature we are spiritually deaf, but God opens our ears (Matt. 13:9-17). By nature we are unable to believe, but God gives us the gift of faith.

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 handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do (Eph. 2:8-10).

Remember those Chilean miners? They, too, were irretrievably buried. They were completely dependent on someone else to raise them from their deep, dark pit. *TIME* Magazine reports the October 13, 2010 story:

The white wheel on the yellow crane told the tale. When it was rotating one way, it was lowering the Phoenix rescue capsule down the 2,050-ft. (625 m) shaft in the Chilean desert to the spot where 33 miners had been trapped since Aug. 5. When it was rotating the other way, it was bringing one of those prisoners to the surface. The first to appear, early Wednesday morning, was Forencio Avalos, 31, a man so shy he volunteered to be the cameraman when he and the others were making videos to send to the surface, so he wouldn't have to appear onscreen. But he was one of the *mas habil*—the most able—of the group and was thought best able to tolerate the first, risky run up the shaft. So on Tuesday night, he found himself on hundreds of millions of screens around the globe, emerging from the sweltering underworld into the bracing desert air, hugging Chilean President Sebastian Pinera and flashing a thumbs-up. Throughout the night and into the next day, the mine continued giving up its captives—as the wheel turned first one way, then the other, each trip bringing someone's son, husband or father back into the light.

People were praising God that day. How much more should we praise God, who called us out of darkness into his marvelous light, for rescuing us from our fall into sin.

## Questions

1. Describe a serious fall that you have taken. What is the difference between that fall and a fall that is fatal?
2. Genesis 3 records the fall of Adam and Eve into sin, taking the entire human race down with them. This is referred to as “the fall.” How serious was the fall? What was the impact of it? What effects of the fall do we see today?
3. The Chilean miners were unable to do anything to overcome their desperate situation. What can a person do to overcome the effects of the fall into sin?
4. How does this truth make you feel? Hopeless? Helpless? Angry? Bitter?
5. What problems does this truth create for you?
6. How does understanding the depth of the fall enhance your understanding of Jesus’ death on the cross? Of salvation? Of grace?

# f·a·i·t·h

## U N F O L D E D

People who are investigating Christianity will eventually encounter “deeper” truths about sin, salvation, and living the Christian life.

These doctrines, taught by the Reformed theologian John Calvin, are sometimes called the “five points of Calvinism,” or T.U.L.I.P.

In *F.A.I.T.H. Unfolded*, Jim Osterhouse takes a fresh look at the doctrines of grace through the lens of Scripture. He emerges with a new acronym—F.A.I.T.H—and unfolds the riches of God’s truth for a new generation.

*F.A.I.T.H. Unfolded* can be used in pastor’s classes, small discussion groups, or for individual study. The content of *F.A.I.T.H. Unfolded* has also been condensed into pamphlet form for personal or evangelistic use.

Jim Osterhouse is a minister of the Christian Reformed Church. In his ministries as a campus pastor, church planter, senior pastor, and regional director for Christian Reformed Home Missions, Jim has helped many people draw close to the God of grace.

  
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