

Sola Fide  
Selected Scriptures  
ABC 10/8/17

Businesses know how to capitalize on catchphrases or slogans to help identify what it is they do. These short statements are designed to grab attention & be memorable. The goal behind these mottos is to leave a brand message in consumers' minds so if they remember nothing else, they'll remember the slogan. Let's see how many you can pull from your memory banks:

Nike? Just do it!

M & Ms? Melts in your mouth, not in your hand

Lay's Potato Chips? 'Betcha can't eat just one

MasterCard? There are some things money can't buy. For everything else, there's MasterCard.

Meow Mix? So good, cats ask for it by name

State Farm? Like a good neighbor, State Farm is there

The American Revolution gave rise to dozens of rallying cries like, *No Taxation Without Representation & Give Me Liberty or Give Me Death.*

As we approach the 500<sup>th</sup> anniversary of the Reformation, we're taking 5 weeks to look at the Solas, the short slogans that sum up the Reformation. PRAY

While not so short or catchy, 500 years ago Luther wrote:

*Out of love for the truth & the desire to bring it to light, the following propositions will be the subject of public discussion at Wittenberg, under the presidency of the reverend Father Martin Luther, ... Master of Arts & Sacred Theology, & duly appointed Lecturer on these subjects at that place. He requests that whoever cannot be present personally to debate the matter orally will do so in absence in writing.*<sup>1</sup>

Thus began the document that Martin Luther nailed to the door of the castle-church in Wittenberg on Oct 31, 1517. Following these words, were 95 Theses or statements that Luther believed to be true. Many of them were denied by the Roman Catholic Church. Luther was willing to debate them with anyone who was willing to come to Wittenberg. Nailing things to doors sounds strange to us. But that was the custom of the day to dispute academic matters. Today people publish papers or articles or write on blogs. Back then they nailed to doors. Luther was strategic about where & when he posted these theses. The church in Wittenberg had some relics

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<sup>1</sup> John Dillenberger, *Martin Luther: Selections from His Writings*, p 490

of some saints. The next day (Nov 1) was All Saints Day. & with the relics there, crowds would come & pay their respects. As they came they'd see these theses & began to talk about them. Soon their contents were distributed far & wide. The Protestant Reformation had begun. These 95 theses touched many who saw the abuses of the Catholic Church & wanted to see reform. They set in motion Luther's famous conflict at the Diet of Worms 4 years later. They set in motion Luther's entire theology & we're reaping the benefits of what God did in those days. It's the theology of the reformers that we're considering this month. The main points of their theology are contained in 5 phrases, often referred to as *The Solas*. They are: Sola Scriptura, Scripture alone; Sola Fide, faith alone; Sola Gratia, grace alone; Solus Christus, Christ alone; & Soli Deo Gloria, to the glory of God alone. Let's get back to the 95 Theses. We often think they contain full-fledged Protestant theology. But that's not the case. Philip Schaff, the church historian says this about them:

*They sound very strange to a modern ear, & are more Catholic than Protestant. They are no protest against the Pope & the Roman Church, or any of her doctrines, not even against indulgences, but only against their abuse. They expressly condemn those who speak against indulgences (#71), & assume that the Pope himself would rather see St. Peter's Church in ashes than have it built with the flesh & blood of his sheep (#50). They imply belief in purgatory.... They are silent about faith & justification.<sup>2</sup>*

The key to understanding his theses is that they set the Reformation in motion. At the writing of these statements Luther himself was in motion. They represented his thought near the beginning of his eyes being awakened to the truth of the gospel. Luther would later look back on his theses & say,

*I allow them to stand, that by them it may appear how weak I was, & in what a fluctuating state of mind, when I began this business. I was then a monk & a mad papist, & so submersed in the dogmas of the Pope that I would have readily murdered any person who denied obedience to the Pope.<sup>3</sup>*

He wrote these theses to try to stop the abuses of indulgences, not to prohibit them or do away with them. In fact, they are entitled, *Disputation on the Power & Efficacy of Indulgences*.<sup>4</sup> So what are indulgences? A huge money-maker for the church. In the days of Luther, St. Peter's

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<sup>2</sup> *History of the Christian Church*, vol 7, p 157

<sup>3</sup> *Ibid*, p 157

<sup>4</sup> Dillenberger, p 489

Dome was being built in Rome which was expensive. Pope Leo X urged his priests & bishops to sell indulgences. As people gave money to the church in someone's name, their punishment of sin in purgatory was reduced. The best salesman around was a man named Johann Tetzel. He urged people to purchase letters of indulgences not only for others, but for themselves too, so their time in purgatory would be reduced.<sup>5</sup> He came up with a clever little jingle. *As soon as a coin in the coffer rings the soul from purgatory springs.*<sup>6</sup> & the obedient & superstitious people were coughing up large amounts of cash for the church thinking they'd relieve the suffering of their friends & relatives. Luther saw this for what it was, simply a fund-raising scheme. The church in Rome had turned to a money-making machine, preying upon the fears & superstitions of the people. As I mentioned last week, there are parallels between the Roman Catholic Church in Luther's Day & the religion of the Sadducees & Pharisees in Jesus' day. Remember when Jesus came into the temple & saw all that was going on? Mt 21:12-13 says,

**Jesus entered the temple & drove out all those who were buying & selling in the temple, & overturned the tables of the money changers & the seats of those who were selling doves. & He said to them, "It is written, 'MY HOUSE SHALL BE CALLED A HOUSE OF PRAYER'; but you are making it a ROBBERS' DEN."**

Luther had similar indignation. But the church wasn't selling animals, they were selling indulgences. & Luther let the world know it with his 95 Theses. As it turned out, these things were never debated in Wittenberg. But they became the talk of the world. & soon the talk progressed from the abuse of indulgences to questioning the entire Roman Catholic System. The issue over which the church split is the one we're looking at this morning: Sola Fide, faith alone, which is shorthand for *justification by faith alone*. In other words, we stand before God on the basis of our faith alone, not by anything we do. Again, that word *alone* is important because the Roman Catholic Church does believe in faith. They believe that faith justifies. But they don't believe that faith alone justifies. They believe there must also be works in order to be saved. We must be careful here. It's not because the Catholic Church believes you must earn your justification. It's that your works give you righteousness that God sees & He then declares you

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<sup>5</sup> Schaff, p 153

<sup>6</sup> [https://en.wikipedia.org/wiki/Johann\\_Tetzel](https://en.wikipedia.org/wiki/Johann_Tetzel)

righteous. The difference can be seen in the words *imputation* & *infusion*. *Imputation* is the Protestant word. *Infusion* is the Catholic word. When the reformers talked about being justified by faith alone, they meant *imputation*. When the Roman Catholic Church talks about being justified by faith, they mean *infusion*. What's the difference? *Infusion* is the righteousness of Christ poured into the soul. When God looks on us (from the Catholic perspective), He looks on us as righteous, because He's infused a righteousness into us. Our works have been the means to bring about this infusion of righteousness. *Imputation*, on the other hand, is the righteousness of Christ that is for us. We, of ourselves, don't possess the righteousness of Christ. But the righteousness of Christ is for us. It is credited to our account. When God looks upon us, He doesn't see our righteousness but that of Jesus. By means of our works, we don't get any more righteous. All that Christ is for us, He is for us completely. This is where you might begin to see the reason why the Catholic Church holds to a belief in purgatory, which is not found in the Bible. In part, it's because our righteousness isn't enough! We need to be purged after death. But for the Christian, who believes that Christ is everything for us, there's no need for a purging because Christ & His righteousness is completely ours at the moment of faith! & when God judges us, it's not about our righteousness (or lack thereof that needs to be purged). Rather, it's about God considering us righteous, because Christ's righteousness is our righteousness. This makes all the difference in the world. If we become righteous on our own, then our religion is no different than any of the religions of the world. All of whom are working in some way or another to be good, to earn salvation of some sort. The Bible says, & the Reformers rediscovered that our righteousness (which is Christ's righteousness) comes on the basis of faith alone. Our standing before God isn't based on our efforts. Our standing before God is based upon our giving up & saying,

*God, there's no way I'll ever stand before You. I'm trusting totally in the work of Jesus to save my soul. I'm trusting that You'll look on His righteousness & consider it mine.*

This is good news because it means it's all of Christ & not of us! It's all of faith! We can relax & enjoy God! We can enjoy the security of being His child. We can trust in the assurance of an eternity with Him because it's ultimately not our efforts. It's all because of Him! This is the gospel: we are justified by faith alone! Open to Rom 1. This is the best place to begin because

this is where Martin Luther's eyes were opened. Some Christians have life vss, the ones God used to open their eyes to the truths of the gospel. For Charles Spurgeon, it was Is 45:22, **turn to Me & be saved, all the ends of the earth; for I am God, & there is no other.** For Jonathan Edwards, it was 1 Tim 1:17, **Now to the King eternal, immortal, invisible, the only God, be honor & glory forever & ever. Amen.** & for Martin Luther, it was Rom 1:17. Let's read 16-17.

Luther struggled with vs 17. He struggled with **the righteousness of God**. In fact he said, *I hated that word, 'righteousness of God.'*<sup>7</sup> But, God, in His mercy, used that to save his soul. Listen to what Luther wrote. These things probably took place in July, 1519, about 2 years after he posted the 95 Theses. Here's what he wrote:

*Though I lived as a monk without reproach, I felt that I was a sinner before God with an extremely disturbed conscience. I could not believe that he was placated by my satisfaction. I did not love, yes, I hated the righteous God who punishes sinners, & secretly, if not blasphemously, certainly murmuring greatly, I was angry with God, & said, "As if, indeed, it is not enough, that miserable sinners, eternally lost through original sin, are crushed by every kind of calamity by the law of the Decalogue, without having God add pain to pain by the gospel & also by the gospel threatening us with His righteousness & wrath!" Thus I raged with a fierce & troubled conscience. Nevertheless, I beat importunately upon Paul at that place, most ardently desiring to know what St. Paul wanted.*

*At last, by the mercy of God, meditating day & night, I gave heed to the context of the words, namely, "In it the righteousness of God is revealed, as it is written, 'He who through faith is righteous shall live.'" There I began to understand that the righteousness of God is that by which the righteous lives by a gift of God, namely by faith. & this is the meaning: the righteousness of God is revealed by the gospel, namely, the passive righteousness with which merciful God justifies us by faith, as it is written, "He who through faith is righteous shall live." Here I felt that I was altogether born again & had entered paradise itself through open gates. There a totally other face of the entire Scripture showed itself to me. Thereupon I ran through the Scripture from memory. I also found in other terms an analogy, as, the work of God, that is what God does in us, the power of God, with which He makes us wise, the strength of God, the salvation of God, the glory of God.<sup>8</sup>*

The opening of Luther's spiritual eyes came when he saw the phrase, **The righteous shall live by faith**. That's an OT quote from Hab 2:4. It's not that we gain righteousness through our efforts. It's that God's righteousness is given to us through faith. & it's not that we live in order to get God's righteousness. It's that we're given God's righteousness through faith & that we continue to live through that faith. This doctrine made all the difference for Luther. He began to see the

<sup>7</sup> *Preface to Latin Writings*, in Luther's Works 34:336-37; WAusg 54.185-86

<sup>8</sup> [http://thirdmill.org/newfiles/mar\\_luther/CH.Luther.conversion.html](http://thirdmill.org/newfiles/mar_luther/CH.Luther.conversion.html). Roland Bainton has a slightly different version in *Here I Stand*, pp 49-50

Scriptures in a whole new way. He saw the glorious truth that we are justified by faith! We live believing that God has justified us through that faith. This is Paul's argument in Romans. From 1:18 through 3:20, Paul speaks about the wrath of God that comes upon **all ungodliness & unrighteousness of men**. We all are sinners & under the wrath of God. **Rom 3:10-12**

That's the bad news, we're all sinners. The good news comes in **3:21**.

In other words, the righteousness of God comes to us from God when we believe. It's not based on the law. It's not based on what we do. It's not based on what Christ does in our soul to make us righteous. God's righteousness comes to us, while we are passive, through faith. The gospel is this: we don't have to attain to God's righteousness. His righteousness is given to us, who have no righteousness of our own. God has given it to us by faith. Paul continues, **3:22-24**

We are sinners. We've all fallen short of the glory of God. Yet, through faith, we are justified in His sight. God sees no blemish in us. He declares us righteous. & it's not because of what we do. It's because of what God has done. He's taken our faith, which He's given us in the 1<sup>st</sup> place, & declared us righteous. That creates an apparent problem. How can God declare someone to be righteous who isn't righteous? You can't simply say someone is innocent when he isn't, can you? Catholics say the Protestant doctrine of Sola Fide is dishonest of God. The sinner is not righteous, they say, so how can God declare him so? Here's how the reformers answered that question. John Calvin & Martin Luther said we're saved by the application of an *alien righteousness*. The word *alien* conjures up visions of strange beings with no hair & bulging eyes. But that's not what Luther & Calvin had in mind. The word *alien* simply means from another place. To say we're saved by an *alien righteousness* means we're saved by righteousness that comes from another place. It comes not from within us as a result of our good deeds, but from outside of us entirely. Where can a guilty sinner find righteousness from another place? Only in Jesus Christ! That's the *alien righteousness* that saves guilty sinners. Salvation is completely outside of us. We don't save ourselves & we contribute nothing to our salvation. God calls us, His Spirit draws us, He gives us faith to believe, & He applies to us righteousness from another place, the righteousness

of His Son, Jesus Christ. This means there's nothing we can do to add to the work of Jesus. It stands complete on its own. You either accept it or reject it & there's nothing in between.

Some years ago, Josh McDowell debated a Muslim apologist on the merits of Christianity & Islam. At one point in the debate the speaker for Islam, who was very knowledgeable in Christian theology, thought to ridicule the Christian view of salvation by saying,

*You Christians are trying to go to heaven on the back of a crucified man.*

To which Josh replied, *Sir, you are entirely correct. We believe that Jesus Christ is the Son of God who died for the sins of the world. We are indeed going to heaven on the back of a crucified man.*<sup>9</sup>

He's right, & if Jesus can't take us to heaven, we're not going there. That's what it means to be saved by righteousness from another place. You know what they say about putting all your eggs in one basket? We're putting all our trust in Jesus & none of our trust in ourselves or in anything else. If Jesus isn't enough, then we're in big trouble, because we're betting everything we've got on His death & resurrection & the crediting of His righteousness to our account. I've said several times that we aren't saved by works, & that statement is true when it applies to our works, but it's not true when it applies to Jesus. We are indeed saved by works, not ours, but His! That's the meaning of the atonement. At the end of vs 24 we see that our justification comes through **the redemption which is in Christ Jesus**. In other words, Jesus paid a penalty for our sin. & His sacrifice was completely accepted by God. This is what vs **25-26** say.

In declaring righteous those who have faith in Jesus, God can still be just. Because, the penalty has been paid & God is completely satisfied! Paul goes on to emphatically say that we are not justified by works. **3:27-28**

That's Sola Fide! **28**

How is this done? Chapter 4 explains more. Look at **4:1-3**.

Here's the idea: God receives our faith & considers it to be righteousness. It's not that we have righteousness in & of ourselves. But we have faith in Jesus. & God takes that faith & counts it to be righteousness. It's a little like this: Suppose you go to the Family Fun Center & you play their

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<sup>9</sup> Ray Pritchard, [www.keepbelieving.com/sermon/1997-07-13-sola-fide-by-faith-alone/](http://www.keepbelieving.com/sermon/1997-07-13-sola-fide-by-faith-alone/)

games & receive paper tickets for how well you do. You take those tickets & bring them to an employee & those tickets magically have some purchasing power. Not because they're intrinsically valuable in & of themselves. But because the person behind the counter considers them to have monetary value & gives you a cheap stuffed animal in return. In a much greater way that's how Sola Fide works. The faith we have doesn't intrinsically make us righteous. But God takes our faith & counts it as righteousness. That's what He did with Abraham! Remember when God took him out to see the stars of the sky? & God said, **Count the stars, if you are able to count them.** God continued, **so shall your descendants be.** The next vs reads, Abraham **believed in the LORD; & He (God) counted it to him as righteousness.** Paul quotes this vs in **4:3.**

In vss 4 & 5, Paul explains how we're justified by faith alone, not by any work that we do. **4-5** When you put your time in at work you receive a paycheck. You're getting what you deserve. You don't go to your employer & say, *Thank you for my paycheck.* You don't write a *Thank You* note every time you get paid. It doesn't work that way. You earned it. You deserve it. In fact, it's the employer who should be thanking the employee. The paycheck is an expression of their thanks for a job well done. *We agreed on pay for work. Thank you for your work. Here's your pay. Here's what you deserve.* But that's not how it works with God. He doesn't look at our works & thank us for our righteousness. Why not? Because we aren't righteous. That's the point of Romans 1-3. We're all sinners. God doesn't reward us for our righteousness. Just the opposite. He kindly regards our faith as righteousness (4:5). & as a result, we know the blessings of God. This is what David said, **4:6-8.**

This is the blessing of the gospel! Our sins are forgiven! We can go free! In vss 7 & 8, Paul is quoting David from Ps 32. He was deep in unconfessed sin. & in his silence, his body was wasting away. In Psalm 32:3-4 David says,

**When I kept silent about my sin, my body wasted away Through my groaning all day long. For day & night Your hand was heavy upon me; My vitality was drained away as with the fever heat of summer.**

This is the reality of what unconfessed sin does to us. It leads us to toil & pain. It'll wipe away our vitality, as God's convicting hand is on our soul. But when we confess our sin, there is release.



David continues, **I acknowledged my sin to You, & my iniquity I did not hide; I said, "I will confess my transgressions to the LORD;" & You forgave the guilt of my sin (5).** & David knew the freedom of forgiveness & he wrote of the blessings of forgiveness. **How blessed is he whose transgression is forgiven, Whose sin is covered! How blessed is the man to whom the LORD does not impute iniquity** (Ps 32:1-2; Rom 4:7-8). When God takes your faith & counts it to be righteousness, this gives you joy, encouragement, & hope in your days of struggle. The confidence that, even though you're a sinner, by faith God still considers you righteous! I don't know Latin, but Luther used this phrase: *Simul justus et peccator*. What's that mean? *Simul*, simultaneous. *Justus*, just. *Et*, and. *Peccator*, sinner. In other words, at the same time, righteous & sinner. Luther used this phrase to describe the gospel. It's not that we are righteous in & of ourselves. We aren't. We're sinners. But through faith, God counts us as righteous. *Simul justus et peccator*. This is the gospel, this is Sola Fide. & this is what the Roman Catholic Church denies In response to the reformers they convened a council in Trent. & the church responded with their official teaching.

*CANON IX. If any one saith, that by faith alone the impious is justified; in such wise as to mean, that nothing else is required to co-operate in order to the obtaining the grace of Justification, & that it is not in any way necessary, that he be prepared & disposed by the movement of his own will; let him be anathema.*<sup>10</sup>

If you believe I've accurately presented what the Bible teaches about justification by faith alone, you are condemned by the teaching of the Roman Catholic Church. This is the importance of faith alone. It's the watershed divide between Protestants & Roman Catholics.

The reformer Johann Heinrich Alsted said that *Sola Fide* is the *the article upon which the church stands or falls*. Martin Luther said, *if this article* (of justification by faith alone) *stands, the church stands; if this article collapses, the church collapses.*<sup>11</sup> This is the importance of this doctrine.

You can see why this changed Martin Luther's life. It was this doctrine of justification by faith alone that sparked the Reformation. It's the central doctrine of our faith & the doctrine that sets Christianity apart from the religions of the world. Do you know the simple difference between religion & Christianity? It's 2 letters versus 4 letters. Religion is spelled with 2 letters: D-O.

<sup>10</sup> Council of Trent, Session 6, Canon 9. *The Infallible Council of Trent.* [www.thecounciloftrent.com/ch6.htm](http://www.thecounciloftrent.com/ch6.htm)

<sup>11</sup> <https://blogs.thegospelcoalition.org/justintaylor/2011/08/31/luthers-saying/>

Religion is a list of things people think they have to do in order to be accepted by God; go to church, give money, keep the 10 Commandments, say the Rosary, be baptized, pray every day. The list is endless. It's always do, do, do. That's what religion is all about. If you want to go to heaven, you're going to have to do something & keep on doing it until the day you die. Christianity is spelled with 4 letters: D-O-N-E. Christianity isn't based on what we do but on what Jesus has already done. If you want to go to heaven, you don't have to do anything; you just have to trust in what Jesus Christ has already done for you. That's it. That's the whole difference, *do* versus *done*. Either you do it or you believe that Jesus Christ has already done it for you. Two Scottish pastors of years ago asked, *What could I do, if God did not justify the ungodly?*<sup>12</sup> & *What would I do, but for the imputed righteousness?*<sup>13</sup> There it is. All that I am not, He is; all that I am & should not be, He forgives & covers. There's, the doctrine of justification in one simple question: *What would I do if God did not justify the ungodly?* Ask yourself that question. What would you do? Where would you go? Where would you be if God were not willing to justify the ungodly? The answer is, you'd be where Martin Luther was, crawling on your knees, praying desperately to God, sinking ever deeper under the crushing load of unforgiven sin. Fortunately, God does justify the ungodly. & He does it by faith alone. Let me put it to you directly: Where do you stand with God today? Are you right with Him or are you still striving to be right with Him? Have you been justified by faith alone? Do you admit you're a sinner & are in desperate need of salvation that is only found in Jesus. If the answer is yes, then come to Jesus & you'll discover that He'll take you just the way you are. *Sola fide* is the article upon which the church stands or falls. It's also the article upon which we stand or fall. Are you standing or helplessly falling? If you're standing on anything besides Jesus, you aren't really standing at all. But if you rest your full weight on Jesus, you'll still be standing when everything else around us is falling apart.

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<sup>12</sup> *Memoirs of Thomas Chalmers*, Vol 2, p 72

<sup>13</sup> *Complete Works of Thomas Boston*, Vol 6, p 86