

Chapter 18 – Ad Fontes!¹

which means “to the sources”

Five Slogans of the Reformation:

According to the authority of *Scripture alone*
 we are saved by *grace alone*
 through *faith alone*
 in *Christ alone*
 to the *glory of God alone*

Justification by Faith Alone

The material cause of the Protestant Reformation was the doctrine of justification. Justification by faith alone – without any mixture of good works or merit on our part.⁶

Folks were anxious to know the answer to the question, “How can an unjust person possibly survive the judgment of a just and holy God?”⁶

The abyss of hell is a doctrine that the church doesn’t believe anymore.⁶

If hell is not eternal, then neither is heaven. The same word for eternal in Matthew 25:46 is used to describe both destinations.¹

The church of the sixteenth century believed: 1) in a last judgment; 2) in the wrath of God; 3) in the justice of God; and 4) in hell. The question that was center stage, then, was “How can I be saved?”⁶

Q. Saved from what?⁶

A. Saved from the wrath of God to come.⁶

Now we know the better question is this: Save sinners from *whom*?¹

Only God has the authority to judge, condemn, and punish. He has the right, the authority, the grounds, and the means to send us all to hell.¹

Grace Alone

Grace translates as Greek word that means “gift”. A gift is free, undeserved, and unearned.¹

For by grace you have been saved through faith; and that not of yourselves, it is the gift of God; not as a result of works, so that no one may boast.
 Ephesians 2:8-9

God owes us nothing except judgment, death, and hell. Yet God graciously gives justification, life, and heaven to everyone who believes in his Son.¹

Scripture Alone

The late medieval tradition said that the Bible was authority, that tradition was authority, that reason was authority, and that the pope was authority. And late medieval religion believed there was no tension among those authorities.³

Chapter 1: Of the Holy Scripture⁴

2. Under the name of Holy Scripture, or the Word of God written, are now contained all the books of the Old and New Testament, which are these:

Genesis ... Malachi; Matthew ... The Revelation of John

All of which are given by inspiration of God to be the rule of faith and life.

— Luke 16:29, 31; Luke 24:27, 44; 2 Tim. 3:15-16; John 5:46-47

There is no higher authority than Scripture. God’s Word stands alone as the final authority in all matters of belief and behavior.¹

QUOTATION⁵

If I, like you, gave up the doctrine of the inerrancy of Scripture, I would do it with tears, not with glee and delight like you guys do. You take this away from me you take away my life! The only place I know that I find truth for sure is in His Word – every word that proceeds forth from the mouth of God. You guys want to have your cake and eat it too. You go in there and make nonsensical statements like, “This is the errant Word of God.” What! The Word of God that errs? What’s wrong with you! If it errs, it’s not the Word of God, and if it’s the Word of God, it doesn’t err.

— R. C. Sproul, as President of the International Council on Biblical Inerrancy

Glory of God Alone

Our salvation is not a joint effort between God and us. God starts it, sustains it, and completes it.¹

But God, being rich in mercy, because of His great love with which He loved us, even when we were dead in our transgressions, made us alive together with Christ (by grace you have been saved),
 Ephesians 2:4-5

Christ Alone

To say there is another way is to question the character of God who sent his precious Son to die in blood and agony for nothing.¹

Jesus said to him, “I am the way, and the truth, and the life; no one comes to the Father but through Me.”
 John 14:6

It would be the height of arrogance to contradict Jesus and tell people merely what they want to hear. It would also be unloving to Christ and people. ¹

Q. 60. *Can they who have never heard the gospel, and so know not Jesus Christ, nor believe in him, be saved by their living according to the light of nature?* ⁴

A. They who, having never heard the gospel, know not Jesus Christ, and believe not in him, cannot be saved, be they never so diligent to frame their lives according to the light of nature, or the laws of that religion which they profess; neither is there salvation in any other, but in Christ alone, who is the Savior only of his body the church. ⁴

— Rom. 10:14; 2 Thess. 1:8-9; John 8:24; 1 Cor. 1:20-24; John 4:22; Acts 4:12

Introduction to the Reformation ²

Of the seven sacraments of the Roman Catholic Church, penance was one of the most elaborate.

- i. In order to be forgiven for sins committed after the cleansing of baptism had taken place, a person must first experience genuine contrition, or remorse for sins.
- ii. The contrite sinner would then confess his or her sins to a priest, who would grant instruction and absolution.
- iii. Finally, a person would be expected to perform a specific task to demonstrate repentance and to pay the temporal penalties of his or her sin.

By the late medieval era, the buying and selling of indulgences had become a common practice.

- i. Through the purchase of an indulgence, a person was believed to be exempt from the duties associated with penance.
- ii. Unfortunately, many people came to understand indulgences as a church sanctioned means of purchasing forgiveness for one's sins.
- iii. Eventually, indulgences came to be sold as an alleged means of releasing a deceased person's soul from purgatory into heaven.

Martin Luther's Early Life ²

As a law student, Luther abruptly discontinued his studies in order to join a monastery.

- i. While traveling in July 1505, Luther was caught in a severe thunderstorm.
- ii. Luther cried out for Saint Anne to save him from the storm, vowing to become a monk in exchange for her protection.
- iii. A few weeks later, Luther joined an Augustinian monastery in the city of Erfurt.

For Luther and others, the Augustinian Order offered a rigorous lifestyle and abundant opportunities to study Scripture.

Luther embraced the monastic life at a time when the field of biblical studies was quickly expanding.

- i. After the fall of Constantinople in 1453, many ancient biblical manuscripts were carried to safety in Western Europe.
- ii. The development of an improved moveable-type printing press by Johannes Gutenberg in the mid-fifteenth century enabled the rapid production and distribution of printed works, including the Hebrew and Greek Scriptures.
- iii. Like many of his contemporaries, Luther had the opportunity to learn Hebrew, Greek, and Latin and to study the Bible and the church fathers in the original languages.

Shortly after he nailed his 95 Theses to the door of the castle church in Wittenberg on October 31, 1517, Martin Luther experienced his "Protestant breakthrough," in which he came to the realization that God justifies sinners by *faith alone*.

- i. Throughout his monastic career, Luther had been tormented by a sense of his unworthiness before God.
- ii. The thought of God's righteousness was terrifying to Luther, filling him with fear and hatred.
- iii. When he understood and embraced a biblical understanding of justification, Luther's entire life and ministry changed dramatically.

From the perspective of the Reformation the irony is that there is nothing distinctively Protestant about the 95 Theses – nothing about *sola Scriptura*, *sola gratis*, or *sola fide*. Most scholars believe that Luther did not come to the evangelical breakthrough, his understanding of justification by faith alone, until the year after he posted his theses. ³

Bear in mind that Luther's style is rather different from the style of most Reformed authors. Luther was an expert in the use of hyperbole. One of my favorite examples is when he once said, "All callings are honorable before God." He was resisting the medieval notion that only priests, monks, and nuns had a calling. He said all callings are honorable before God "with the possible exceptions of burglary and prostitution." He was not promoting burglary and prostitution, but he was exaggerating to make a point. ³

The Forgotten 97 Theses ³

In September 1517 Luther wrote 97 theses that are largely forgotten but are known to historians as the *Disputation Against Scholastic Theology*. These 97 theses are much more interesting and important from a theological point of view than the 95 theses.

- "1. To say that Augustine exaggerates in speaking against heretics is to say that Augustine tells lies almost everywhere."
- "4. It is therefore true that man, being a bad tree, can only will and do evil."
- "17. Man is by nature unable to want God to be God. Indeed, he himself wants to be God."
- "29. The best and infallible preparation for grace and the sole disposition toward grace is the eternal election and predestination of God."
- "40. We do not become righteous by doing righteous deeds, but, having been made righteous, we do righteous deeds."
- "50. Briefly, the whole Aristotle is to theology as darkness is to light."

Luther had become convinced that the church needed more of Augustine's theology and less of Aristotle's.

Luther sees Aristotle, the ancient Greek philosopher, as the prime destructive influence that undermined Augustinian theology in the Middle Ages. From Aristotle flowed ideas about the goodness of man, the ability of his will to choose the good, about freedom and merit.

The Reformation began when Christians like Martin Luther came to see the goodness and freedom of man as teaching opposed to biblical religion.

Martin Luther and the German Reformation ²

In 1519, Luther debated the Catholic theologian Johann Eck in Leipzig.

- i. On the question of church authority, Eck attempted to demonstrate that Luther's views were not in harmony with the tradition of the church.
- ii. In this debate, Luther publicly expressed his conviction that when Scripture and church tradition are at odds, Scripture must be regarded as the higher authority.

Eck kept pressing the point that Luther could not be right when he stood against the popes, the doctors, the bishops, the councils, and the tradition of the church. Luther – really on the spot – seemed finally to have realized that the only absolute authority in theology is the Scripture. ³

The Diet of Worms

In 1521, the newly elected Emperor Charles V summoned Luther to the city of Worms for a diet, or meeting of the German parliament.

- i. Called to be examined by powerful church and state officials, Luther was keenly aware that his life was in danger.
- ii. Instead of being given an opportunity to speak, Luther was simply shown his writings and was asked if he would recant of the errors within them.

Having been given twenty-four hours to consider his response, Luther wrestled with the question of whether he could in fact be right and so many within the church could be wrong.

When called before the diet once more, Luther declared that his conscience was captive to the Word of God and that he could not act contrary to it.

As a result of his refusal to recant, the emperor declared Luther to be a heretic.

QUOTATION ⁵

Unless I'm convinced by sacred Scripture or by evident reason, I will not recant, for my conscience is held captive by the Word of God, and to act against conscience is neither right nor safe. Here I stand. I can do no other. God help me. Amen.

—Martin Luther

The Theology of John Calvin ²

Calvin on Scripture

John Calvin firmly believed in the authority and sufficiency of Scripture.

- i. Roman Catholic theologians, such as Cardinal Sadoletto, argued that the church is the infallible interpreter of Scripture, and that church tradition is essential to understanding the Bible.
- ii. In contrast, Calvin taught that, while tradition is at times a helpful guide, the Bible alone is infallible and contains all that is needed for faith and holy living.

Calvin also affirmed the perspicuity of Scripture.

- i. Roman Catholic leaders insisted that the church alone must interpret Scripture, on the grounds that the common people tend to misunderstand it.
- ii. The Reformers, on the other hand, taught that the Bible is perspicuous — that is, that its central message of salvation can be understood by any person with the ability to read.

According to Calvin, human interpreters must stand below Scripture, in a posture of submission to it.

- i. Evidence of the Bible's veracity is to be used only secondarily.
- ii. Rather than judge for ourselves whether Scripture is true, we are to recognize the voice of God speaking through it, just as one might recognize the voice of a friend or loved one.

Calvin on Faith

Calvin understood faith to be not merely an emotion, but also the knowledge of Christ's saving work.

- i. Faith is accomplished in human hearts by the Holy Spirit.
- ii. Faith comes about by hearing and believing the gospel.

Calvin passionately desired for his parishioners to have confidence in Christ their Savior.

For Calvin, faith also involved trusting God's promises.

- i. Assurance of salvation naturally accompanies this kind of trust.
- ii. God's people can quote with confidence the words of Psalm 56:9, "This I know, that God is for me."

QUOTATION ²

The testimony of the Spirit is superior to reason. For as God alone can properly bear witness to his own words, so these words will not obtain full credit in the hearts of men, until they are sealed by the inward testimony of the Spirit. The same Spirit, therefore, who spoke by the mouth of the prophets, must penetrate our hearts, in order to convince us that they faithfully delivered the message with which they were divinely entrusted.

— John Calvin

STUDY QUESTIONS ²

In Luther's day, it was believed that a person could gain _____ by confessing his or her sins to a priest.

- a. Absolution
- b. Penance
- c. An indulgence
- d. Treasure in heaven

As a monk, Luther found great joy and comfort in the doctrine of God's righteousness.

- a. True
- b. False

Luther arrived at the conclusion that Scripture is more authoritative than church tradition when the two differ.

- a. True
- b. False

To claim that the Bible is sufficient is to claim that _____.

- a. Christians do not need to read any other books
- b. The Bible is without error
- c. It contains all that people need to know for faith and holy living
- d. All of God's revelation to humanity is contained in the Bible

The doctrine of the perspicuity of Scripture teaches that _____.

- a. The church must interpret the Bible for the common people
- b. Anyone can understand most, if not all, of what is in the Bible
- c. Each person's interpretation of the Bible is equally valid
- d. The average reader can understand its message of salvation

For Calvin, knowledge and trust are important aspects of saving faith.

- a. True
- b. False

Chapter 19 – The Great Exchange¹

Three Great Imputations:

- Adam's Guilt to Us
- Our Guilt to Christ
- Christ's Righteousness to Us

Q. 24. *What is sin?*⁴

A. Sin is any want of conformity unto, or transgression of, any law of God, given as a rule to the reasonable creature.⁴

— Lev. 5:17; James 4:17; 1 John 3:4; Gal. 3:10, 12

After these things the word of the LORD came to Abram in a vision, saying, "Do not fear, Abram, I am a shield to you; Your reward shall be very great." Abram said, "O Lord GOD, what will You give me, since I am childless, and the heir of my house is Eliezer of Damascus"? ... Then he believed in the LORD; and He reckoned it to him as righteousness.

— Genesis 15:1-6 (vv. 1-2, 6)

For what does the Scripture say? "ABRAHAM BELIEVED GOD, AND IT WAS CREDITED TO HIM AS RIGHTEOUSNESS."

— Romans 4:1-8 (v. 3)

Chapter 11: Of Justification⁴

1. Those whom God effectually calleth, He also freely justifieth: not by infusing righteousness into them, but by pardoning their sins, and by accounting and accepting their persons as righteous; not for anything wrought in them, or done by them, but for Christ's sake alone; nor by imputing faith itself, the act of believing, or any other evangelical obedience to them, as their righteousness; but by imputing the obedience and satisfaction of Christ unto them, they receiving and resting on Him and His righteousness, by faith; which faith they have not of themselves, it is the gift of God.

6. The justification of believers under the Old Testament was, in all these respects, one and the same with the justification of believers under the New Testament.

The Protestant Doctrine of Justification⁶

I am amazed that you are so quickly deserting Him who called you by the grace of Christ, for a different gospel; which is really not another;

But even if we, or an angel from heaven, should preach to you a gospel contrary to what we have preached to you, he is to be accursed!

nevertheless knowing that a man is not justified by the works of the Law but through faith in Christ Jesus, even we have believed in Christ Jesus, so that we may be justified by faith in Christ and not by the works of the Law; since by the works of the Law no flesh will be justified.

— Galatians 1:1-10, 2:14-16 (vv. 1:6-7a, 1:8, 2:16)

The Reformers argued that the instrumental cause of justification is not through any sacrament or work, but rather through faith in Christ alone.

The Protestant doctrine of justification argued for imparted righteousness wherein the merits of Christ are received apart from any works of man.

Faith is the instrument through which man embraces Christ.

- A believer is clothed with the righteousness of Christ through faith alone.
- The righteousness of Christ is an "alien righteousness" to the individual because it is foreign to the recipient.

These three alternatives are rejected by Scripture.¹

| | |
|------------------------|--------------------------------------|
| Counterfeit #1 | Works → Justification |
| Counterfeit #2a | Faith + Works → Justification |
| Counterfeit #2b | Grace + Merit → Justification |
| Counterfeit #2c | Christ + Our Efforts → Justification |
| Counterfeit #3 | Faith → Justification |
| Authentic Christianity | Faith → Justification + Works |

QUOTATION⁵

The doctrine of justification by faith alone is not only the article upon which the church stands or falls, but it is the head and the cornerstone of the gospel. Without Sola Fide the church cannot exist for one hour.

— Martin Luther

Justification by faith alone is the hinge upon which everything turns.

— John Calvin

forensic medicine *n* **1** : a science that deals with the relation and application of medical facts to legal problems

forensic justification *Sproul* **1** : God declares people just, who in themselves are not just, but God counts them as just by virtue of some kind of transfer of justice from somewhere else.

imputation *n* **1** : the act of imputing

impute *vt* **1** : to lay the responsibility or blame for often falsely or unjustly :
CHARGE **2** : to credit to a person or a cause : ATTRIBUTE *syn* see ASCRIBE

Evangelism Explosion Illustration of Imputation ⁵

Imagine two books, each having one thousand blank pages.

- 1) Every time I sin a mark is put in this book. Is there any part not marked?
- 2) Of the life of Jesus. How many marks are in His book? No, not one.

The double transfer, a.k.a. “the Great Exchange” ¹ – On the cross, my book was put on Christ, and Jesus’ book was put on me.

August 11, 2016 A.D.

QUOTATIONS ⁵

Luther’s maxim *simul justus et peccator* – “At the same time just, and sinner.”

“God declared Abraham just before he was sanctified.”

“The phrase justification by faith alone is simply shorthand for the idea that justification is by Christ alone.”

The New Testament doctrine of the atonement means not only that Christ suffered for us, but that He also lived in righteousness for us.

- i. It is impossible for man to be justified apart from the perfect character of the Son of God.

*“The only way anyone can ever be saved is **by works**. ... By **Whose** works will you be justified? ... Jesus not only had to die for our penalty but He had to live for our righteousness.”*

Jesus’ performance is transferred to the believer with no credit going to the believer.

- i. God calls the believer just before He makes him just.

“The whole of salvation from start to finish rests on imputation.”

“On what basis will God declare anyone just in His sight? The only possible grounds, the imputation of the righteousness of Christ, and on that ground alone.”

The imputation of the righteousness of Christ to the believer apart from any effort on the part of the believer is at the heart of the Gospel.

“Without Sola Fide, you do not have the gospel; and without imputation you do not have Sola Fide.”

“My sin to Christ; His righteousness to me – it doesn’t get any better than that!”

— R. C. Sproul

References

¹ *Brothers, Stand Firm*, Steve Bateman, 2014, pp. 107-136

² *A Survey of Church History – Part 3, A.D. 1500-1620*, W. Robert Godfrey, 2013

³ *Reformation Sketches*, W. Robert Godfrey, 2003

⁴ *The Westminster Confession of Faith and Catechisms*, 1647

⁵ *Sola Fide/Counted Righteous in Christ*, Robert Charles Sproul, 2008

⁶ *God Alone*, R. C. Sproul, 2002

The Roman Catholic Doctrine of Justification ⁶

The Roman Catholic Church historically has argued that justification is through faith, grace, and Christ, but not through these avenues alone.

- i. The Roman Catholic Church teaches that faith is the initiation, foundation, and root of justification.
- ii. The Church teaches that grace is necessary for justification.
- iii. The Church also affirms the atonement of Christ as necessary for man's justification.

The Roman Catholic Church does not believe that justification is by faith alone, grace alone, or Christ alone.

- i. The Roman Church teaches that justification is through faith plus our works, grace plus our merit, and Christ plus ourselves (my inherent righteousness) that brings us justification.
- ii. The Reformers rejected the idea that man can perform good works, produce merit, or exhibit the personal righteousness necessary for salvation.

The Roman Catholic Church views the sacrament of baptism as the "instrumental cause" or method of justification.

- i. The Church believes that upon baptism people receive an infusion of grace.
- ii. A baptized member of the church is justified if he cooperates and assents to this infusion of grace, until or unless that person kills that grace by the commission of mortal sin.
- iii. The sacrament of penance brings forgiveness in the event of a mortal sin.
- iv. Justification is acquired in the Roman Catholic Church through the instruments of the sacraments.

The Roman Catholic Church called the sacrament of penance the second plank of justification "for those who have made shipwreck of their souls" – those who lost their justification by committing a mortal sin.

- i. The sacrament of penance required the confession of sin, a prayer of contrition, and priestly absolution.
- ii. Works of satisfaction were the final component of the sacrament of penance which were to satisfy the demands of God's Law.
- iii. Works of satisfaction earned the penitent merit with God.

"Condign" merit reflects the worthiness of the penitent and "congruous" merit reflects the works of the penitent.

The giving of alms was one work of satisfaction defined by the Roman Catholic Church. These works of satisfaction gain for the penitent sinner "congruous" merit.

The Papacy emphasized the importance of a repentant heart, but indulgence hawkers such as Johann Tetzel seemed to send the message that one could buy his salvation. Tetzel's jingle – "Every time a gilder rings in the pot, a soul from purgatory flings."

Martin Luther was trying to correct abuses of the Church's sacrament of penance, but the focus of attention broadened to the doctrine itself.

The Roman Catholic Church held the power of the keys to transfer a portion of the treasury of merit to those in purgatory who lacked sufficient merit.

- i. The treasury of merit included the merits of Christ, the holy family, and all the saints.
- ii. A penitent individual is justified if they share in the treasury of merit.
- iii. A person is justified unless they commit mortal sin in which case if they die they descend directly to hell.

The sacrament of extreme unction is a safeguard against the individual dying with mortal sin.

- i. According to the Church most people do not die with mortal sin, but venial sin in which case they go to purgatory in order to be purged of any impurities.
- ii. Very few people go directly to heaven and most go to purgatory.

Saints with plenty of righteous merit go directly to heaven and their remaining merit is deposited in the treasury of merit.

- i. The Pope had the power to transfer the surplus merit of the saints to those in need of merit in purgatory.

Martin Luther said that if the Pope was good he would empty the treasury of merit and free many souls from purgatory.

The Roman Catholic Church argued that justification is analytical and based on "inherent righteousness".

STUDY QUESTIONS ⁶

The Roman Catholic Church teaches that ____ is the initiation, foundation, and root of justification.

- a. grace
- b. faith
- c. baptism
- d. penance

The Roman Catholic Church views ____ as the “instrumental cause” or method of justification.

- a. penance
- b. baptism
- c. the Lord’s Supper
- d. extreme unction

The ____ rejected the idea that man can perform good works, produce merit, or exhibit the personal righteousness necessary for salvation.

- a. Roman Catholics
- b. Orthodox Christians
- c. Reformers
- d. humanists

The Roman Catholic Church believes that upon baptism people receive an infusion of ____.

- a. grace
- b. works
- c. perfection
- d. prayer

The Reformers argued that the instrumental cause of justification is not through any sacrament or work, but rather through ____.

- a. faith alone
- b. baptism
- c. the last rites
- d. the Church

The Roman Catholic Church called the sacrament of penance the second plank of justification for those who lost their justification by committing a ____ sin.

- a. venial
- b. mortal
- c. heinous
- d. minor

The sacrament of ____ required the confession of sin, a prayer of contrition, and priestly absolution.

- a. the eucharist
- b. penance
- c. extreme unction
- d. ordination

____ merit reflects the worthiness of the penitent.

- a. Condign
- b. Congruous
- c. Controlled
- d. Central

The Roman Catholic Church held the power of the keys to transfer a portion of the treasury of merit to those in ____ who lacked sufficient merit.

- a. heaven
- b. hell
- c. purgatory
- d. the grave

____ is the instrument through which man embraces Christ.

- a. Extreme Unction
- b. Baptism
- c. Faith
- d. Confession