

June 14, 2015 by Steve Brandon



Sola Fide (Various)

"Out of love for the truth and the desire to bring it to light, the following propositions will be discussed at Wittenberg, under the presidency of the Reverend Father Martin Luther, Master of Arts and of Sacred Theology, and Lecturer in Ordinary on the same at that place. Wherefore he requests that those who are unable to be present and debate orally with us, may do so by letter.

In the Name our Lord Jesus Christ. Amen."

Thus began the document that Martin Luther nailed to the door of the castle-church in Wittenberg at high noon on October 31, 1517. Following these words, were 95 Theses (or statements) that Martin Luther believed to be true. Many of these theses were denied by the Roman Catholic Church. And Martin Luther was willing to debate them with any and all who were willing to come to Wittenberg.

Nailing things to doors may sound strange to us. But such was the custom of the day to dispute academic matters. Today, we publish in journals or write on blogs. Back then, they nailed to doors.

Luther was strategic about where and when he posted these theses. He posted them on the door of the castle-church in Wittenberg, which contained many relics of the saints. The next day (November 1) was "All Saints Day." And with all of the relics at the church, crowds would come and pay their respects on the following day and enjoy the feasts.

And as the visitors came to the church that day, they saw the theses, and began to talk about them. And soon, their contents were distributed far and wide. And the watershed moment of the Protestant Reformation had taken place. For, these 95 theses touched the hearts of many who saw the abuses of the Catholic Church and wanted to see reform. These theses set in motion Luther's famous conflict at the Diet of Worms four years later in 1521, which we spoke about last week. And they set in motion, Luther's entire theology, which came to be embraced by many in Europe in the 1500's. And we are reaping the benefits of what God did in those days.

And it is Luther's theology and the theology of the other reformers that we are considering during the month of June at Rock Valley Bible Church. The main points of their theology are encapsulated in five 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"; and Soli Deo Gloria, "To the Glory of God Alone."

And in looking at these phrases, we are taken back in history to our roots. Because, at Rock Valley Bible Church, our theology lines up (for the most part) with those of the Protestant Reformation. It's important to realize this, because many Lutheran churches have failed to follow in the footsteps of Luther. And many of the reformed churches have failed to follow in the footsteps of the reformers. But, we do. And we all need to be reminded in what we believe.

Let's get back to the 95 Theses. In reading them yourself, you would probably be surprised. Because we often think that they contain full-fledged Protestant theology. But, such is not the case. Philip Schaff, the great historian says this about them, ...

They sound very strange to a modern ear, and are more Catholic than Protestant. They are no protest against the Pope and 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 (Th. 71), and assume that the Pope himself would rather see St. Peter's Church in ashes than have it built with the flesh and blood of his sheep (Th. 50). They imply belief in purgatory.

...

They are silent about faith and justification, which already formed the marrow of Luther's theology and piety. [\[1\]](#)

The key to understanding the 95 theses is that they set the Reformation in motion. Because, at the writing of the theses, Luther himself was in motion. In other words, they represented his thought near the beginning of his eyes being awakened to the true gospel of grace.

Later, Luther would look back upon the 95 theses and say, "I allow them to stand, that by them it may appear how weak I was, and in what a fluctuating state of mind, when I began this business. I was then a monk and a mad papist (papista insanissimus), and so submersed in the dogmas of the Pope that I would have readily murdered any person who denied obedience to the Pope."

The 95 Theses were put forth to stop the abuses in the indulgences, not to prohibit them or do away with them. In fact, they are entitled, "Disputation to explain the Virtue of Indulgences."

You say, "What are indulgences?" Indulgences were a giant fund-raiser for the church. In the days of Luther, St. Peter's Dome was being built in Rome. And the pope needed money to complete the project. So, he pushed his priests and bishops to encourage the sale of indulgences among the people. And as the people gave money to the church in someone's name, their remission of punishment of sin in purgatory was reduced.

The best salesman around was a man named Johann Tetzel. He "traveled with great pomp and circumstance through Germany," speaking to large crowds. And he urged the people to purchase letters of indulgence for themselves (that they might reduce their time in purgatory). [\[2\]](#) And he urged them to purchase letters of indulgence for departed relatives and friends who were suffering in purgatory. He came up with a clever little jingle. "As soon as a coin in the coffer rings the soul from purgatory springs." And the ignorant and superstitious people were coughing up mounds of cash for the church, thinking that they would relieve the suffering of their friends and relatives.

And Luther saw it for what it was, simply a money-making endeavor, with no heart for God. The grand church in Rome had turned to a money-making machine, preying upon the ignorant and superstitious.

There are great parallels between the Roman Catholic Church in Luther's Day and the religion of the Sadducees and Pharisees in Jesus' day. Remember when Jesus came into the temple and saw all that was going on?

Matthew 21:12-13

[Jesus] drove out all who sold and bought in the temple, and he overturned the tables of the money-changers and the seats of those who sold pigeons. He said to them, "It is written, 'My house shall be called a house of prayer,' but you make it a den of robbers."

Luther had similar indignation. But, rather than selling animals, they were selling indulgences. And Luther let the world know it with his 95 Theses.

Now, as it turned out, these things were never debated in Wittenberg. But, they became the talk of the world. And soon, the talk progressed from the abuse of indulgences to questioning the entire Roman Catholic System.

And the watershed issue over which the church split is the very issue before us this morning: "Sola Fide." "Sola Fide," that is, "Faith Alone," which is shorthand for "Justification by Faith Alone." That is, we stand before God on the basis of our faith alone, not by anything else we do. This is, perhaps, the core, cardinal doctrine that separates the Roman Catholic Church and the Protestant Church today.

And pay close attention to that word "alone." Because, the Roman Catholic Church believes in faith. The Roman Catholic Church believes that faith justifies. It's just that they don't believe that faith alone justifies. They believe that there must be works in order to be saved.

Now, be careful here. It's not because the Roman Catholic Church believes that you must "earn" your justification. No, that's not it. It's that your works give you righteousness that God sees and declares that you are righteous. The difference can be seen in two words. The first is "imputation." The second is "infusion." "Imputation" is the Protestant word. "Infusion" is the Roman Catholic word. And when the reformers talked about being justified by faith alone, they meant "imputation." And then the Roman Catholic Church talks about being justified by faith, they mean "infusion."

So, what's the difference? Infusion, the Roman Catholic Doctrine, is the righteousness of Christ "poured into the soul." And so, when God looks upon us (from a Roman Catholic perspective), God looks upon us as righteous, because he has infused a righteousness into us. And so, on the judgment day, we will be declared righteous, because we are! Because we have the righteousness of Christ in us. And our works have been the means to bring about this righteousness.

Imputation, the Protestant doctrine, on the other hand, is the righteousness of Christ that is "for us." In other words: we, of ourselves, don't possess the righteousness of Christ. But, the righteousness of Christ is "for us." It is accredited to our account. And so, when God looks upon us, He doesn't see us. Rather, he sees Jesus. By means of our works, we don't amass any more righteousness. But, all that Christ is for us, he is for us completely.

And here's where you might begin to see the reason why the Catholic Church would hold to a belief in purgatory. In part, it's because our righteousness isn't enough! We need to be purged after death.

But, for a Protestant, who believes that Christ is everything for us, there's no need for a purging. Because, Christ is completely ours at the moment of faith! And when God judges us, it's not about our righteousness (or lack that needs to be purged). Rather, it's about God considering us righteous, because Christ's righteousness is our righteousness.

And it's right here that makes all the difference in the world. If we become righteous and attain to a level of righteousness, 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. It's just that, in our case, we have Christ on our side to help gain the righteousness that we need.

But, if, as the Reformers believed, our righteousness comes on the basis of faith alone, then we truly have good news. Because, our standing before God isn't based upon our effort. It isn't based upon what God finally works in us. No, our standing before God is based upon our giving up, and saying, "God, there is no way that I will ever stand before you. I'm trusting totally in the work of Christ to save my soul. I'm trusting that you will look on the righteousness of Jesus, and consider it mine."

And this is good news, because it means the end of us! It's all of Christ! It's not of us! It's all of faith! We can relax and enjoy God! We can enjoy the security of relationship with Him. We can trust in the assurance of an eternity with God! Because it's ultimately not our efforts! It's all because of him!

This is the gospel! That we are justified by faith alone! Got it?

Well, let's see it in the Bible. The best place to begin is Romans, chapter 1. I say that this is the best place to begin, because this is where Martin Luther's eyes were opened.

People have their life verses, that is, the verses in the Bible that God used to open their eyes to the truths of the gospel. For Charles Spurgeon, it was Isaiah 45:22, "Look unto me and be ye saved, all the ends of the earth: for I am God, and there is none else." For Jonathan Edwards, it was 1 Timothy 1:17, "To the King of the ages, immortal, invisible, the only God, be honor and glory forever and ever. Amen." For me it was Matthew 7:21, "Not everyone who says to me, 'Lord, Lord,' will enter the kingdom of heaven, but the one who does the will of my Father who is in heaven." And for Martin Luther, it was Romans 1:17, "The righteous shall live by faith."

Let's read, ...

Romans 1:16-17

For I am not ashamed of the gospel, for it is the power of God for salvation to everyone who believes, to the Jew first and also to the Greek. For in it the righteousness of God is revealed from faith for faith, as it is written, "The righteous shall live by faith."

Martin Luther struggled with verse 17. He struggled with "the righteousness of God." In fact he said, "I hated that word, 'righteousness of God.'" But, God, in His mercy, used that word to save his soul. Listen to what Martin Luther wrote. From the best we can tell, these things probably took place in July 1519, some two years after he posted the 95 Theses. Here is 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, and secretly, if not blasphemously, certainly murmuring greatly, I was angry with God, and 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 and also by the gospel threatening us with his righteousness and wrath!" Thus I raged with a fierce and 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 and 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. And 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 and 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." [\[3\]](#)

In other words, the opening of Luther's spiritual eyes came when he saw that phrase, "The righteous shall live by faith." That's an Old Testament quote from Habakkuk 2:4. It puts forth the way of God's people. It's not that they attain righteousness through their efforts. It's that God's righteousness is given to them through faith.

And it's not that they live in order to get God's righteousness. It's that they are given God's righteousness through faith, and that they continue to live through that faith.

And this doctrine made all the difference for Martin Luther. He began to see the Scripture in a whole new way. And he saw the glories of the gospel, that we are justified by faith! And we live by faith. We live, believing that God has justified us through that faith.

This is the argument of Romans. From chapter 1:18 through chapter 3:20, Paul speaks about the wrath of God that comes upon "all ungodliness and unrighteousness of men," whether that's the gentiles (in chapter 1) or the Jews (in chapters 2 and 3). We all are sinners and under the wrath of God.

Romans 3:10 says, "As it is written: None is righteous, no, not one; No one understands; No one seeks for god. All have turned aside; together they have become worthless; No one does good, Not even one." The result is that we are all under sin. But, the good news comes in chapter 3 and verse 21, ...

Romans 3:21-22

But now the righteousness of God has been manifested apart from the law, although the Law and the Prophets bear witness to it -- the righteousness of God through faith in Jesus Christ for all who believe.

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. Rather, God's righteousness comes to us, while we are passive, through faith. Not while we are actively achieving through our efforts.

In other words, the gospel is this: we don't have to attain to God's righteousness. Rather, God's righteousness is given to us, who don't have a righteousness of our own! God has given it to us by faith. Paul continues, ...

Romans 3:22-24

... For there is no distinction: for all have sinned and fall short of the glory of God, and are justified by his grace as a gift, through the redemption that is in Christ Jesus,

We are sinners; we have fallen short of the glory of God; yet, through faith, we are justified in God's sight. That is, God sees no blemish in us! He declares us righteous! And it's not because of what we do! It's because of what God has done. He has taken our faith and declared us righteous.

Now, right here there is a problem. And it's the problem that Roman Catholics have. How can God declare someone to be righteous who doesn't possess righteousness? You can't simply say someone is innocent when he is not, can you?

Roman Catholics charge the Protestant doctrine of "Sola Fide," as dishonest of God. Because, the sinner is not righteous. How can God declare him so?

To that we reply that this is the meaning of the atonement. At the end of verse 24 we see that our justification comes through "the redemption that is in Christ Jesus." In other words, Jesus paid a penalty for our sin. And his sacrifice was completely accepted by God. This is what verses 25-26 says, ...

Romans 3:25-26

whom God put forward as a propitiation by his blood, to be received by faith. This was to show God's righteousness, because in his divine forbearance he had passed over former sins. It was to show his righteousness at the present time, so that he might be just and the justifier of the one who has faith in Jesus.

In declaring righteous those who have faith in Jesus, God can still be just. Because, the penalty has been paid, and God is completely satisfied!

Then, Paul goes on to emphatically say that we are not justified by works.

Romans 3:27-28

Then what becomes of our boasting? It is excluded. By what kind of law? By a law of works? No, but by the law of faith. For we hold that one is justified by faith apart from works of the law.

And there is "Sola Fide" in plain English! "We hold that one is justified by faith apart from works of the law." How is this done? Chapter 4 explains more. Look at verses 1-3, ...

Romans 4:1-3

What then shall we say was gained by Abraham, our forefather according to the flesh? For if Abraham was justified by works, he has something to boast about, but not before God. For what does the Scripture say? "Abraham believed God, and it was counted to him as righteousness."

Here's the idea: God receives our faith and considers it to be righteousness. It's not that we have righteousness in and of ourselves. But, we have faith. We have faith in God. And God takes that faith, and he counts it to be righteousness.

It's like this. Suppose you go to a carnival (or a fun fair), and you play these games and receive these tickets. And at the end of the day, you take those tickets and bring them to the front table. And you present your tickets. And those tickets magically have some purchasing power. Not because they are intrinsically valuable in and of themselves. But, because the person behind the counter considers them to have monetary value, and gives you a stuffed animal in return.

That's how "Sola Fide" works. The faith we have doesn't intrinsically make us righteous. But, God takes our faith and in turn, counts it as righteousness. That's what he did with Abraham! Remember when God took him out to see the stars of the sky? And God said, "Number the stars, if you are able to number them" (Genesis 15:5). And God continued, "So shall your offspring be" (Genesis 15:5). And Genesis 15:6 reads, "And he believed the LORD and he counted it to him as righteousness."

Paul quotes this verse in verse 3, ...

Romans 4:3

For what does the Scripture say? "Abraham believed God, and it was counted to him as righteousness."

In verses 4 and 5, Paul seeks great clarity in explaining how we are justified by faith alone, not by any work that we do.

Romans 4:4-5

Now to the one who works, his wages are not counted as a gift but as his due. And to the one who does not work but believes in him who justifies the ungodly, his faith is counted as righteousness,

You put your time in at work and receive a paycheck at the end? You are only getting what you do. You don't go to your employer and say, "Thank you for my paycheck." You don't write "Thank You" notes to employers! It doesn't work that way. You earned it. You deserve it.

In fact, it's really quite the opposite. 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 is your pay. Here is what you deserve."

But, that's not how it works with God. He doesn't look to the work and thank us for our righteousness. Because, in fact, we aren't righteous. That's the point of Romans 1-3. We all are sinners. God doesn't reward us for our righteousness. No, just the opposite. He kindly regards our faith as righteousness (verse 5).

And as a result, we know the blessings of God. This is what David said, ...

Romans 4:6-8

just as David also speaks of the blessing of the one to whom God counts righteousness apart from works: "Blessed are those whose lawless deeds are forgiven, and whose sins are covered; blessed is the man against whom the Lord will not count his sin."

And this is the blessing of the gospel! Our sins are forgiven! We can go free!

In verses 7 and 8, Paul is quoting David in Psalm 32. He was deep in unconfessed sin. And in his silence, his body was wasting away.

Psalm 32:3-4

For when I kept silent, my bones wasted away through my groaning all day long. For day and night your hand was heavy upon me; my strength was dried up as by the heat of summer. Selah

This is the reality of what unconfessed sin will do to you. It will lead you to toil and pain. It will wipe away your vitality, as God's convicting hand is upon your soul. And when David confessed his sin, there was release.

Psalm 32:5-6

I acknowledged my sin to you, and I did not cover my iniquity; I said, "I will confess my transgressions to the Lord," and you forgave the iniquity of my sin. Selah

And he knew the freedom of forgiveness. And he wrote of the blessing of forgiveness. That's when David wrote verses 7 and 8 (Psalm 32:1-2).

Romans 4:7-8

"Blessed are those whose lawless deeds are forgiven, and whose sins are covered; blessed is the man against whom the Lord will not count his sin."

When God takes your faith and counts it to be righteousness, this will give you joy. This will give you encouragement. This will give you hope in your dark days of struggle with sin. Hope that, though you are a sinner, by faith, God still considers you righteous!

I don't know much Latin, but there is a phrase that sticks out in my mind. "Simul justus et peccator."

Simul - Simultaneous

Justus - Just

Et - and

Peccator - sinner

"At the same time, righteous and sinner." This is a phrase that Martin Luther, himself used. He used it to describe the gospel.

It's not that we are righteous in and of ourselves. For, we are sinners. But, through faith, God counts us as righteous. So, we are sinners. But, God counts us as righteous. "Simul justus et peccator." This is the gospel! This is "Sola Fide!"

And this is what the Roman Catholic Church has condemned! In response to the reformers, they convened a council in Trent. And the church responded with their official teaching. Here is what the church has (infallibly) said, ...

"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, and that it is not in any way necessary, that he be prepared and disposed by the movement of his own will; let him be anathema." [\[4\]](#)

If you believe everything that I have said this morning about "Sola Fide," know that you are condemned through the infallible teaching of the

Roman Catholic Church. Such is the importance of Sola fide. It is the watershed divide between Protestants and Roman Catholics.

One reformer (Johann Heinrich Alsted) said that "Sola Fide" is the "the article upon which the church stands or falls." Martin Luther said, "Because if this article [of justification by faith alone] stands, the church stands; if this article collapses, the church collapses." ^[5]

This is the importance of this doctrine.

This sermon was delivered to Rock Valley Bible Church on June 14, 2015 by Steve Brandon.
For more information see www.rvbc.cc.

[1] Schaff, History of the Christian Church, vol. 7, p. 157.,

[2] Ibid., p. 153.

[3] Taken from the Preface to the Complete Edition of Luther's Latin Writings (http://thirdmill.org/newfiles/mar_luther/CH.Luther.conversion.html).

[4] Council of Trent, Session 6, Canon 9. "The infallible Council of Trent"

[5] <http://www.thegospelcoalition.org/blogs/justintaylor/2011/08/31/luthers-saying/>