

The 5 Solas – Faith Alone

Disclaimer: this is an automatically generated machine transcription - there may be small errors or mistranscriptions. Please refer to the original audio if you are in any doubt.

Date: 11 October 2026

Preacher: Walt Alexander

[0:00] Thank you for joining us for the five solas class. I did wonder by way of introduction, any questions from last week?

! Sola Scriptura. I totally went over time, gave zero time for questions. I remember thinking... There was a question.

No, there wasn't a question. It was a thought that you... The way you described Luther was really good. I thought because, as I recall, if you liken... All the stuff in the Roman Catholic Church at the time inside a grocery bag, he just wanted to take some things out.

He wasn't into... Turning it over, yeah, yeah, yeah. Which I think is an important aspect to... It's a very important point, yeah, yeah. A lot of ways the Reformation was misunderstood, both then and now, you know.

So, any other comments or questions, thoughts? Can you jump us through the four ways to read Scripture?

[1:03] I think it's four, right? Perspective... Yeah, yeah, yeah. Well, the analogy of faith, this idea that Scripture interprets Scripture, and so the only way to ensure that we are reading Scripture and, you know, not injecting our own conclusions into Scripture is letting Scripture interpret Scripture.

So, I don't remember them all off the top of my head, but, you know, read the Scripture broadly. It was this idea that you're reading it... You're capturing the patterns going throughout Scripture. You're capturing the promise and fulfillment, the types. So, this idea that Scripture is an unfolding revelation. I remember hearing that when I first became a Christian. This idea that Scripture is telling a story that increasingly makes sense.

That's why Jesus said on the road to Emmaus that all the law and the prophets were fulfilled in me, you know, which is stunning. Obviously, Christocentrically means you're reading it not mainly to see what you need to do to be right with God, but to see what God has done to make you right with Him. You remember? Or respectively as well. Like, I think it's kind of akin to the broad idea, this idea that you want to read Scripture, like, with proportionality.

[2:31] So, like, you know, it can be easy to get, like, really, really focused on something that has, like, a very, very narrow spot in Scripture.

I mean, an example of that is eschatology. You know, like, our statement of faith allows several eschatological positions, several views of what happens when Jesus comes.

Everybody believes Jesus is coming, or generally everybody believes Jesus is coming in a bodily return, but what happens is where everybody disagrees.

And yet, like, it's just not a lot of Scripture. It's not even a lot of revelation. And, you know, in many ways it's the main book that's devoted to it.

And there's a lot more about eschatology than what immediately happens, you know, the millennial age and things like that. And so we want a proper weight, you know.

[3:33] And I think that's critical with maturity, you know, so that you hold things in proper proportion. I think spiritual gifts is a great example.

You know, we're moving into this area of spiritual gifts. Because I think they continue. But somebody said in our community group Wednesday night, it is striking that when Paul addresses so many other things going on in all these other churches, he writes 13 letters, he doesn't devote a lot of time to spiritual gifts.

He devotes more time to the Spirit's role in creating unity. He devotes a lot of time to the Spirit's role in sanctification, purity, making us more like Christ.

It is, after all, the Holy Spirit. And yet has no trouble devoting just a little bit, you know.

In some ways, in comparison, I have a book called God's Empowering Presence, which is this thick. And it comments on every single use of *pneuma*, or spirit, in Paul's letters.

[4:39] It is, by continuation, a fabulous book. And so it is important to realize the Spirit is vital to the Christian life. And yet when we start talking about spiritual gifts, it should be in proportionality.

You know, when we planted this church, getting the Spirit's active was not the number one thing for me. It was preaching the gospel, building a church on the foundation of Jesus Christ.

And so I don't know if that makes sense. But, you know, that proportionality, I think, is critical in so many areas. And that's informed not by what suits the times, but the proportionality of Scripture.

And I think that's critical. Yeah. Well, today we're going to cover *sola fide*, which means faith alone. So just by way of reminder, Scripture alone.

Solus Christus, Christ alone. *Sola fide*, faith alone. *Sola gracia*, grace alone. *Soli Deo gloria*, gloria to God alone. We said this last week, but whereas *sola scriptura* is the formal principle of the Reformation, *sola fide* is the material principle of the Reformation.

[5:54] So it's what the Reformation was all about. It's the central matter, the central concern, the central principle. Why? Because justification by faith alone was the central matter of the Reformation, the movement that turned the world upside down.

Luther, as I quoted last week, said, the church stands or falls on the doctrine of justification. It's critical. And we're going to see this. We're going to, you know, taking quite a bit of time to unpack the view of Roman Catholicism.

But I love this quote, Robert Farrar Kappen, who kind of summarized what the Reformation was all about. So what is justification by faith alone? It's this idea that God saves people without your help. God saves you without your help. And the Reformation was a time when people went blind, staggering, drunk, because they had discovered in the dusty basement of late medievalism, a whole cellar full of 1,500-year-old, 200-proof grace.

Now, you may not like the metaphor of a distillate, but this idea that God saves single-handedly.

[7:11] It's not like it was a discovery no one else had discovered, but it was a rediscovery of this fabulous truth that justification is by faith alone.

So we're going to break this out. The rediscovery of justification by faith alone, maybe the doctrine of justification by faith alone, and I think the fruit or the implications.

Yeah, so the rediscovery, sub-point 1 or A there, merit, penance, and indulgences. So the New Testament clearly teaches justification by faith alone, in my opinion, and I'll seek to make that argument for you.

But the early church taught justification by faith alone as well. A few examples from very early in the epistle to Diognetus. In whom was it possible for us, the lawless and ungodly, to be justified, except in Christ and the Son of God alone?

Oh, sweet exchange. This is a great quote. Oh, incomprehensible work of God. Oh, the unexpected blessings, that the sinfulness of many should be hidden in one righteous person, while the righteousness of one should justify many sinners.

[8:27] Anybody know what passage he's commenting on? You can see that, right? He's commenting on Romans 5.

This idea that this representative in Adam, all of us died. We died. Our main problem is not mainly that we've sinned, that we stumble and do bad things, and that we've kind of accumulated quite a debt.

Our main problem is that we're sons of Adam and daughters of Eve. Our main problem is this connection to Adam. We were born with a sinful nature and inherited sin from Adam.

And so that's what's going on. So how could the sinfulness of many be hidden? Well, it has to be hidden in one righteous person. John Kersy, who many say is the greatest preacher in the history of the church, he's commented on 2 Corinthians 5, one of Taylor's favorite passages.

For this is the righteousness of God, when we are justified not by works, in which case it would be necessary that not even a spot be found, but by grace.

[9:44] So this idea that in order to be justified by works, it has to be pure. Just like James said, anyone who breaks the law in one point is guilty of breaking the whole law.

But by grace, in which case all sin is done away. And this, at the time that it does not allow us to be lifted up for as entirely the free gift of God, teaches us also the greatness of what is given.

For what came before was a righteousness of the law and of works, but his is the righteousness of God. There's tons of passages that come together there. Romans 3, where Paul is saying, all have sinned and fall short.

You know, no one seeks God, ultimately. And he, you know, he said, but now, Romans 3, 21, one of the greatest verses in the Bible, the righteousness of God has appeared apart from the law through Jesus Christ.

All right, I'm going to read that other quote from Augustine. It's a great quote. But gradually, many, the church, and this is where, this is quite a bit of history. I have some fat books talking about this. [11:00] But many began to redefine justification from being declared righteous to becoming righteous. Some of that had to do with translation of the Vulgate, the Latin translation of the New Testament.

And, you know, critically, after the Reformation, the Council of Trent affirmed what some people in the early church articulated.

The Council of Trent, justification is not only the remission of sin, but also the sanctification and renewal of the inner man. So there's a real critical thing going on there.

So on the one hand, like the early church, at least some of the early church, articulated a view of justification that's very similar to ours. This idea that by faith in Christ, we're credited with what Christ has done.

We're not changed internally. We're declared righteous by God because of the finished work of Christ and because of the righteousness of Christ.

[12:06] And yet they're beginning to argue that justification includes sanctification, the renewal of the inner man. And that's when all these things develop. Because anybody that knows that's trusted in Christ for one day knows they're not suddenly freed from sin.

So justification began to be talked about as more of a process than as an event. More than anyone else, Thomas Aquinas.

Anybody know that name, Thomas Aquinas? You should know that name. His Summa Theologica. And it just wrote many, wrote a lot.

More than anyone else, Aquinas defined justification this way and outlined a process of becoming righteous. So justification no longer was merely about being declared righteous, but was about this process that began by grace and this movement by grace, is what he would say, to becoming more righteous, to moving from a state of unrighteousness to becoming righteous.

And this change happens as a believer receives grace at conversion and works with the help of grace to become righteous such that they are justified by God in the end.

[13:26] Now the net result is justification becomes faith plus works. As believers, they taught, or Aquinas taught, he needed merit.

The believer needed merit to become justified. Merit is the term they use as a reward for righteousness. Now on the one hand, they kind of distinguished between two types of merit. On the one hand, an unrighteous person could never merit justification, right?

They would have to be, you know, anyone who sins at one point of the law sins of it all. And so they began to kind of define another type of merit, which is which God kind of accepted the best you could possibly do.

So, you know, God's not such a harsh taskmaster. And so this idea that, and it's, you know, I'm not meant to be critical, overly critical, but you're trying to put together a system that made sense. Well, Aquinas began to teach that an unrighteous person could gain merit through works done with the help of God's grace. But then it became this critical question, what happens to those who do not merit eternal life?

[14:35] Well, they went to hell. Or, for those who needed further cleansing from forgivable sins, they went to purgatory. So there's some sins that were not forgivable, and you went straight to hell.

For those who needed further cleansing for forgivable sins, they went to purgatory. And purgatory, according to Catholic teaching, is a place of temporary punishment in which the stain of forgivable sins is gradually purged.

So it's a punishment, it's a kind of a refining fire in which the stain of forgivable sins is gradually purged. But depending on the number of sins, the time relegated to purgatory could be quite long. And this is where quite a few things develop. What if your loved one went there, and you didn't want them to stay so long in purgatory?

Well, the Catholic Church argued there was unused merit that you could take a hold of for your loved one.

[15:44] There was merit in Christ. There was merit in Mother Mary. There was merit in countless martyrs, faithful Christians and saints.

And you could access that merit for your loved ones by praying for them, doing acts of penance, and by buying indulgences. So these indulgences, which were affirmed and validated by the Roman Catholic Church and began to be sold in Germany, is really what began to lead to the Reformation.

And famously, it was said, Now that's quite a sales pitch. If your loved one was in purgatory.

And so it began to, you know, not just acts of penance, but contributions that built these beautiful Roman cathedrals were supported through these acts of indulgences.

So the effect was, like, becoming righteous became a very confusing game. You see, it's not hard to see how this could be incredibly challenging for the church.

[17:06] Or for followers of Christ. Who are the true believers? Who could know? Who is the true church? How do I know that I'm a Christian?

How do I know that I'm following Christ? How do I know that I am well? It is well with my soul. John Calvin. We have a little bit of time, so I'm going to read it.

John Calvin said, addressing and assessing the Roman Catholic Church. He said, True, Christ is called a redeemer by the Roman Catholic Church.

But in a manner which implies that men also, by their own free will, redeem themselves from the bondage of sin and death. True, he is called righteousness and salvation.

But so that men still procure salvation for themselves by the merit of their works. True, they confess that we are washed from our sins by the blood of Christ.

[18:01] But so that every individual cleanses himself by washings elsewhere obtained. True, the death of Christ receives the name of a sacrifice. But so that sins are expiated by daily sacrifices of men.

You see, it's not a Christianity resting on the finished work of Christ, but finishing the work of Christ. True, Christ is said to have reconciled us to the Father.

But with this reservation that men, by their own satisfactions, buy off, pay off the punishments that they owe to the judgment of God. When suppliance aid is sought from the benefit of the keys, no more honor is paid to Christ than to Cyprian or Syracus.

For in making up the treasury of the church, the merits of Christ and of martyrs are thrown together. You see what he's saying? It's so wrong.

We're justified by the righteousness of Christ. And when you throw in the merits of Christ with the merits of martyrs, what are we doing? And so this is kind of the context in which Luther was born.

[19:12] Now, Luther kind of came to be a monk. And you probably know his story. You know, he's walking. He used to be a lawyer like a lot of Christians or a lot of pastors. In fact, they were lawyers.

He's going to lawyer and he gets caught in a storm. And a storm comes down. He says, Lord, if you spare my life, then I'll devote myself to you. And so then the Lord spares his life.

He goes in and becomes a monk. And gradually, so he's a monk in Germany. And really, it's really important to see that the spark that started the Reformation was not justification by faith alone, firstly.

It was this idea. Luther was, he was opposed to the system. So he was instant. So he was saying, this is a mockery of Christ. Like, people are going and paying these penance, but then their lives are debauchery.

So he said, you know, just drunkenness and immorality. And you go and pay the penance or you go do the confession or you go make an offering and you, you know, you think you're all right.

[20:16] You can imagine like a system. Well, I can live however I want. You know, just leave some money to my relatives. They pay in. I mean, I'm not saying that was the intent of the Catholic Church, but that was the fruit of it.

But, and so Luther was instant. So the 95 Theses was a criticism of that. The first of the 95 Theses that we mentioned last week was the Christian life should be a life of continual repentance.

So Luther was saying it shouldn't be one where we do penance as a mere act or we do indulgences, but it should be a life of continual repentance.

Remember, Jesus says repent for the kingdom of God is at hand. This idea that, and that, that's critical because the Vulgate translated that word repentance, metanoia, as do penance.

That's their system being injected into the translation of the Bible. That's really, really critical. So that's not, it was a command to turn from a prior lifestyle to Christ.

[21:24] And so the idea, so really the repentance should not be confined to a few acts we do on Sunday morning, right? Repentance is a continual turning and following Christ to the end of our life.

You know, we're never, you know, anyone who says he's without sin, he's a liar, and the truth is not in him, as 1 John said. And so we're going to continually be turning from sin until we return.

And so the Christian life won a continual repentance. However, several years later, I mean, people argue, so 1517 is the nailing of 95 Theses, a lot of things going on there. People, this is where the historians, the Lutheran historians wrestle.

When did Luther make this discovery that he talks about? Probably 1519. He began to ponder this question.

So if this system is ineffective and if God is righteous, how does a sinner become righteous? And I have a fairly long quote for you from Luther.

[22:27] He says he's meditating on Romans 1, 16 and 17. I'm not ashamed of the gospel, but it's the power of God for salvation to everyone who believes, Jew first, and also the Greek.

For in it, the righteousness of God is revealed from faith for faith. Now, that's a critical phrase in the righteousness of God or the God of righteousness in Romans.

And you could go and kind of spend some time on that and study that. So he's wrestling with this phrase. What in the world? The righteousness of God is revealed from faith for faith.

And he says, at last, by the mercy of God, meditating day and night, I gave. Now, he is given to hyperbole. So, you know, I don't meditate day and night, you know.

I'm sure he took some breaks, but there's quite a bit of hurt. That's a general insert when you read Luther. Like sometimes they'll say, I prayed all the time. And sometimes they'll say, I've been three weeks, I haven't prayed once.

[23:30] You know, so just, you know, he's like any good preacher. He's given to hyperbole. He's going to say, this message is the most important message. Problem is, he'll say that next week, too. And it'll be a different message.

So, by the mercy of God, meditating day and night. That's just, I guess, not a part of the glass, but good heed when you're reading Luther. I gave heed to the context of the words.

Namely, that in it, the righteousness of God is revealed as it is written. He who through faith is righteous shall live. Now, that's Habakkuk 2, 4, but quoted in Romans 1.

There I began to understand that the righteousness of God is that by which the righteousness lives by a gift of God. Namely, by faith. And this is the meaning.

The righteousness of God is revealed by the gospel. Name, the passive righteousness with which merciful God justifies us by faith.

[24:25] 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.

So, he's beginning to realize this biblical truth that righteousness comes by faith in Christ declared righteous before you are made righteous.

Right? Right? There's no unholy thing going to be welcomed into heaven. But it's going to happen after the full sanctification and the glorification of our bodies that we'll be welcomed there. So, before this moment, Luther had famously said he only knew about the righteousness of God to judge.

You know, the wrath of God, Romans 1.18. The wrath of God is revealed against the ungodliness and wickedness of men. So, he said, I'd only known of the righteousness of God to bring judgment. Now, he sees the righteousness of God to save.

So, we're going to break this out, point to the doctrine of justification by faith alone. So, this is where we kind of see, how do these things work out? How does the Protestant church taught these things? How can sinful men and women be accepted by God and counted righteous before God?

[25:35] Well, it's through this work of justification. Now, the context of justification is judicial. And we're not importing that into the scriptures. That's the way scriptures want us to understand justification.

We see that in the very early parts of the Bible when it says, when Abraham believed before he had received anything. You remember Genesis 15.6.

He was called the father of many. And then God renamed him the father of nations, even though he didn't have a single son. And it says he believed and it was counted to him as righteousness.

So, this righteous status was not gained through his obedience, but was credited to him by God.

And so, we see that worked out.

This judicial nature where God pronounces a sinner to be righteous and looks upon him as if he had not sinned. And this work, just kind of as a credit to Luther, because he gloried in this, it's accomplished by what's called double imputation.

[26 : 39] Now, that's your biggest word you're going to hear today. But this idea, and Luther called it the sweet exchange. Double imputation. Point A down there. Our sins are imputed or credited to Christ and we are forgiven by God.

Now, look down there in Romans 3. It says, For all have sinned, and I've kind of referenced that passage several times already. All have sinned and fall short of the glory of God, and are justified by his grace as a gift.

It's all right there. Through the redemption that is in Christ Jesus, whom God put forward as a propitiation by his blood to be received by faith. You see the reference to faith, reference to grace, reference to gift.

So the idea is the wrath of God has been stored up because of sin. In order for us to be accepted by God, the wrath of God needs to be satisfied.

So God put forward Christ as a propitiation. Sometimes that word has been translated atoning sacrifice. It occurs, I think, twice in the Bible.

[27 : 45] Here in 1 John 4.18. This idea that Christ was the wrath-absorbing sacrifice for sin.

And so, you know, he took all the punishment. He bore all the punishment. So for God to hold the punishment over us or tell us that we need to be cleansed of that punishment before we can be accepted for it, and then there's double jeopardy.

It's thrown out in the courts, right? It's being tried for the same crime twice because we were tried in Christ. So Galatians 3.13 says, Christ redeemed us from the curse of the law by becoming a curse for us.

For it is written, cursed is everyone who is hanged on the tree. Well, the curse of the law is the one who works shall live by his works.

And so the curse of the law is that no one can work enough to be accepted by God. And so what does it mean that the wrath of God has fallen on Jesus and then is credited to us, all this work with this idea that all of our sins are imputed to him.

[28 : 55] Jesus had no sin and credited to him. He bears the full punishment for those sins and we are forgiven. It is as if we'd never sinned, just as if we'd never sinned.

That's unreal. And that's the way the Bible is put together. The Bible is not mainly about what you must do to get right with God.

The Bible is about what God has done to get right with you. We have no confidence in you removing or me removing all the obstacles between us and God. All right.

So that's one part of the exchange. The other part of the exchange is righteousness of God is imputed or credited to us and we are accepted before God. So the question should be, is it enough that I be forgiven?

Is it enough that all my sins would be atoned? And we should say no, because we have to be righteous before God.

[29 : 57] You know, we have to be declared righteous before God. And sometimes in the Catholic system, this is where it got tricky because, you know, often it tied into their view of baptism.

So this idea that we inherited sin from Adam and then baptism would wash away all our past sin.

But what in the world are we going to do about our present sin and future sin? Right? And so that's part of how that system came about.

But it's no less a question for us. We need more than mere forgiveness. We need the righteousness of God. And so Romans 3, which I quoted the first three verses of that little section, Romans 3, 25b through 26.

So all that God had done in Christ was to show God's righteousness because in his divine forbearance he had passed over sin. So this idea was to show that God does not, despite what you

might read in the papers, turn a blind eye to sin.

Like if God did not punish one sin that needed to be punished, God would be unjust. He would be unworthy of love and worship.

[31:06] And so what God was doing in Christ was he passed over sins. He turned the other way, you remember? He almost said in Exodus 32, he's like, I am done with this people.

They keep returning, you know, like a fool returns to his vomit. These people keep, or a dog returns to his vomit, right? A dog returns to his vomit. That's the way these foolish people are.

I'm done with them. And then suddenly he says, never mind. I can be gracious and merciful, slow to anger, abounding in steadfast love and forgiveness. What's it? And mercy. What is going on? Well, in his love, he's forbearing with his people.

But in Christ, all of those sins were atoned for, for those who trusted him. But it's also to show. Look at this. Show God's righteousness because of his divine forbearance he passed over sin.

And to show his righteousness at the present time so that he might be just and the justifier of the one who has faith in Christ. So this is so critical. He said this righteousness, on the one hand, it shows that he has not passed over a single sin.

[32:12] And yet, this righteousness in being credited to us, it not only proves that God is just, but that he justifies. That he makes righteous through this declaration those who trust in Christ by faith.

So God is just and upholds justice, but God is the justifier to make righteous by imputing or crediting righteousness to us.

And so that, you know, Romans 117, I've told you, that's what, that's the passage Luther quoted.

But this idea that our righteousness, the righteousness that we are justified before God with is not a righteousness of our own.

You see that in Philippians 3.8. I love this. For his sake I have suffered the loss of all things, count them as rubbish, in order that I may gain Christ and be found in him. Listen, not a righteousness of my own that comes from the law, but the righteousness that comes through faith in Christ.

It's the righteousness from God that depends on faith. And so, I'm justified not through my acts of obedience and not through the righteousness worked out in my life.

[33:26] We all should be seeking to pursue righteousness, but through the righteousness of Christ. Now, Luther famously referred to this. He differentiated between two types of righteousness.

An alien righteousness, essentially like a personal righteousness. So, an alien righteousness is the righteousness that we're saved by. And he says down here, the first kind of Christian righteousness is alien righteousness.

That is the righteousness of another instilled from the outside. This is the righteousness of Christ by which Christ justifies through faith. So, believing in Christ is just as if I have always obeyed.

And this is so critical because it brings together what the Christian life teaches about justification.

As Luther famously said, so the Catholic system says you're justified.

This movement towards righteousness. Luther famously says you're justified and yet you're still a sinner. Simultaneously. Simultaneously. And you could, that's a good Latin phrase, tattoo on your arm if you're going to do that sort of thing.

[34:31] Simultaneously. Justified and sinful. That's the mystery, you know. Because we're declared righteousness through the alien righteousness of Christ. And yet, God's still working on us.

We're still being transformed. I think it's so amazing. And so, this means, point C, the means of receiving forgiveness of sins and the gift of righteousness is by faith.

There is nothing in us or done by us at any stage of our earthly development, B.B. Warfield says, because of which we are acceptable to God. Our statement of faith outlines this.

In their union with Christ, believers freely receive all the benefits of the gospel. Those whom God effectually calls to himself, he justifies in Christ, forgiving all their sins and declaring them righteous and acceptable in his sight.

We could keep going, but for sake of time, I'm going to keep moving. So, you see, I hope you see some of this coming together. What the Reformation was doing.

[35:36] And so, right after the Reformation, right, you know, or in the midst of the Reformation, the Council of Trent's called, which the Roman Catholic Church has not disavowed to this day. And said, justification does not merely mean forgiveness of sins, but also sanctification, the process of becoming righteous.

Okay? So, these are not. It just shows that we are diametrically opposed when it comes to the proclamation of the gospel and what it means for someone to trust in Christ and how someone becomes right with God.

What must I do to be saved? The Philippian jailer asked. A consistent Protestant and a consistent Catholic would answer that question in different ways.

And so, it's critical. All right. Three. The fruit of justification by faith alone. The fruit. The fruit. Now, in recent days, and, you know, if you read the headlines, I get, I don't know what headlines they'd be in, but people talk about this.

There has been a bit of a defection from the Protestant Church to the Catholic Church. People moving into the Catholic Church. And some of the reasons mentioned I agree with.

[36 : 53] You know, some say the Protestant Church is too casual, too superficial. You know, wearing flip-flops into the worship of God or something like that, you know.

Or they're ignorant of history. And, man, I see that in the Protestant Church, you know, ignorant of what people gave their lifeblood to articulate.

Or it's too divided, you know. Like, one of the most provoking arguments is the church was won, which is not true, until 1500.

And then, look at this. There's like 14,000 denominations. 14,000 Protestant denominations. Is that some, so they'll say, is that really what we want to do?

You know, like, and you see it. I mean, we've seen so much division. Right? But it's worth asking, what do you lose if you become a Catholic? And the most critical thing, I would argue, you lose assurance of faith.

[37 : 57] Roman, the Roman Catholic Church outright denies that Christians can have certainty of their salvation. Cardinal Robert Bellarmine, a leader of the Catholic Counter-Reformation, wrote, the greatest of all Protestant heresies is assurance.

So this idea that you can know that you're right with God by faith, that's the greatest of all Protestant heresies. Counselor Trent said, Remember, they have not disavowed this.

If anyone sayeth that he will, for certain of an absolute and infallible certainty, have that great gift of perseverance unto the end, until he have learned this by special revelation, let him be anathema.

Sorry, sometimes words when you're speaking are harder to say. But, you know, anathema. So to believe with any certainty, and with infallible certainty, with certain certainty, that you are right before God is anathema.

Let that man be a curse. Summarizing Trent's teaching, which I think we have for you, one Catholic publication put it this way, as sinners we are not assured of our salvation. But as Christians who faithfully use the sacrament to channels of God's saving grace without giving up, can certainly hope for salvation.

[39 : 21] That's a massive problem, a massive loss. Now, a very current episode of this, Cam Young, anybody know that guy's name? So he's a very good golfer right now, probably top ten at the end of this year in the PGA's.

And he went to the Masters, a famous major in Augusta. And ESPN did a headline. It said, Cam Young can't go through Sunday without going to church.

All right? And if you read the article, on one hand I want to say give it up, man. Anybody that's going to church or trying to fit in church when you're playing a major is great. But he was going to Mass.

Why? Because his salvation does not rest in the finished work of Christ, but in him finishing the work of Christ with his works.

That's critical. Now, you should go to church. And praise God, you're here this morning, unless you slip out before the church service starts. But it's like, we should go to church.

[40 : 30] But our obedience does not add one thing to our acceptance before God.

And that's amazing. That's amazing. And so that's what you lose. And yet, I would argue, so much of the New Testament was written so that you would have assurance.

Look at this. Romans 5.1. Therefore, being justified by faith, we have peace with God through our Lord Jesus Christ, by whom we have access by faith into this grace wherein we stand and rejoice in hope of the glory of God.

What is it? All this flows to us, this certainty, this confidence, this hope, through our justification.

There's nothing about hoping for eternal life in there.

It's about knowing eternal life. And this, the Spirit does within us as well. Romans 8.16. For you did not receive the spirit of slavery and fall back into fear.

[41 : 31] You received the spirit of adoption as sons. By whom we cry, Abba, Father. The Spirit Himself bears witness with our spirit that we are children of God. What in the world are we talking about? That means the Spirit was sent to assure you that you're a child of God.

God, despite your flaws, you got flaws, I got flaws. And sometimes it doesn't feel like they're getting any better. But gosh, the Spirit was sent to assure you not to leave you hoping for righteousness. You lose the Heidelberg Catechism. I'm not my own, but belong body and soul and life and in death to my faithful Savior, Jesus Christ. He's fully paid for all my sins. Really? And with His precious blood, He set me free from the tyranny of the devil.

He also watches over me in such a way that, sorry about those two and sixes, but that not a hair can fall from my head without the will of my Father in heaven. In fact, all things must work together for my salvation. That means my final salvation.

Because I belong to Him, Christ, by His Holy Spirit, assures me of eternal life. Makes me wholeheartedly willing and ready from now on to live for Him.

[42 : 43] I would argue, secondly, joy. Joy. Reformers corrected a misunderstanding about the doctrines of justification and sanctification. Now, we would say, so justification is, and just hang with me for just a minute longer, justification is judicial.

Those in the courtroom were declared righteous. Sanctification is not a judicial concept. It's a spatial concept. You saw that in the Old Testament. You remember there was a holy place, and there was a curtain that kept things out, and things had to be cleansed to go into the holy place. And so, too, sanctification does begin by the work of Christ. We are sanctified. We're washed. We're set apart for God. We're called saints. And yet, sanctification continues. And so, it doesn't do justice in the New Testament to conflate the two and say justification includes sanctification.

They're distinct acts with a positional work and a progressive work. Does that make sense? And so, but it's critical in our mind to separate the two for the sake of joy, I would argue.

Justification, look at these two circles. Justification, sanctification. Justification, legal standing. Sanctification, internal condition. Justification, this is mainly talking about progressive sanctification.

[43 : 55] Justification, once for all time. You can never be more justified than you are the day you trust in Christ. Just. Sanctification continues throughout life. Justification, entirely the work of God. God saves people single-handedly. Sanctification, we cooperate.

Work out your salvation with fear and tremble for His God who works in you, both who will and work for His good pleasure. Justification, perfect. In this life, you'll never be more justified. Do not rejoice that the demons submit to you.

Rejoice that your name is written in heaven. Now. Sanctification is not perfect in this life. I remember one of my friends telling me he went on his honeymoon and his, like I guess they're like a couple days in, his wife said, I didn't really know you were like this.

Like, you're more selfish than I thought. Well, you know, anytime you're with a friend, you're going to have that discovery regularly. That was not me, by the way, but it's been similar.

Yeah, that wasn't the hypothetical. I heard of a man, you know, that went up to heaven or something like that. You know, it's the same for all Christians. And yet, there's some, you know, sanctification, some do grow more.

[45 : 04] And so, it'd be a misunderstanding to say that. So, this is critical. Our joy, I remember in January of 2002, hearing justification by faith alone, I think for the first time.

At least for the first time with ears that had been unstopped by the grace of God. And, man, I could, it's like I was walking on clouds. What's it mean?

It means I'm right with God right now. I came out of so much debauchery. It means all my perversion, all my drunkenness, all my wasted days, all my immorality has been washed away and I am right with God.

That's what it means. Man, that's a bird out of the cage. Man, you can run through walls with that. That's what justification means.

And the idea is, so, instead of this system, the truth of justification liberates you to worship God and serve God and live for God.

[46 : 12] You're not paralyzed by these questions. What is a venial sin? What's a mortal sin? You know, you're not asking these questions because God's dealt with all your sins in Christ.

Past, present, and future. C, good works. What about good works? Where do they fall? You know, we do a whole class on this. Didn't James teach that faith is, faith plus works? Faith without works is dead. Didn't James teach that? I would argue there are different definitions of faith. You know, even the demons believe in shudder. So, he's talking about a definition of faith that's mere mental assent.

That's not what Paul's talking about. I would argue. But also, I think there, James and Paul, now, Luther did say James was a pistol of straw.

That means he's only good for Kenland. You know, so, like I said, given the hyperbole, and, you know, he's not canonized like Luther is not. He didn't write any letters that we receive as authoritative.

[47:14] He's just a man to feed a clay. But, I think they're addressing different areas, different errors. Paul is speaking to legalism. He's said very clear.

He's talking about Jews, talking about Jews who think that through their obedience to the law, they've become right with God. He says, no one is righteous. No, not one. You know, that's again and again what he's arguing.

James is addressing antinomianism, which means essentially anti-law or licentiousness. You know, and so, you know, you could say this.

They're back-to-back shooting at different enemies trying to preserve the same gospel. I would argue. And one day we'll preach through James and we'll see it firsthand. But, won't justification lead to passive, lazy life?

That is an argument. Won't justification, want this idea. And even Paul, he, you know, you see. I think if you're boldly preaching the gospel and saying people are 100% justified for God, nothing they can do to make themselves more righteous, nothing they can add, nothing they can take away, what's your first objective you're going to be?

[48:30] Won't that lead to que sera, sera, whatever happens, happens, party down, you know? Five o'clock somewhere or something like that. But that, historically, that is not true. The Protestant Reformation led to so much activity for the glory of God.

Churches being planted. You know, you could say, and I know people think Calvin is a four-letter word, but Luther, in many ways, was this visionary of the Reformation.

Calvin, like, institutionalized it. You know, he was the man who led to so many of the confessions that we love, humanly speaking, Belgic, and the Heidelberg, and the Westminster Confession of Faith, because he trained guys that went back to England, the English Reformation, and so, just massively important.

And so, you see that throughout history, this justification by faith alone, truly understanding it, leads to good works. It leads to a life devoted to people that say, just like Jesus, it is my will, it is my food to do the will of Him who sent me.

And so, Calvin, let me quote him here. Actually, that one just says, faith to justify doesn't remain alone, but I like this Luther. We'll leave it, we'll leave this class with Luther. Oh, faith is a living, busy, active, mighty thing, this faith.

[49:52] So, it is impossible for it not to do good works incessantly. While we wouldn't say people are righteous before God because of their good works, we would say good works reveal true faith.

Right? A good tree bears good fruit, a bad tree bears bad fruit. So, if someone says, hey man, this, what's going on? This is inconsistent with what you've professed to believe.

It may prove that your faith is a charade. And so, he says, it does not ask whether, oh, so, this is faith, it's a busy, active thing. It does not ask whether there are good works to do, but before the question arises, it has already done them and is always at the doing of them.

He who does not these works is a faithless man. So, I think that gets it right. There's faith that justifies, there's faith that saves, is a busy, active, mighty thing.

I love that. Faith, as, as, as, as, Galatians 5 says, neither just, neither circumcision nor uncircumcision counts for anything but only faith working out through love.

[51:09] That's the Christian ethic, if you will, the Christian understanding of the ethical life, saving faith that works out through love.

and so good works are vital. They're just not the, the means through which, they're not, they don't secure the righteousness by which we are just fine before God.

All right, so, sola fide, wonderful, true, fabulous. So, next week, we've got to work a cut out for us because we've got all three the remainder, sola gracia, solus Christus, and soli Deo gloria. So, but I wanted these two to get the most time because of their, because of proportionality, you know, because of where they stand. All right, thank you so much. May God help us be with us today. We pray. Christ's name. Amen. Amen.