

“Faith Alone”

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Today, we’re resuming our series on the five “solas,” the major theological principles of the Protestant Reformation. Many churches, writers, and Christian organizations celebrated the five hundredth anniversary of the Reformation on October 31, which is supposedly the day when Martin Luther nailed his *Ninety-Five Theses* to the door of the Castle Church in Wittenberg. It’s debated whether Luther nailed these to the church door, but we do know that on that date, he posted a letter containing the *Theses* to Archbishop Albrecht of Mainz. These theses were short statements protesting the Roman Catholic Church’s abuse of indulgences, which supposedly help shorten people’s time in purgatory. These were being sold, with the promise that the money could free the dead from purgatory and into heaven. At any rate, the *Theses* didn’t get to Albrecht until the end of November. So, it’s appropriate to celebrate the anniversary of the Reformation even now. And, as we’ll see, these principles are always relevant.

One of those principles is “faith alone.” We are reconciled to God by grace alone through faith alone in Christ alone. That means that salvation is a gift. It cannot be earned. It can only be received by faith, by trusting in the only one who can save us, Jesus. It is his work on our behalf that puts us in the right with God, so that God is for us and not against us.

Five hundred years ago, Martin Luther was a monk, a priest, and a university professor, and his theology was undergoing a massive change. Prior to 1517, he had been wracked with guilt and he doubted whether he stood in the right with God. According to a recent biography of Luther, “There was in medieval Christian life the strong implication that if one could not earn one’s salvation outright, one could certainly go a long way toward earning it, and one had better do what one could.”¹ This was Luther’s mindset. He wanted to be sure he did everything he could to earn God’s favor. So,

Luther’s overactive mind was constantly finding ways in which he had fallen short, and so every time he went to confession, he confessed all of his sins, as he was supposed to do, but then, knowing that even one unconfessed sin would be enough to drag him down to hell, he racked his brain for more sins and found

¹ Eric Metaxas, *Martin Luther: The Man Who Rediscovered God and Changed the World* (New York: Viking, 2017), 43.

more. There was no end to them if one was honest about one's thoughts, and Luther was entirely honest.²

Luther seemed some kind of unprecedented moral madman on a never-ending treadmill of confession. Instead of looking upward and outward toward the God who loved him, he zealously and furiously fixated on himself and his own troubling thoughts.³

That kind of anxiety over sin might seem foreign to many of us. I think most people go through life without thinking of sin too much. I suppose that's because we don't think of God as much as Luther did. I don't know many people who would argue that the world was better five hundred years ago, but it was better in one way: people had an awareness of the existence of God and the problem of sin. In our modern world, it seems we have little room for God.

It's only when certain things happen in our lives that we start to wonder about the wrong things we've done and where we stand with God. It may be when a loved one dies, and we think about our own death. It may be at a funeral. It may be in the middle of a dark night of the soul, when we're tired and can't sleep, and all our failures come to mind. It may be a rare moment of introspection when we think about what our lives amount to. In these moments, we may wonder if our lives mean anything. We may wonder if we are worthy. We may wonder if God loves us, if he will accept us as his children. We may wonder what will happen when we die.

Just yesterday, I was in Bridgewater at the Veteran's Day parade. I happened to pass the funeral home and saw some of the people who work there. (They were outside giving out doughnuts and coffee.) The director of the home said they were doing some "community relations" and that business had been slow lately, because "they come in waves." I said, "but they come in the end," meaning they will always have business because everyone dies.

Now, back to Martin Luther. During this period of his life, he started to teach at the University of Wittenberg. He spent years teaching through the Psalms, the book of Romans, and the book of Galatians. During this time, he had a breakthrough. He realized that we are not acceptable to God because we confess all our sins to a priest and do numerous good works to work off our sin. In 1517, while wrestling with his guilt and his fear of—and even hatred for—God and his righteous judgment, Luther realized the apostle Paul's message, that "the righteous shall live by faith" (Hab. 2:4; quoted in Rom. 1:17; Gal. 3:11). Luther later recalled, "There I

² Ibid.

³ Ibid., 47.

began to understand that the righteousness of God is that by which the righteous lives by a gift of God, namely by faith. . . . Here I felt that I was altogether born again and had entered paradise itself through open gates.”⁴

Luther came to this realization while studying the book of Romans, and this message was confirmed when he studied and taught Galatians. I think it is easiest to see this message in the book of Galatians, so we’ll turn there this morning.

The apostle Paul wrote the book of Galatians to a church that he helped start on one of his missionary journeys. He preached to them the good news that we can be reconciled to God through faith in Jesus. If we trust that Jesus is the Christ, the Messiah, the Son of God, and the world’s only Savior, and we trust only in his work to save us, then we are justified, or declared “in the right,” by God. When we put our faith in Jesus, we are no longer guilty of sin, and we are credited with all that Jesus did as the only perfectly righteous human being who has ever lived. This is what Paul taught. But the Galatians seemed to doubt this message. They turned to false teachers who claimed that they must have faith plus works in order to be saved.

In the first chapter, Paul writes,

⁶ I am astonished that you are so quickly deserting him who called you in the grace of Christ and are turning to a different gospel— ⁷ not that there is another one, but there are some who trouble you and want to distort the gospel of Christ. ⁸ But even if we or an angel from heaven should preach to you a gospel contrary to the one we preached to you, let him be accursed. ⁹ As we have said before, so now I say again: If anyone is preaching to you a gospel contrary to the one you received, let him be accursed (Gal. 1:6–9).

Those are strong words. He says to this church, “You’re turning to false teachers who are teaching a different message. There’s only one gospel and they’re not teaching it. I don’t care if an angel tells you something different. To hell with him if he does. And even if I come and tell you a different message, well, to hell with me.”

In chapter 2 of Galatians, Paul makes it clear that the only way to be reconciled to Jesus is by having faith in him. This is what he writes in verses 15 and 16:

¹⁵ We ourselves are Jews by birth and not Gentile sinners; ¹⁶ yet we know that a person is not justified by works of the law but through faith in Jesus Christ, so we

⁴ Martin Luther, *Luther’s Works*, 55 vols., ed. Jaroslav Pelikan and Helmut T. Lehman (Philadelphia: Muehlenberg and Fortress, and St. Louis: Concordia, 1955–1986), 34:337, quoted in Metaxas, *Martin Luther*, 96.

also have believed in Christ Jesus, in order to be justified by faith in Christ and not by works of the law, because by works of the law no one will be justified.

Paul doesn't mean that Jews aren't sinners. He says, "Gentile sinners," because that's the way Jewish people like him would have looked at Gentiles. Paul means, "We've all sinned against God. It doesn't matter what your ethnicity is. It's not an ethnic problem we have, it's an ethic problem. We've all done wrong and God knows it! And the only way we can survive God's judgment is to trust in the one solution he gave us, which is Jesus.

That's seems pretty clear to me, but there are some theologians who think that the phrase "works of the law" doesn't refer to the law in general, or to doing good works in general. They think it refers specifically to Jewish religious rites like circumcision, observing the Sabbath, and eating only certain foods. Those were boundary markers that kept Gentiles out of Israel. They think that Paul isn't saying that good works don't factor into what is called justification. (Justification is a term that comes from the law court. If you've been accused of a crime and a judge finds that you're innocent, you are justified, pardoned, declared innocent.)

So, the question is, are we "in the right" with God because of Jesus' work on our behalf, received by faith, or is God for us because of our faith plus something else?

I think Paul is clear that God is for us and not against, that we are adopted into his family, that we are united to Jesus and receive the Holy Spirit not because of anything that we've done, but because of God's grace. We receive the gift of salvation by faith alone. We see that in chapter 3 of Galatians.

Let's read the first nine verses of that chapter:

¹ O foolish Galatians! Who has bewitched you? It was before your eyes that Jesus Christ was publicly portrayed as crucified. ² Let me ask you only this: Did you receive the Spirit by works of the law or by hearing with faith? ³ Are you so foolish? Having begun by the Spirit, are you now being perfected by the flesh? ⁴ Did you suffer so many things in vain—if indeed it was in vain? ⁵ Does he who supplies the Spirit to you and works miracles among you do so by works of the law, or by hearing with faith— ⁶ just as Abraham "believed God, and it was counted to him as righteousness"?

⁷ Know then that it is those of faith who are the sons of Abraham. ⁸ And the Scripture, foreseeing that God would justify the Gentiles by faith, preached the gospel beforehand to Abraham, saying, "In you shall all the nations be blessed." ⁹ So then, those who are of faith are blessed along with Abraham, the man of faith.

Paul calls them foolish because they turned away from the true gospel. When he says, “It was before your eyes that Jesus Christ was publicly portrayed as crucified,” he doesn’t mean that the Galatians actually saw Jesus die on the cross. They were a long way in time and place from Jerusalem. Paul means that his preaching portrayed Jesus as God’s anointed one, sacrificed on the cross for sin. Jesus laid down his own life at the cross, and when he said, “It is finished” (John 19:30), he meant it. There is nothing to add to Jesus’ perfect life and atoning death.

Then Paul asks them some rhetorical questions. The point is that the Galatians didn’t receive the Holy Spirit by “works of the law,” nor were they growing in their faith by those works, nor were miracles performed in their midst because of those works. All the benefits of Christianity came through faith. And this has always been the case. Just as it was for Abraham, so it is for all of God’s people. We are considered righteous in God’s sight because we trust him and his promises. Now that Jesus has come, we must trust Jesus, the Son of God, the one who is truly God and truly man. God’s plan was always to bless the nations through the true son of Abraham, Jesus.

Then, in the next few verses, Paul makes it clear why we cannot earn salvation through our efforts. Let’s read verses 10–14:

¹⁰ For all who rely on works of the law are under a curse; for it is written, “Cursed be everyone who does not abide by all things written in the Book of the Law, and do them.” ¹¹ Now it is evident that no one is justified before God by the law, for “The righteous shall live by faith.” ¹² But the law is not of faith, rather “The one who does them shall live by them.” ¹³ 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 a tree”— ¹⁴ so that in Christ Jesus the blessing of Abraham might come to the Gentiles, so that we might receive the promised Spirit through faith.

Paul presents a logical reason why we cannot be justified by works. He says that all who rely on works are under a curse. That is, they’re condemned. Why is that the case? He quotes a verse from the law, Deuteronomy 27:26, which says that if the Israelites failed to do *everything* written in the law, then they would be cursed. Deuteronomy was written right before the Israelites entered into the Promised Land. At the end of the book, there are promises of blessings and curses. If they obeyed God, they would live and be blessed. If they disobeyed, they would be cursed and would perish. Paul’s implied point is that the Israelites failed to obey all the law.

And I think the implication is that if Gentiles were given this law, they would fail, too. It seems to me that the law given to Israel was a particular expression of God’s moral law. The Ten

Commandments are representative of God's moral law (Deut. 5:1–21). Worshiping idols, dishonoring parents, coveting, stealing, and lying are all wrong and we've all broken these commandments. We may not have murdered someone or committed adultery, yet Jesus tells us that hating someone and lusting after someone are like killing a person and committing adultery, because these things reveal problems in our hearts (Matt. 5:21–30). We're all guilty.

What Paul doesn't explicitly say here is that God requires the perfect obedience of a covenant partner. That is, if we're going to have fellowship with God, we need to be perfect. And, clearly, we're not. I don't have time to explain covenant theology right now, but the idea is that God wants humans to relate to him through covenants, and humans are represented by covenant heads. All merely human covenant heads—Adam, Noah, Abraham, David—are not perfectly obedient. Israel covenanted with God, but they were disobedient, too. All these covenant partners broke covenant with God.

You may wonder why God requires perfection. The answer is that God is too pure to dwell with evil. Sin, or evil, corrupts and destroys. Yet God is holy, perfect, and pure. He cannot allow his special presence to coexist with the corrupting power of sin. As David said,

For you are not a God who delights in wickedness;
evil may not dwell with you (Ps. 5:4; see also Hab. 1:13).

God requires perfect obedience and if we are going to trust in our own efforts, we need to be perfectly obedient. That's why Paul quotes Leviticus 18:5, which says, "if a person does them [God's "statutes and rules"], he shall live by them."

Paul also says that God's people have always been saved by faith. Abraham was credited righteousness because of his faith (Gen. 15:6). And "the righteous shall live by faith," (Hab. 2:4). The Old Testament's witness on justification is that it comes by trusting God and his promises. So, the righteous can live by perfect obedience or faith. Those are the options. And our sinful desires will not allow us to take the first option. And, if we try to take it, it shows that we don't trust God's provision. That is why Paul can say "the law is not of faith."

If you're tracking with me, you may wonder how that works. You may think, "That doesn't make sense." Or, in the words that my seven-year-old son likes to say these days, "It's not fair!" How is that that disobedient people can be declared innocent, as if they have done the right thing and not the wrong? Shouldn't we at least try to earn our standing with God?

Those questions are good ones to ask. As for that second question, I already said that our trying to earn God’s favor is bound to fail because we don’t do what is right. Even if we started right and now and had a perfect record from here on out, we would have to do something about our past failures. Our current efforts cannot erase our past sins. And even if we did the right thing now, our sinful character guarantees that we do things for the wrong reasons, or for the wrong motivations. For example, we may give to the poor in order to look generous or altruistic. As Isaiah 64:6 says,

We have all become like one who is unclean,
and all our righteous deeds are like a polluted garment.

As to that first question—how can guilty people be declared innocent—Paul gives us the answer. He says that Jesus redeemed us from the curse of the law—if we have faith—by becoming a curse for us. In other words, Jesus took our condemnation for all who trust in him. Paul quotes one more verse from the Old Testament, Deuteronomy 21:23, to demonstrate this truth. In that passage, we’re told that a person who has been given the death penalty for sin and has been hanged on a tree is cursed by God. Apparently, the perpetrator was made an example of, which is why he would be hanged. Paul takes this little bit of information and shows that Jesus, by being crucified on a “tree,” a piece of wood, not only took our curse but became a curse. God regarded him as our sin and Jesus was condemned in our place. Jesus was crushed so that we don’t have to be. This was the Father’s will and the Son’s will.⁵

The point is that God can declare the guilty just because Jesus took their penalty and paid it in full. Not only that, but Jesus gives us his perfect obedience, his righteousness. Only Jesus, the perfect God-man, kept covenant with God. He perfectly obeyed and fulfilled God’s law and God’s design for humanity. Yet, as Paul says, “For our sake he [God the Father] made him [Jesus, God the Son] to be sin who knew no sin, so that in him we might become the righteousness of God” (2 Cor. 5:21). Jesus was regarded as sin and he died—and rose from the grave, showing he paid our penalty in full. And we are regarded as God’s righteousness, as having his perfect moral character. This has been called “the great exchange.”

It is also called the “sweet exchange” in an early Christian document, probably from the second century, called *The Epistle to Diognetus*. This is part of that letter:

⁵ Over two years ago I preached a sermon on Galatians 3:1–14. This sermon, “The Righteous Shall Live by Faith,” was preached on July 12, 2015 and is available at <https://wbcommunity.org/galatians>.

He did not hate us, or reject us, or bear a grudge against us; instead he was patient and forbearing; in his mercy he took upon himself our sins; he himself gave up his own Son as a ransom for us, the holy one for the lawless, the guiltless for the guilty, “the just for the unjust,” the incorruptible for the corruptible, the immortal for the mortal. For what else but his righteousness could have covered our sins? In whom was it possible for us, the lawless and ungodly, to be justified, except in the Son of God alone? O the sweet exchange, O the incomprehensible work of God, O the unexpected blessings, that the sinfulness of many should be hidden in one righteous man, while the righteousness of one should justify many sinners!⁶

There’s another way of expressing this truth. When we are united to Jesus, we are his bride and he is our bridegroom. Of course, this is a metaphor. Our relationship to Jesus is only analogous to the way a bride relates to a groom, and there are limits to analogies. But I think it’s true to say that when two people get married, they share all their lives together. Jesus, though sinless, takes on our sin; and we, though sinful, take on his righteousness.

When Kathy and I married, she had debt and I was blessed to have inherited money from my grandparents. One of the first things I did was pay off her debt. Her debt was erased; she had equal share to my money. But here’s where the analogy starts to break down. When I paid off Kathy’s debt, I had less money. But when Jesus pays off our debt, he doesn’t have less righteousness. Because Jesus is not only man, but also God, he’s infinite. He can pay for an infinite amount of sin and he never loses any righteousness. His righteousness knows no end and can be credited to a multitude.

I think the idea of union with Christ and the picture of a marriage help us to understand the nature of faith. If you’re married, did you earn your spouse’s love? I think it would be strange if you said yes. You were the object of your spouse’s love because, well, he or she loved you. Love is hard to explain that way. When you entered that relationship, you received that love. You didn’t work for it. If you loved this person in return, you trusted this person enough to marry him or her. And when you have that kind of trust and love, your life changes. Again, this is just an analogy, but it helps us understand the personal nature of faith.

And it helps us to understand that the object of our faith matters. We can’t have a generic “faith.” Sometimes people talk about their faith. They say, “She has great faith,” “I’m relying on my faith,” and things like that. But our faith doesn’t save us. The object of our faith can—if it’s

⁶ *Epistle to Diognetus* 9:2–5, in Michael William Holmes, *The Apostolic Fathers: Greek Texts and English Translations*, Updated ed. (Grand Rapids, MI: Baker Books, 1999), 547–549.

Jesus. We must have faith in the one who saves. We must be united to him. There is no other savior. There is no other person who is perfectly righteous for us and who takes the punishment we deserve for us. Our faith is personal, and it must be in the only person who can save, Jesus.

Also, faith isn't mere head knowledge. Yes, faith involves believing that what the Bible says about sin and salvation is true. It involves knowing that Jesus is the only Son of God, who is truly God and truly man, who lived a perfect, sinless life and atoning death, and who was raised to life on the third day for our justification. But faith is more than just knowing facts. Faith trusts a person. And real faith leads to action. Real faith will lead to obedience and good works. Those don't save us. They don't put us into a right relationship with God. But once we're in that relationship, they will come quite naturally. Just as a healthy tree will bear fruit, a person who has been restored to spiritual health will produce spiritual fruit.

That's why James, in his letter, says that "faith by itself, if it does not have works, is dead" (James 2:17). Then he goes on to say this, in James 2:18–24:

¹⁸ But someone will say, "You have faith and I have works." Show me your faith apart from your works, and I will show you my faith by my works. ¹⁹ You believe that God is one; you do well. Even the demons believe—and shudder! ²⁰ Do you want to be shown, you foolish person, that faith apart from works is useless? ²¹ Was not Abraham our father justified by works when he offered up his son Isaac on the altar? ²² You see that faith was active along with his works, and faith was completed by his works; ²³ and the Scripture was fulfilled that says, "Abraham believed God, and it was counted to him as righteousness"—and he was called a friend of God. ²⁴ You see that a person is justified by works and not by faith alone.

Here's what James means. Real faith isn't believing some statements to be true. The demons know truths about God, but they're not reconciled to him. Real faith leads to action. Abraham was credited righteousness because he believed. But that faith also led to obedience. This doesn't mean Abraham was perfect, because he wasn't. But his faith led him to do some very hard things. He was willing to sacrifice his only son, Isaac, because God was testing him. (God didn't actually require Isaac to be sacrificed, by the way. The story foreshadows that God's only Son would be the sacrifice that God would provide.) This obedience demonstrated that he had true faith. In that way, Abraham was justified by works. We might say his faith was demonstrated to be true because he had some obedience to show for it.

But it's important to say that our good works don't add to our right standing with God. When we first believe in Jesus, we are completely justified. Our right standing is based on Jesus'

perfect work for us. And when we come to real faith in Jesus, we are transformed. We have the Holy Spirit. We are united to Christ. And this new status will inevitably lead to good works.

In the end, this isn't any different from what Paul says in Ephesians 2:8–9. Paul says that we were saved by grace through faith, and that this is a gift from God. We cannot boast about it. We can't even regard faith as some wise choice that we made because that is part of the gift. But why were we saved? The next verse, Ephesians 2:10, tells us: "For we are his workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them." We were saved to do good works. We should do them out of love and gratitude and trust.

There's a lot more that can be said about the nature of faith, but I have to wrap things up for now. So, let me ask you to imagine something. Imagine your time has come. You have crossed the bar from life to death. And imagine that it's Judgment Day. You are before God, and your life is now coming under God's scrutiny. God is the Judge, and he is perfect. Because he's all-knowing, he knows every bit of your life, all your thoughts, desires, words, and actions. He sees all the evidence and it's clear you're guilty. What will you offer in your defense?

This day will come for all of us, whether we're Christians or not. So, what is your excuse? What is your defense? What is your plea? Will you protest and say that you're innocent? Will you give excuses and try to justify why you did some wrong things? Will you shift the blame to others? Will you claim ignorance of God's commands or inability to do them? If so, you don't really understand the nature of God, human nature, and the problem of sin. I would invite you to take a more honest, more sober look at your own life. You can fool other people, or even yourself, but you can't fool God.

Perhaps you won't say you're innocent. But instead of acknowledging that you have a debt that you could never repay, a guilt you could never work off, you boast about all the things you've done. You might say, "God, you can't condemn me because I said I believed in Jesus and I was baptized at age 12. I repeated a prayer someone told me. And then I attended church every Sunday. I even gave ten percent of every little bit of income I ever had. Surely that means something, right?" If that is your posture, I would also invite you to reconsider how serious your sin is and how tainted your good actions are with bad motivations. I would also say that if you are trusting in your own efforts, you're not a Christian.

Jesus told a parable about this. In Luke 18:9–14, he describes two men who come to the temple. One is a Pharisee, and when he prays, he simply boasts about how he's obeyed the law.

The other man was a tax collector, known for taking more than they should. And all he said in his prayer was, “God, be merciful to me, a sinner!” And this is Jesus’ verdict: “I tell you, this man went down to his house justified, rather than the other. For everyone who exalts himself will be humbled, but the one who humbles himself will be exalted.”

That’s why this matters so much. If you trust your own efforts, you’re not trusting God’s provision. And, I would add, you don’t understand the truth about the depth of your sin and the insufficiency of your good works, whatever they are. You can’t be part of God’s family and kingdom if you don’t live by faith. No one here today can say they don’t understand this message of the gospel, the good news of Christianity, which says that sinners can be in the right with God by trusting his Son. Everyone here has heard that the only way to be right with God is through God’s grace, expressed in Jesus’ righteous life and atoning death, received by faith. Accept God’s grace by faith. You’ll never have a right standing with God if you think you can earn it.

Perhaps when you stand before God, you’ll rightly say, “Lord, have mercy on me a sinner.” You might say, “God, I know I rebelled against you. I have done more wrong things than I even know. My only hope is Jesus. I know he is the Righteous One, the Son of God, the Lord and Savior. I know he died for my sins and rose from the grave for my justification. I have put my faith in him.” That is good. I hope we all can say something like that and mean it.

But what if God were to ask us, “How do I know you have faith?” How would you demonstrate that you have faith? In other words, what in your life are you doing that requires faith in Jesus? Being here is a good start. So many people who claim to be Christians aren’t committed to a local church, which simply makes no sense to me. Part of living by faith is submitting to the leadership of a local church and serving—and being served by—that body of believers. I think it takes faith to give generously to the church and to those who need. That shows that you’re willing to do with less in this life because you know being generous is good and right. Serving in the church takes faith, because we don’t always see the fruits of our efforts. Sometimes, we’re not thanked for what we do. It takes faith to stay in a marriage that doesn’t feel perfect. We do that because we know it’s right and ultimately good for us, and we hope and pray and work to make that marriage better. It takes faith to tell other people about Jesus, because they may reject us and call us names. It takes faith to deny yourself pleasures that other people indulge in. You trust that such things will ultimately harm you and those around you.

Many other things take faith. The point is that real faith cannot be separated from the presence of the Holy Spirit in our lives. Real trust leads to real action. We are saved by grace alone through faith alone in Christ alone, and we are saved to do good works to the glory of God alone. May we all trust in Jesus only for salvation, and may our lives show that such faith is real.