

Theology for Life

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Sola Fide

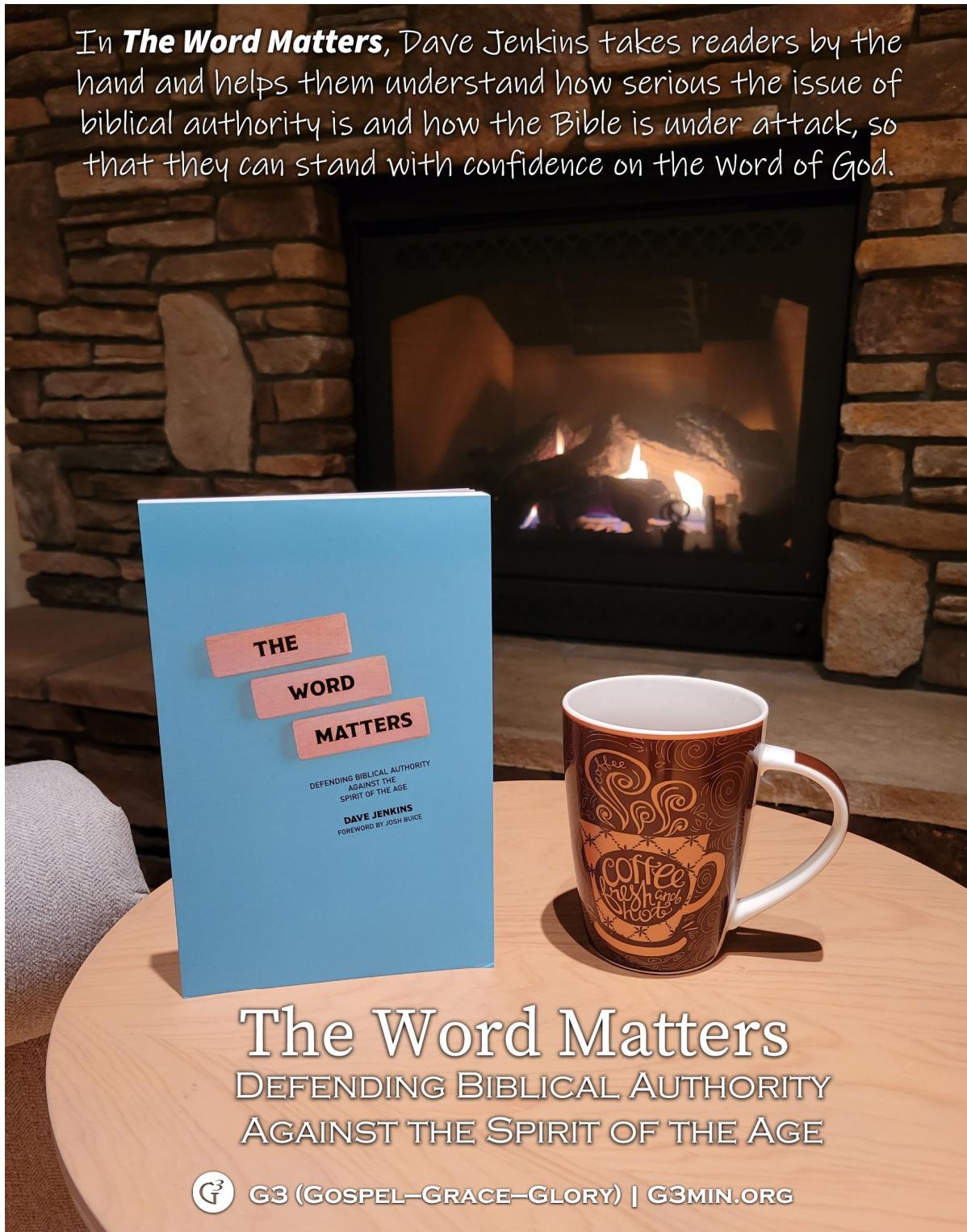
The Heart of the Gospel



Inside this Issue...

- **Faith Alone for Everyday Life**
- **Justification: Union by Imputation**
- ***Sola Fide* and the Reformers**
- ***Sola Fide* in the Confessions**

In ***The Word Matters***, Dave Jenkins takes readers by the hand and helps them understand how serious the issue of biblical authority is and how the Bible is under attack, so that they can stand with confidence on the Word of God.

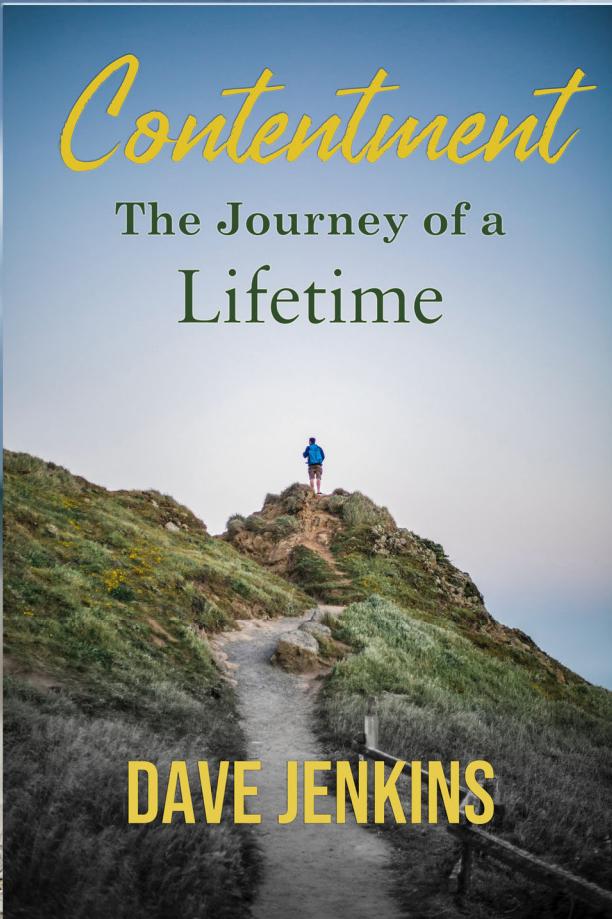


The Word Matters
DEFENDING BIBLICAL AUTHORITY
AGAINST THE SPIRIT OF THE AGE



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In a pastoral and yet accessible way Dave Jenkins, in his latest book, ***Contentment: The Journey of A Lifetime***, takes readers on a personal journey of discovering contentment as defined in Scripture. Masterfully incorporating the Church's rich teaching and literature on contentment, he provides very practical help for readers, equipping them in their efforts to gain contentment in their own lives.



Contentment

The Journey of a
Lifetime

DAVE JENKINS

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EXECUTIVE EDITOR

Dave Jenkins

CONTENT EDITOR

Sarah Jenkins

DESIGN DIRECTOR

Sarah Jenkins

ADVERTISING

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Please contact dave@servantsofgrace.org.

Each generation of Christians must answer a vital question, “What anchors your confidence before a holy God?” For the Reformers, the answer was clear: *Sola Fide*—justification by faith alone. For them, this doctrine wasn’t an abstract debate, it was the difference between despair and hope, fear and freedom. And it remains so today.

We live in an age of endless self-improvement and spiritual performance. Many measure their worth by success, influence, or emotion. Even in the Church, we can begin to think God’s acceptance rises and falls with our best days and worst failures. *Sola Fide* cuts through all of that noise. It reminds us that our standing with God is grounded not in what we do, but in what Christ has done.

Faith alone means this: Christ’s perfect righteousness is credited to sinners who trust in Him. We bring nothing but our need for Him, and He provides everything in His mercy. That is why Martin Luther called justification by faith “the arti-

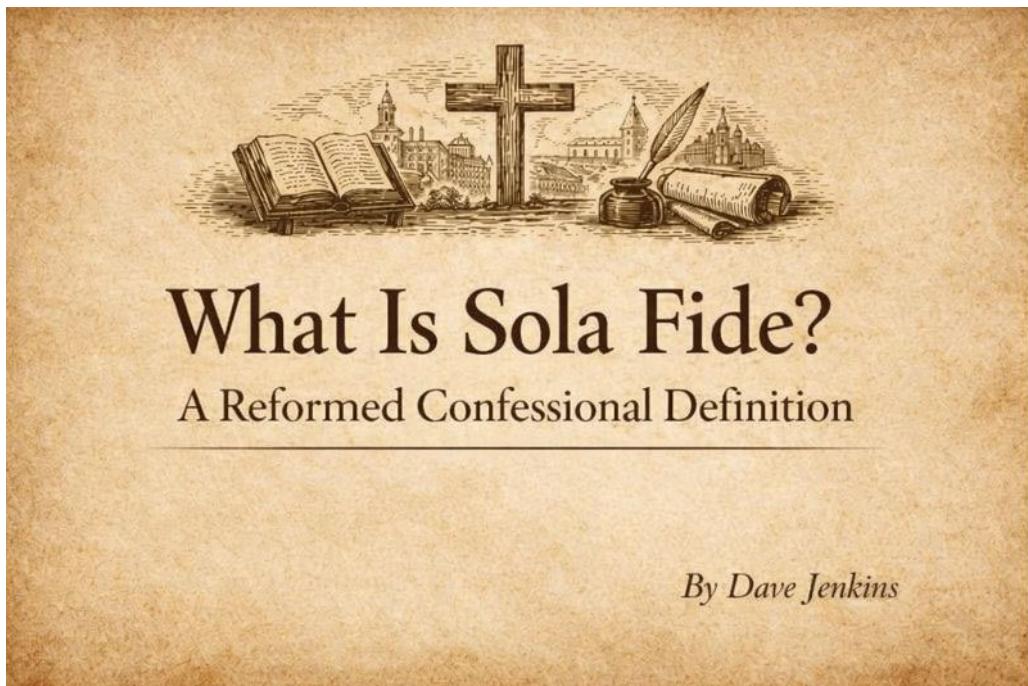
cle upon which the church stands or falls.” If we lose it, we lose the gospel itself.

This issue of *Theology for Life* explores that truth from every angle: biblical, theological, historical, and pastoral. You’ll find articles that unpack the rich meaning of justification in Scripture, revisit the courage of the Reformers, and see how this doctrine still shapes preaching, counseling, and everyday Christian living. Each contribution aims to remind us that Sola Fide is not just a point of doctrine, it’s a source of daily assurance and joy.

When believers rest in Christ’s finished work, the pressure to perform gives way to gratitude. We serve not to earn God’s favor, but because we already have it. This assurance produces holiness, not apathy; humility, not pride. And in a culture obsessed with proving itself, this gospel truth sets us free to love and serve with confidence.

My prayer is that as you read this issue, your heart will be freshly anchored in the righteousness of Christ. Let these pages lead you to worship the Savior who justifies the ungodly and transforms His people by grace. The Reformation cry of Sola Fide still rings true, not because it belongs to the sixteenth century, but because it proclaims eternal good news for weary souls in every century.

In Christ Alone,
Dave Jenkins
Executive Editor, *Theology for Life Magazine*



What Is *Sola Fide*?

A Reformed Confessional Definition

By Dave Jenkins

Few doctrines define the Protestant Reformation, and indeed the gospel itself, more clearly than *Sola Fide*—faith alone. When Martin Luther stood before the powers of his day, he did not merely defend one doctrine among many, he defended the very heart of the Christian faith. To the Reformers, justification by faith alone was the dividing line between the gospel of grace and the religion of human effort.

Luther called justification by faith “the article upon which the church stands or falls.” Calvin called it “the main hinge on which religion turns.” Every age must return to it, not simply to honor the Reformers, but because the question, “How can a sinner be right with God?” remains the most urgent question anyone can ask.

We live in a world obsessed with self-definition, self-help, and self-righteousness. Yet Scripture insists that the righteousness that justifies is not dis-

covered within us but is credited to us from Christ. *Sola Fide* proclaims that sinners are justified before God, not by their works, their feelings, or their progress, but by grace alone, through faith alone, in Christ alone.

The Biblical Foundation

At its core, justification by faith alone is not a human idea—it is God's revelation. Paul writes in Romans 3:21–24: “*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... and are justified by his grace as a gift, through the redemption that is in Christ Jesus.*”

Here Paul makes two decisive points. First, righteousness comes “*apart from the law*”, meaning it cannot be earned or deserved. Second, it comes “*through faith in Jesus Christ*”, meaning it is received, not achieved. Faith is the instrument, not the cause, of justification.

Elsewhere he writes: “*For we hold that one is justified by faith apart from works of the law*” (Romans 3:28). And continuing, Paul adds, “*To the one who does not work but believes in him who justifies the ungodly, his faith is counted as righteousness*” (Romans 4:5). Justification is therefore forensic—a legal declaration, not a process of moral improvement. It is a once-for-all act of God declaring the sinner righteous on the basis of Christ's righteousness credited to their account. Sanctification, by contrast, is God's ongoing work of transforming believers in holiness. The two must never be confused or separated: justification is the root; sanctification is the fruit.

Christ's righteousness consists of His active obedience (His perfect keeping of God's law) and His passive obedience (His sacrificial death for sin). In justification, both are imputed to the believer. As Paul says, “*For our sake he made him to be sin who knew no sin, so that in him we might become the righteousness of God*” (2 Corinthians 5:21). This is the “great exchange”—our sin is counted to Christ, His right-

eousness counted to us.

The Confessional Witness

The Reformed confessions capture this biblical truth with remarkable clarity and pastoral beauty. *The Westminster Confession of Faith* (11.1–2) says the following:

Those whom God effectually calleth, He also freely justifieth... not by infusing righteousness into them, but by pardoning their sins, and by accounting and accepting their persons as righteous; not for anything wrought in them, or done by them, but for Christ's sake alone; nor by imputing faith itself, the act of believing, or any other evangelical obedience to them, as their righteousness; but by imputing the obedience and satisfaction of Christ unto them.

This statement guards the gospel at every turn. It denies that justification comes through infusion (as Rome taught) and insists that it rests solely on the imputation of Christ's righteousness.

Faith is not the ground of justification, but the means by which the believer receives it. The next section adds:

Faith... is the alone instrument of justification; yet it is not alone in the person justified, but is ever accompanied with all other saving graces, and is no dead faith, but worketh by love.

Here we see the Reformers' balance. Faith alone justifies, but justifying faith is never alone. Genuine faith unites us to Christ and inevitably bears fruit in obedience and love.

The Heidelberg Catechism (Q. 60–61)

The Heidelberg Catechism answers the question, "How are you righteous before God?" with the following statement:

Only by true faith in Jesus Christ. Even though my conscience accuses me

that I have grievously sinned against all God's commandments, have never kept any of them, and am still inclined to all evil, yet God, without any merit of mine, of mere grace, grants and imputes to me the perfect satisfaction, righteousness, and holiness of Christ... if only I accept this gift with a believing heart.

"The confessions together form a chorus of praise to Christ."

This is no cold formula. It is a confession full of comfort. Justification by faith alone gives peace to the trembling soul because it rests entirely on Christ's perfection, not ours.

The Belgic Confession (Articles 22–23)

The Belgic Confession ties justification inseparably to Christ in this pointed statement:

We believe that for us to acquire the true knowledge of this great mystery the Holy Spirit kindles in our hearts a true faith... which embraces Jesus Christ, with all His merits, and makes Him our own, and no longer looks for anything apart from Him.

It likewise continues:

Therefore we always hold fast this foundation, ascribing all the glory to God, humbling ourselves, and recognizing ourselves as we are; not claiming a thing for ourselves or our merits, and leaning and resting on the sole obedience of Christ crucified, which is ours when we believe in Him.

The confessions together form a chorus of praise to Christ. They deny that our justification depends on our sanctification and insist that it depends entirely on

Christ's finished work.

A Historical Contrast: The Council of Trent

To understand the clarity of the Reformed position, it helps to recall what it opposed. The Council of Trent (1547 A.D.), Rome's formal response to the Reformation, declared: "If anyone says that men are justified by faith alone... let him be anathema."

The Council of Trent taught that justification involves the infusion of grace that makes one inherently righteous. The believer's cooperation with that grace then preserves and increases justification. The Reformers replied that if justification depends on inner transformation, not on God's declaration, then assurance becomes impossible, and grace becomes dependent on human contribution.

As Calvin said, "As long as Christ remains outside of us, and we are separated from him, all that he has suffered and done for the salvation of the human race remains useless and of no value for us."

The Basis and the Instrument

Reformed theology carefully distinguishes between the basis and the instrument of justification.

"Faith is not a work; it is the empty hand stretched out to grasp Christ's finished work."

- ***The basis*** is the perfect righteousness of Christ: His obedience and satisfaction credited to believers.
- ***The instrument*** is faith alone, by which we receive Christ and His benefits.

Faith does not justify because it is virtuous or strong, but because it clings to Christ. As John Calvin wrote, "Faith is only the instrument for receiving right-

eousness, even as the mouth receives food.”

Faith is not a work; it is the empty hand stretched out to grasp Christ’s finished work. The weakest faith, when fixed upon the true Christ, saves as surely as the strongest faith, because its power lies not in the believer’s grip but in the Savior’s grasp.

Assurance, Humility, and Holiness

The fruit of *Sola Fide* is assurance. If justification depended on our progress in sanctification, we could never rest. But because it depends entirely on Christ’s

obedience, the believer’s conscience can finally be at peace. Romans 8:1 declares, “*There is therefore now no condemnation for those who are in Christ Jesus.*” God’s verdict is final because Christ’s work is finished (John 19:30).

This truth produces humility. There is no room for boasting, for “*it is God who justifies*” (Romans 8:33). *Sola Fide* strips us of self-confidence and leaves us resting

“Thus, justification and sanctification are distinct but inseparable. The same grace that pardons sin also purifies the heart.”

wholly on grace. And far from encouraging sin, justification by faith alone empowers holiness. Those who are declared righteous are also made new creatures in Christ. The grace that justifies also sanctifies. As Paul said, “*Shall we continue in sin that grace may abound? By no means! How can we who died to sin still live in it?*” (Romans 6:1–2). Thus, justification and sanctification are distinct but inseparable. The same grace that pardons sin also purifies the heart.

The Power of *Sola Fide*

Modern Christians need *Sola Fide* now more than ever. Our culture prizes self-expression and self-justification. Even in the Church, moralistic sermons and

self-help spirituality often replace the message of grace. Yet every believer, sooner or later, faces the haunting question: *Have I done enough?* The answer of *Sola Fide* is wonderfully simple and gloriously freeing: “No, but Christ has.”

In counseling, this truth relieves guilt. In preaching, it centers every message on the cross. In discipleship, it sustains believers who stumble. The believer can say with Paul, “*The life I now live in the flesh I live by faith in the Son of God, who loved me and gave himself for me*” (Galatians 2:20). When justification is understood rightly, assurance is strengthened, worship deepens, and mission expands. We evangelize not to earn righteousness but because we already have it in Christ.

The Bedrock of Protestant Theology

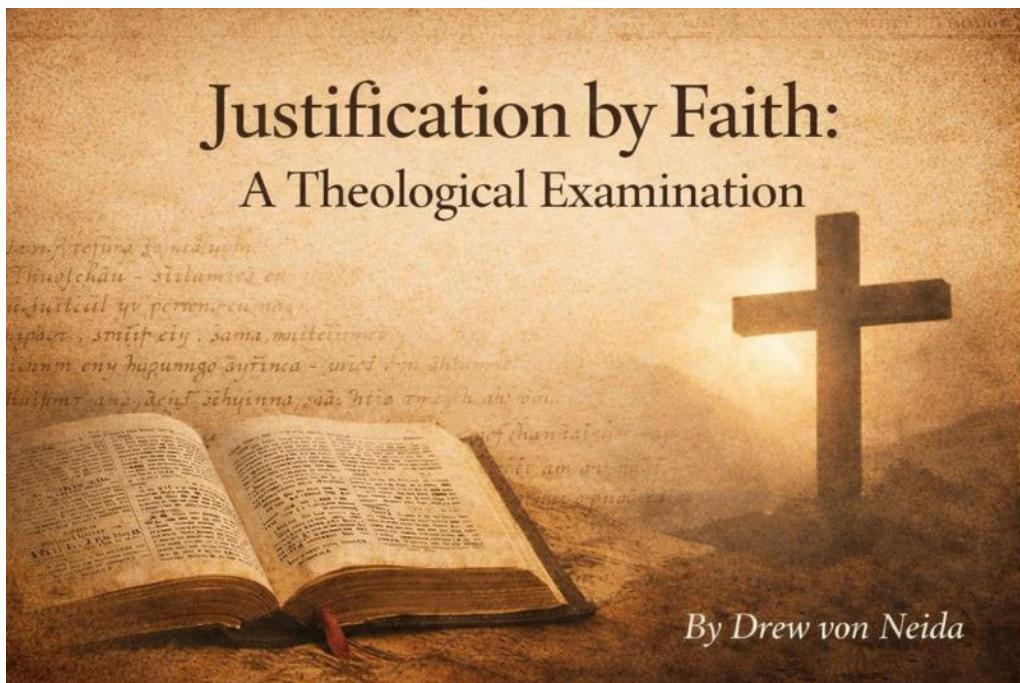
The Reformers risked everything for *Sola Fide* because they understood what was at stake. To make justification depend, even partly, on our works is to rob Christ of His glory and the sinner of assurance. That’s why Luther could say, “If this article stands, the Church stands; if this article collapses, the Church collapses.”

Calvin added, “Wherever the knowledge of justification is taken away, the glory of Christ is extinguished, religion abolished, the Church destroyed, and the hope of salvation utterly overthrown.” Remove *Sola Fide*, and every grace collapses. But when it stands firm, every other doctrine—grace, election, sanctification, glorification—finds its right place.

Conclusion

To ask, “What is *Sola Fide*?” is to ask, “What is the gospel?” It is the declaration that God has done for sinners what they could never do for themselves. Through faith alone, in Christ alone, the guilty are declared righteous, adopted as sons and daughters, and set free to live in joyful obedience. In every age, the Church must recover this truth anew. For weary souls, it is rest; for proud hearts,

it is humbling; for the Church, it is life. Let us then hold fast this confession, as our fathers did before us not to win a theological debate, but to magnify the glory of Christ, who “*justifies the ungodly*” (Romans 4:5) and will one day present His people faultless before the presence of His glory with great joy.



Theology and doctrine are often viewed today as “irrelevant” or “unimportant” subjects of discussion. I’ve been told that the reason is that people see these terms as “taking the focus off the moving of the Holy Spirit.” They have become associated with “legalism” and “head knowledge”, rather than with who God is and what God does. We rarely hear justification taught from the pulpit anymore because it is considered a “theological” term. According to some, our focus should not be on theology and doctrine, but on what God and His Spirit are doing now in us and in our culture.

On the surface, this appears to be a legitimate argument. What many fail to realize, however, is that theology is the study of God. Not merely for intellectual purposes, but to instruct us in His ways and teachings (doctrine). The object of theology is not the self, religion, morality, or culture, but God.[1] Knowing this, when we look at Paul’s teaching in Romans on the doctrine of justification by

faith, we must remember that justification is first and foremost about God. It is God who justifies the ungodly: *“And to the one who does not work but believes in him who justifies the ungodly, his faith is counted as righteousness”* (Romans 4:5).

God would be perfectly within His right to glorify Himself by displaying His justice and allowing every one of us to receive the judgment we deserve. Yet, in His grace and mercy, He grants faith that justifies, bringing every believer into right standing with Him. In this, God receives all the credit and glory.

Now that we know justification is about God, how important is justification? Martin Luther said that justification is, *“Articulus stantis et cadentis ecclesiae”*, which means, “The article upon which the Church stands or falls.”[2] Likewise, John Calvin agreed that justification by faith is the hinge on which everything turns.[3] Our being justified before God is central to salvation. If we are not justified before God and are found guilty of even the smallest sin, we deserve death (Romans 6:23). Yet, despite our deserving God’s wrath and judgment, Jesus *“was delivered up for our trespasses and raised for our justification”* (Romans 4:25). It is by faith alone that we are justified, having peace with God through Jesus Christ (Romans 5:1). Faith is the instrument by which we are declared justified and found righteous before God.

When defining biblical terms, we tend to confine them within English categories. Many fall into the notion that God delivered His Word through the leather-bound King James Scofield Reference Bible. We must remember that Scripture was not written in English. To understand justification as Paul defined it in Romans, we must look to the Greek text.

While scholarly definitions of justification are helpful, Scripture itself defines the term. It is important to distinguish between “justification” and “righteousness”. Why? Dr. James White, a Greek scholar, explains that in English we see righteousness as something done in us and justification as something done for us. Righteousness is moral and internal; justification is legal in nature.

In Greek, however, there are not two distinct terms but one “family of terms”:

Dikaios(adjective), *dikaiosune* (noun), and *dikaioo* (verb). It is up to the translator to determine whether to render *dikaiosune* as “righteousness” or “justification,” depending on the context.[4]

Justification is where God declares a sinner innocent of sin. It is the work of God whereby the righteousness of Christ is imputed to the transgressor, so that the sinner is declared righteous under the law.[5]

Charles Hodge, in his work titled, *Systematic Theology*, asserts that justification is: “An act, and not, as sanctification, a continued and progressive work. It is an act of grace to the sinner. In himself he deserves condemnation when God justifies him.”

As to the nature of the act, it is—in the first place—not an efficient act, or an act of power. It does not produce any subjective change in the person justified. It does not effect a change of character, making those good who were bad, or those holy who were unholy. That is done in regeneration and sanctification.

“Faith is the condition of justification.”

In the second place, it is not a mere executive act, as when a sovereign pardons a criminal, and thereby restores him to his civil rights, or to his former status in the commonwealth.

In the third place, it is a forensic or judicial act, the act of a judge, not of a sovereign. That is, in the case of the sinner, or, in *foro Dei*, it is an act of God—not in His character of sovereign, but in His character of judge. It is a declarative act in which God pronounces the sinner just or righteous—that is, declares that the claims of justice, so far as He is concerned, are satisfied—so that the sinner cannot be justly condemned, but is entitled to the reward promised or due to perfect

righteousness.

The meritorious ground of justification is not faith; we are not justified on account of our faith—considered as a virtuous or holy act or state of mind. Nor are our works of any kind the ground of justification. Nothing done by us satisfies the demands of justice or can be the grounds for—or reason of—the declaration that justice has been met. We are justified because of Christ alone, by His perfect obedience to the law as a covenant and His enduring the penalty of the law in our stead and on our behalf.

The righteousness of Christ is in justification imputed to the believer. That is, is set to His account, so that he is entitled to plead it in the courtroom of God, as though it were personally and inherently His own.

Faith is the condition of justification. That is, so far as adults are concerned, God does not impute the righteousness of Christ to the sinner, until and unless, he (through grace), receives and rests on Christ alone for His salvation.[6]

While Hodge, White, Sproul, Piper, and other faithful teachers agree on justification, N. T. Wright attempts to redefine it by saying, “Justification in the first century was not about how someone might establish a relationship with God. It was about God’s eschatological definition, both future and present, of who was, in fact, a member of His people.”[7]

Eschatologically, because of justification, we have eternal life with God. Biblically, however, “God’s justifying act does not make somebody a member of the covenant, but confirms the person’s already existing status within the covenant.”[8] We are not justified into something such as a group; rather, we are declared innocent of sin.

Justification is often summarized as “just-as-if-I-had-never-sinned.” While true, this does not capture the full depth of the term. In light of the New Testament, it could also be said, “just-as-if- I-had-always-obeyed.” God not only treats us as if we had never sinned, but as if we had always obeyed. If God merely can-

celed our sin, we would still lack righteousness. Yet, God not only forgives our sin, but He also grants us righteousness that is not our own, so that we may have peace with Him.

Jonathan Edwards said it this way: “A person is justified when he is judged by God as being free from the guilt of sin and its deserved punishment, and as having that righteousness that entitles him to the reward of life.”[9]

Means

Faith is the means by which we obtain justification. It is the instrument, not the basis. Faith itself is a gift from God, for *“it has been granted to you that for the sake of Christ you should not only believe in him but also suffer for His sake”* (Philippians 1:29). During the Reformation, justification was summarized as *per fidem propter Christum* (“through faith on the basis of Christ”). Faith looks outside itself to Christ as its object.[10] Saving faith looks to Christ, not to the works of the law.

Paul writes, *“The righteousness of God has been manifested apart from the law... the righteousness of God through faith in Jesus Christ for all who believe”* (Romans 3:21–22a). *“For we hold that one is justified by faith apart from works of the law”* (Romans 3:28). Likewise, the Apostle explains, *“For by grace you have been saved through faith. And this is not your own doing; it is the gift of God not a result of works, so that no one may boast”* (Ephesians 2:8–9).

Paul cites Abraham as the example of justification by faith: *“If Abraham was justified by works, he has something to boast about, but not before God”* (Romans 4:2). It was Abraham’s faith, not his works, that was *“counted to him as righteousness.”* He was justified before circumcision. Before any covenant sign or law was instituted. Showing that justification is by faith alone. Paul also references David: *“Blessed is the one to whom God counts righteousness apart from works”* (Romans 4:6).

This sharply contrasts with the Roman Catholic view, where justification is conferred through the sacraments, beginning with baptism, and can be lost and regained through further works. Such a system makes justification dependent on works, not faith, contrary to Paul's teaching, *"The saving power of faith resides not in itself, but in the Almighty Savior on whom it rests... It is not strictly speaking even faith in Christ that saves, but Christ that saves through faith."*[11]

Basis

The basis of our justification is Christ's atoning work on the cross. *"He himself bore our sins in His body on the tree, that we might die to sin and live to righteousness. By His wounds you have been healed"* (1 Peter 2:24). This is the gospel message: God's redemption plan for saving sinful people. Justification by faith alone is necessary and essential to both the gospel and salvation.[12]

Sin deserves judgment, but God promised a Savior (Isaiah 53). Christ was born without sin, lived without sin, and perfectly fulfilled the law of God. We, being fallen, cannot achieve this righteousness. To stand righteous before God, Christ's righteousness must be imputed to us. Through imputation comes justification; through justification comes propitiation; and through propitiation comes reconciliation.

By denying ourselves, repenting of sin, and trusting in Christ, His righteousness is imputed to us, while our sin is imputed to Him. This is the "Great Exchange". The imputed righteousness of Christ *"is the basis, the cause, the source of all our own actual righteousness."*[13] Christ's righteousness is now what God sees when He looks at us. Jesus bore the full weight of God's wrath for our sin, nailing it to the cross.

With the imputation of Christ's righteousness, we are now viewed as righteous before God, "just-as-if-we-had-always-obeyed." This removes the wrath of God due to us and brings us into peace with the Father. Because we

have sinned, we deserve judgment; yet another has stood before the Judge in our place and paid our fine. We are vindicated and pronounced “not guilty”.[14] Justification is not a process but a declaration that occurs in an instant.[15]

Time Factors

Charles Spurgeon, in his sermon “*Pardon and Justification*”, notes that one blessing of justification is its instantaneous nature.[16] Paul references this in Romans 4: “*Abraham believed God, and it was counted to him as righteousness.*” Likewise, Genesis 15:6 states, “*And he believed the Lord, and He counted it to him as righteousness.*” Abraham believed and it was credited immediately.

Augustus Hopkins Strong writes, “Since justification is an instantaneous act of God, complete at the moment of the sinner’s first believing, it has no degrees.” Weak faith justifies as fully as strong faith.

He continues by saying, “Justification is instantaneous, complete, and final: instantaneous, since otherwise there would be an interval during which the soul was neither approved nor condemned by God (Matt 6:24); complete, since the soul, united to Christ by faith, becomes partaker of His complete satisfaction to the demands of the law (Col 2:9-10); and final, since the union with Christ is indissoluble (John 10:28-29).”[17] This work of God is instantaneous because it is not a process, but a declaration.

Results

Justification brings great benefits. Romans 5 outlines these blessings. First, “*since we have been justified by faith, we have peace with God through our Lord Jesus Christ*” (Romans 5:1). This peace signifies the end of hostility between sinners and God, whose wrath once rested on them (Romans 1). Through justification, that enmity is removed.

Second, we receive “*access by faith into This grace in which we stand*” (Romans 5:2). God now deals with us by grace, not works. When we sin and repent, “*He is faithful and just to forgive*” (1 John 1:9). Justification also allows us to “*rejoice in*

hope of the glory of God", assuring us of His blessings.

Third, justification enables us to endure suffering. "*Count it all joy, my brothers, when you meet trials... for you know that the testing of your faith produces steadfastness*" (James 1:2–3). "*Indeed, all who desire to live a godly life in Christ Jesus will be persecuted*" (2 Timothy 3:12). Paul tells the Romans to rejoice in suffering because their endurance produces character. As John MacArthur notes, "The more like Christ you are, the more the world will treat you like they treated Christ."

Assurance

One of the greatest truths about justification is that it is irreversible. When God pardons, He never un-pardons. Jesus said, "*This is the will of him who sent me, that I should lose nothing of all that he has given me, but raise it up on the last day*" (John 6:39). He speaks a man into a justified condition, and He will never speak him out of it again.

Jonathan Edwards writes:

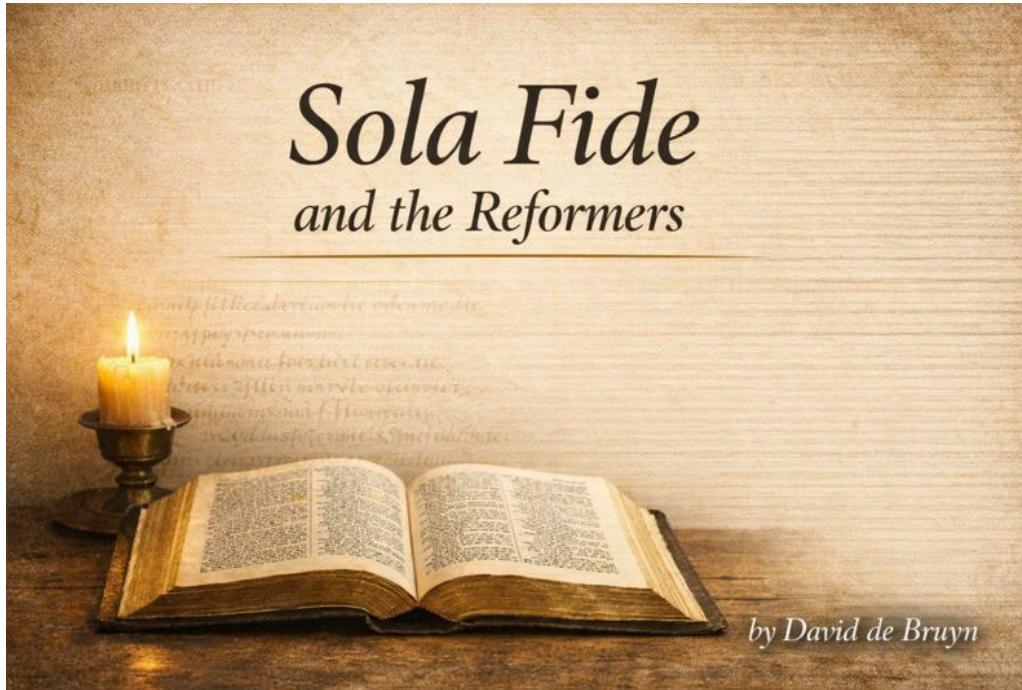
The sinner, in His first justification, is forever justified and freed from all obligations to eternal punishment. Because justification is forever, it follows that future faith and repentance are contained within that justification. Repentance of those future sins, faith in the Redeemer, and continuance in one whose heart is repentant and faithful are now made sure by God's promise.[18]

Justification is a once-for-all act. We do not need to be re-justified. As believers, we are continually sanctified, but never re-justified. Though we still sin, "*if anyone does sin, we have an advocate with the Father, Jesus Christ the righteous*" (1 John 2:1). The repentance of future sins is already encompassed in our justification. This provides unshakable assurance: when Jesus saves His people, they are truly saved. God has granted us faith to believe, making us Christ's sheep—and no one can snatch us from His hand (John 10:28). Glory to God, who not only

saves but justifies us, granting eternal communion with Him.

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Luther's famous 95 Theses was not where he declared a view on justification. Those were focused mainly on indulgences, penance, papal authority. It was somewhere around 1519 A.D., as Luther studied the book of Romans, that he wrote this:

I began to understand that “the justice of God” meant that justice by which the just man lives through God’s gift, namely by faith. This is what it means: the justice of God is revealed by the gospel, a passive justice with which the merciful God justifies us by faith, as it is written: “He who through faith is just shall live.” Here I felt that I was altogether born again and had entered paradise itself through open gates.

Luther's theology of justification was really made up of three elements: all closely connected.

First, Luther's insight was that the complete victory of Christ on the cross allowed for Christ's alien righteousness to be imputed to the sinner, not given

only after the gradual curing of sin. Justification was not the infusion of righteousness, like the physician's pronouncement of recovery—a bill of health attesting the patient's transformed nature. Instead, it was a judge's acquittal of the guilty, pronouncing him innocent on the basis of union with Christ.

Second, he saw faith not as a virtue formed by love, but as the act by which meritless humans receive the merits of another. Faith is the only act which excludes boasting, for it is the reception and submission to the sufficient person and work of Christ. Therefore, faith alone justifies.

Third, Luther's famous phrase was *simul iustus et peccator*—"all at once righteous and a sinner". By seeing justification and sanctification as inseparable and yet distinct, Luther could see our status before God as just, while our transformation into the image of Christ as progressive.

Justification is a forensic act whereby we are declared righteous through imputed righteousness, on the basis of faith in Christ. Luther's theology of justification was mostly unchanged in what became the later Protestant confessions.

As we know, much strife and recriminations broke out in the ensuing years. There were various attempts at rapprochement and agreement between the Reformers and the Roman Church. The Regensburg Colloquy in 1541 A.D., particularly Article 5 on justification, made remarkable concessions to the Reformers, particularly on justification by faith. Unfortunately, it failed.

The Council of Trent, which met from 1545 A.D. to 1563 A.D. chose to canonise the transformative view of justification and condemn the forensic. Canon IX states:

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.

I suggest we can articulate the division between Roman Catholic teaching, as represented in the current Catechism of the Roman Catholic Church, and historical Protestant teaching on the matter of justification by examining three questions.

First, what is the nature of justification? Is justification the act by which we are declared righteous while still sinners, or the act by which having been made righteous we are declared to be so? In other words, is justification a forensic act of imputed alien righteousness, or is justification a transformative act of infused righteousness? Second, why should justification be by faith alone, and what does that mean? Third, what role do works play in our justification?

First, What is the Nature of Justification, According to the Bible?

Protestants believe that the Bible teaches justification is a pronouncement by God, declaring a sinner to be righteous, by imputing the sinner's guilt to Christ, and imputing Christ's righteousness to the sinner. There are two parts to that definition. One, it is a legal act, an act of pronouncement and declaration, not an act of transformation. Two, it involves a righteousness not our own being credited to us. It is not an infused righteousness that is grown by cooperation with the Holy Spirit, but it is Christ's alien righteousness that is credited to us.

"Now to him who works, the wages are not counted as grace but as debt. But to him who does not work but believes on Him who justifies the ungodly, his faith is accounted for righteousness" (Romans 4:4-5).

"Therefore by the deeds of the law no flesh will be justified in His sight, for by the law is the knowledge of sin. But now the righteousness of God apart from the law is revealed, being witnessed by the Law and the Prophets, even the righteousness of God, through faith in Jesus Christ, to all and on all who believe. For there is no difference; for all have sinned and fall short of the glory of God, being justified freely by His grace through the redemption that is in Christ Jesus, whom God set forth as a propitiation by

His blood, through faith, to demonstrate His righteousness, because in His forbearance God had passed over the sins that were previously committed, to demonstrate at the present time His righteousness, that He might be just and the justifier of the one who has faith in Jesus" (Romans 3:23-26). It is also seen clearly in Romans 5:12-19, 2 Corinthians 5:21, and Philippians 3:9.

Second, Why Should Justification be by Faith Alone?

The theological answer to this question is because Scripture teaches that sinful man has no other option if he wishes right standing with God. Man may wish to attempt righteousness by his own hand, but the Bible teaches he will fail. Isaiah 64:6 says all our righteousness are like filthy rags. The moral demand of God's holiness is not that we do our best, but that we achieve perfection, *"And I testify again to every man who becomes circumcised that he is a debtor to keep the whole law" (Galatians 5:3).*

"For whoever shall keep the whole law, and yet stumble in one point, he is guilty of all" (James 2:10). The continual testimony of Paul is boasting in our works is impossible, not because it is forbidden, but because it is unachievable. None of us ever get there. We may hope to cooperate with God and earn our share of credit for salvation, but that is simply now what actually happens. Instead, we either receive righteous status as a gift, with no room to boast, or we keep trying on our own. "For by grace you have been saved through faith, and that not of yourselves; it is the gift of God, not of works, lest anyone should boast" (Ephesians 2:8-9).

The reason why justification is by faith alone is because faith, rightly defined, is the moment of full surrender to the grace of God, the moment of full trust in His righteousness, the moment of complete transfer of merit from Christ to the sinner. It is the moment where the sinner repents not only of his sin, but also of self-reliance, not only of evil works, but of good works done in the flesh.

We see Jesus contrasting these two ways of thinking when a group came to him and asked, *"What can we do to perform the works of God" (John 6:28).* Jesus re-

sponded to their desire to work, perform and earn with these words: “*This is the work of God — that you believe in the One He has sent*” (John 6:29). Believing is a receptive activity; it is compared by Jesus to coming and to eating and drinking (John 6:35).

Third, What Role Do Our Works Play in Justification?

Martin Luther went too far when he expressed dislike for the epistle of James. But we must admit that James and Paul, on the surface, sound different when it comes to the relationship between justification and works.

“*Was not Abraham our father justified by works when he offered Isaac his son on the altar? Do you see that faith was working together with his works, and by works faith was made perfect? And the Scripture was fulfilled which says, ‘Abraham believed God, and it was accounted to him for righteousness.’ And he was called the friend of God. You see then that a man is justified by works, and not by faith only*” (James 2:21-24).

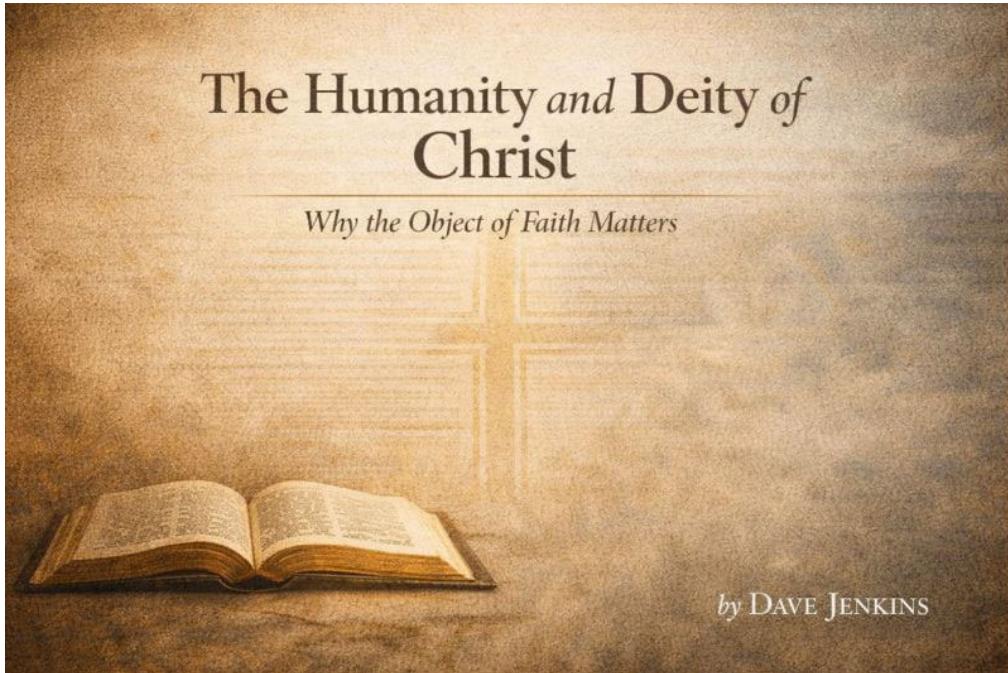
But Paul says, “*But to him who does not work but believes on Him who justifies the ungodly, his faith is accounted for righteousness*” (Romans 4:5).

Instead of seeing Paul and James as opposed to one another, we should see them back-to-back, facing very different foes, with resultant different emphases. Paul is facing legalists, who thought that obedience either to the Mosaic Law, or even the law of conscience could merit eternal life. Paul says, “*No, we are justified by faith in Christ alone, apart from our own works.*” James is facing antinomians, lawless people who think that the Gospel means a mere mental assent to some truths about Christ means one is justified. James says, “*No, the faith that truly justifies is verified and demonstrated by outward works.*” Paul and James are dealing with different errors.

Paul is dealing with those who wish to add human works to gain or maintain justification. James is dealing with those who wish to subtract works from the results of justification.

It is best to hear the notion in Calvin's own words, "It is therefore faith alone which justifies, and yet the faith which justifies is not alone: just as the heat alone of the sun which warms the earth, and yet in the sun it is not alone, because it is constantly conjoined with light."

Luther, Calvin, and several others did not introduce a theological innovation when defending *Sola Fide*. Instead, they retrieved a doctrine that had been largely forgotten or misconstrued through centuries of man-centered reasoning and scholastic logic.



The Reformers were not content to say, “we are saved by faith alone”; they were careful to add “in Christ alone”. Faith itself does not save. The power of salvation lies in the *object* of faith: the Lord Jesus Christ, who is truly God and truly man.

Every false religion, every cult, and every theological distortion ultimately fails at this point. They either deny His full deity—reducing Him to a created being or moral example; or they deny His full humanity—making Him a distant, phantom figure untouched by weakness or suffering. Yet the Scriptures insist we must believe in the Christ who is truly God and truly man, the eternal Son incarnate for our redemption. To misplace our faith is to lose the gospel itself. As Jesus warned, “Unless you believe that I am he, you will die in your sins” (John 8:24).

The True Object of Saving Faith

Saving faith is not a vague spiritual optimism or trust in an abstract “higher power.” It is personal trust in the person and work of the real, biblical

Jesus. Paul writes, “*There is one mediator between God and men, the man Christ Jesus*” (1 Timothy 2:5). The Savior must be both God and man to accomplish redemption.

- **As man**, He represents us before God, obeying where Adam failed and dying as our substitute (Romans 5:18–19).
- **As God**, His obedience and death have infinite worth, able to satisfy divine justice and grant eternal life to all who believe (John 1:1, 14; Hebrews 9:14).

If Jesus were merely human, His death could not atone for the sins of the world. If He were merely divine without true humanity, He could not stand in our place. The gospel depends entirely on the truth that the eternal Son became flesh, “*Immanuel, God with us*” (Matthew 1:23). Faith, therefore, must grasp the whole Christ—His person and His work. Anything less is another gospel.

The Confessional Witness

The early Church fought tirelessly to preserve the truth of Christ’s two natures. *The Chalcedonian Definition* (A.D. 451) summarized it beautifully:

One and the same Christ, Son, Lord, Only-begotten, to be acknowledged in two natures, without confusion, without change, without division, without separation; the distinction of natures being by no means taken away by the union, but rather the property of each nature being preserved.

The Reformed confessions stand firmly in this stream. *The Westminster Confession of Faith* (8.2) declares:

The Son of God, the second person in the Trinity... did, when the fullness of time was come, take upon Him man’s nature, with all the essential properties, and common infirmities thereof, yet without sin; being conceived by the power of the Holy Ghost... so that two whole, perfect, and distinct natures, the Godhead and the manhood, were inseparably joined together in one person.

The Belgic Confession (Article 19) likewise affirms:

We believe that by this conception the person of the Son is inseparably united and joined with the human nature, so that there are not two Sons of God, nor two persons, but two natures united in one single person.

This union is not a theological abstraction; it is the foundation of redemption. Only the God-Man could bear the penalty of sin and reconcile God and humanity.

Why Getting Christ Right Matters

Faith is only as good as its object. A counterfeit Christ cannot save. When

“True faith unites the believer to the whole Christ— not merely to His example or teachings, but to His person.”

cults like the Jehovah’s Witnesses call Jesus “a god”, or when liberal theologians reduce Him to a moral teacher, they offer a “christ” who cannot redeem. Likewise, mystical movements that present Jesus as merely an inner spiritual force separate Him from the flesh-and-blood Redeemer of Scripture.

To trust in a Jesus who is not the God-Man is to trust in a shadow. Paul warns of those who “preach another Jesus” (2 Corinthians 11:4). Saving faith must rest on the biblical Christ, not a cultural or sentimental substitute. The deity of Christ guarantees the sufficiency of His atonement; the humanity of Christ guarantees its relevance. As Athanasius wrote, “What He has not assumed He has not healed.” If Christ did not truly take our nature, we remain unredeemed.

Faith in the Whole Christ

True faith unites the believer to the whole Christ—not merely to His example or teachings, but to His person. It receives Him as Prophet, Priest, and King.

As Prophet, He reveals God’s truth (John 1:18).

As Priest, He offers Himself as a perfect sacrifice (Hebrews 7:25–27).

As King, He rules and defends His people (Philippians 2:9–11).

To believe in Jesus as Savior, while rejecting His lordship or His divine authority, is to divide what God has joined. Saving faith does not merely agree with facts, it entrusts the soul to the living Christ.

The Reformers often spoke of *unio mystica*, the spiritual union between Christ and the believer. Through faith, the Holy Spirit unites us to Christ so that His righteousness becomes ours, His death our death, His life our life. This union depends entirely on who Christ is—God and man in one person.

The Humanity We Need

Modern Christians often emphasize Christ's deity—and rightly so—but sometimes forget His real humanity. Yet the New Testament insists that our salvation and comfort depend on it. Jesus *hungered* (Matthew 4:2), *wept* (John 11:35), *grew weary* (John 4:6), and *suffered* (Hebrews 2:18). These experiences were not illusions; they were the genuine experiences of the Son of God, who took on our flesh.

Hebrews 4:15 comforts us in saying: “*For we do not have a high priest who is unable to sympathize with our weaknesses, but one who in every respect has been tempted as we are, yet without sin.*” Because Jesus is truly human, He knows the frailty of our frame. Because He is truly divine, He can actually help and save us. His intercession at the Father's right hand is grounded in both realities: He stands as our merciful and faithful High Priest.

His humanity also ensures the resurrection of our humanity. The risen Christ bears the same glorified human nature He took from Mary's womb. As Paul writes, “*The first man Adam became a living being; the last Adam became a life-giving spirit*” (1 Corinthians 15:45). Our future resurrection is guaranteed because the God-Man now reigns bodily in heaven.

The Deity We Depend On

Equally vital is Christ's full deity. Only God can bear the infinite weight of

divine wrath and fully satisfy the justice of God. John 1:1–3 declares, *“In the beginning was the Word, and the Word was with God, and the Word was God.”* The same Word *“became flesh and dwelt among us”* (v. 14). The Redeemer is none other than the eternal Son, who upholds all things by His power (Hebrews 1:3).

If Christ were not God, His death would be noble but not saving. A mere man cannot bear the sins of the world. But because the One who died is the eternal Son, His sacrifice possesses infinite value and eternal efficacy. Moreover, His deity ensures that He can grant eternal life to all who believe (John 10:28). He is not merely the messenger of salvation; He *is* salvation.

Contemporary Distortions of Christ

The Church today faces subtle forms of Christological distortion. Some present Jesus primarily as a moral example or social reformer. Others reduce Him to a therapeutic presence, who exists to affirm our self-worth. Still others embrace a “cosmic Christ” detached from the historical Jesus of Scripture. Each of these errors erodes the gospel. The object of saving faith is not an idea, a feeling, or an experience—but a person: the incarnate Son who lived, died, and rose again in real space and time. A Christ who does not bear our sin, who is not both God and man, cannot justify the ungodly. A Christ, who is not sovereign, cannot save.

The Implications of Right Belief

When believers place their faith in the true Christ, several profound realities follow:

- **Assurance** – because Christ is both God and man, His mediation is perfect and complete. Our salvation rests on His finished work, not our fluctuating feelings (Hebrews 7:25).
- **Access** – through His humanity, we approach the throne of grace with confidence (Hebrews 4:16).

- **Adoration** – the God-Man invites our worship. Only a divine Savior is worthy of praise (Revelation 5:9–13).
- **Imitation** – the incarnate life of Christ provides the pattern for holy living (Philippians 2:5–8).
- **Hope** – His bodily resurrection assures ours (1 Corinthians 15:20–23).

To know and trust this Christ is to have life itself (John 17:3).

The Faith That Saves

“As believers, we rest not in our faith, but in the faithful One.”

Saving faith is not mere assent to propositions about Jesus, but a Spirit-wrought trust in the real Jesus as He is revealed in Scripture. It believes that the One who was “*in the form of God... emptied himself, taking the form of a servant*” (Philippians 2:6–7), and that this same Jesus died for our sins and rose again. Faith looks away from self and rests

wholly on Him. It says with Thomas, “*My Lord and my God*” (John 20:28).

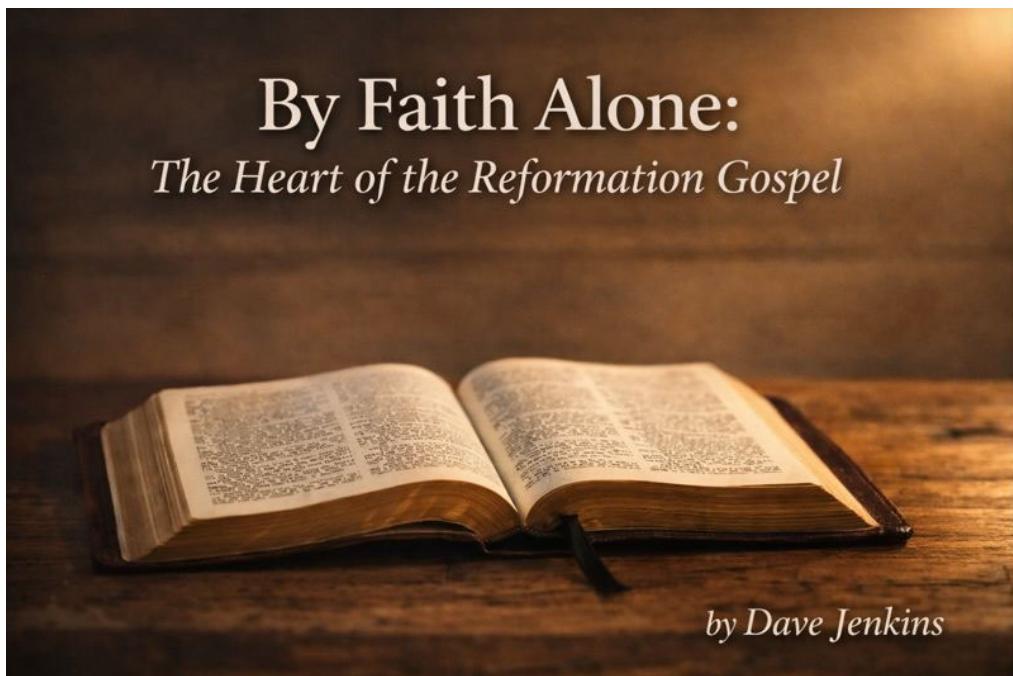
When we believe in Christ this way, we do not just acknowledge His deity and humanity—we rely upon them. We trust that His divine power can save, and His human compassion will receive us.

Conclusion

The object of faith determines the reality of salvation. *Sola Fide* must never be separated from *Solus Christus*. To have faith in a false Christ is to have no faith at all. But to believe in the true Christ, the eternal Son made flesh, is to possess eternal life. In an age of confusion, the Church must proclaim again that our

Redeemer is one person with two natures, truly God and truly man. Only such a Savior can bridge the infinite gap between a holy God and sinful humanity.

As believers, we rest not in our faith, but in the faithful One. The humanity and deity of Christ are not abstract doctrines—they are the very means of our salvation, the assurance of our hope, and the object of our eternal worship. Let us then join the confession of every generation of the faithful: *We believe in one Lord Jesus Christ, the only-begotten Son of God... being of one substance with the Father, who for us men and for our salvation came down from heaven and was made man.* The true Christ alone can save. He alone is worthy of our trust, our praise, and our everlasting faith.



When Martin Luther nailed his Ninety-Five Theses to the Wittenberg Church door in 1517, he didn't invent a new idea he rediscovered an ancient truth. *Sola Fide*, "by faith alone", was not born in Wittenberg. It runs like a golden thread from Genesis to Revelation.

The Reformers were right to insist that justification by faith alone is not only the heart of the gospel, but the heart of the entire Bible's story of redemption. From Abraham's tent to Paul's letters, salvation has always been by grace through faith in the promises of God, fulfilled in Christ. The consistent testimony of Scripture is this: sinners are made right with God not by human merit, ritual, or law-keeping, but by believing God's promise and resting in His provision.

Faith at the Beginning: Genesis and the Covenant of Grace

The story of faith begins not in the New Testament, but in the Garden of Eden. After Adam and Eve sinned, God promised that the seed of the woman would crush the serpent's head (Genesis 3:15). Even then, redemption was

grounded in divine promise, not human performance. When God clothed Adam and Eve with garments of skin (Genesis 3:21), it foreshadowed the covering of righteousness provided by another's sacrifice. From the very beginning, sinners were taught that forgiveness requires substitution and that God Himself would provide it.

The first generations of humanity demonstrate the same pattern. Abel's offering was accepted, not because it was outwardly superior, but because it was offered *"by faith"* (Hebrews 11:4). Enoch walked with God *"by faith"* (Hebrews 11:5). Noah, warned of things not yet seen, built the ark *"by faith"* (Hebrews 11:7). Faith is not a New Testament innovation; it is the universal posture of all who trust God's Word and depend on His grace.

Abraham: The Paradigm of Faith

If Genesis reveals the beginning of faith, Abraham shows its essence. Paul calls Abraham *"the father of all who believe"* (Romans 4:11), because in him we see the pattern of justification by faith apart from works. When God promised Abraham that he would have descendants as numerous as the stars, Abraham *"believed the Lord, and He counted it to him as righteousness"* (Genesis 15:6). This is the first explicit statement of justification by faith in Scripture, and it became the cornerstone of Paul's argument in Romans and Galatians.

Abraham was declared righteous, not because he had kept the law—it would not be given for another 430 years (Galatians 3:17), but because he trusted in God's promise. His faith was not mere optimism or general belief in God's existence. It was trust in the specific promise of a Redeemer who would come through his offspring (Galatians 3:16). The covenant with Abraham reveals that salvation has always been by grace, through faith, in Christ. The outward sign of circumcision (Genesis 17) was never the grounds of acceptance, but the seal of a righteousness already received by faith (Romans 4:11).

Moses and the Law: Faith, Not Merit

At Mt. Sinai, God gave His people the law, but not as a ladder to earn salvation. The covenant of law was given to a redeemed people who had already been saved by grace through faith. Israel's deliverance from Egypt came first; obedience came second.

Exodus 14:31 records, "*Israel saw the great power that the Lord used against the Egyptians... so the people feared the Lord, and they believed in the Lord and in His servant Moses.*" Redemption preceded requirement.

When Habakkuk later declared, "*The righteous shall live by his faith*" (Habakkuk 2:4), he summarized the entire Mosaic revelation. Even in a system filled with sacrifices and ceremonies, the heart of true religion was always trust in God's mercy, not confidence in one's works. The sacrifices pointed forward to the ultimate Substitute, "*the Lamb of God who takes away the sin of the world*" (John 1:29). Faith saw beyond the shadow to the substance, beyond the blood of animals, to the coming Christ.

David and the Prophets: Faith Amid Failure

King David, though a man after God's own heart, knew he could not stand before God on his own righteousness. After his sin with Bathsheba, he prayed, "*Enter not into judgment with your servant, for no one living is righteous before you*" (Psalm 143:2). And in Psalm 32, David celebrates the blessing of justification apart from works: "*Blessed is the one whose transgression is forgiven, whose sin is covered. Blessed is the man against whom the Lord counts no iniquity*" (Psalm 32:1–2).

Paul quotes these verses in Romans 4 to show that David understood the same gospel of grace that Abraham did. The prophets, too, proclaimed faith as the way of life. Isaiah called the weary to "*look to Me and be saved, all the ends of the earth*" (Isaiah 45:22). Israel's repeated failures under the law proved that no one could be justified by works. The law exposed sin and drove sinners to grace. The sacrificial system was a constant reminder that only God could provide

atonement.

Faith Fulfilled: Christ and the Gospels

When Jesus appeared, He did not overturn the principle of justification by faith; He fulfilled it. His first words of ministry were: *"Repent and believe in the gospel"* (Mark 1:15). Throughout His life, He commended faith as the means of receiving grace, saying in one instance, *"Your faith has made you well"* (Mark 5:34). The object of faith, however, shifted from promise to fulfillment. The Patriarchs believed in the promise of a coming Redeemer; we believe in the Redeemer who *has come*.

Jesus Himself embodied the righteousness God requires and provides. As Paul later writes, *"The righteousness of God has been manifested apart from the law... the righteousness of God through faith in Jesus Christ for all who believe"* (Romans 3:21 –22). The Cross is where faith finds its anchor. It is there that the divine plan which began in Genesis finally reached its climax. On the Cross, Christ bore the curse of the law (Galatians 3:13) so that all who believe might receive the blessing of Abraham (Galatians 3:14).

Paul and the Doctrine of Justification

No one explains the gospel of faith alone more fully than the Apostle Paul. In the books of Romans and Galatians, he defends the same message the Reformers would later proclaim: justification is God's gracious declaration that a sinner is righteous solely because of Christ's righteousness imputed through faith.

Romans 4 uses Abraham and David as witnesses that justification has always been by faith. Romans 5 reveals the theological foundation: as Adam's sin was imputed to all humanity, so Christ's righteousness is imputed to all who believe.

Galatians 2–3 counters the error of adding works to faith. Paul insists, *"A person is not justified by works of the law but through faith in Jesus Christ"* (Galatians 2:16). He warns that to add circumcision or any human effort as a condition for

justification is to “*nullify the grace of God*” (Galatians 2:21). Faith is not a new condition under a new covenant, it is the continuing instrument by which God justifies sinners. The promise made to Abraham finds its fulfillment in Christ, and those who believe share in that same faith (Galatians 3:7–9).

James and the Reality of Living Faith

Some have claimed that James contradicted Paul’s words by teaching that justification is by works (James 2:14–26). But the Reformers and Scripture itself teach otherwise. Paul addresses the basis of justification (faith apart from works); James addresses the evidence of justification (faith that produces works). The two Apostles are not adversaries but allies. Paul denounces legalism; James denounces hypocrisy.

“We are justified by faith alone,” the Reformers said, “but not by a faith that is alone.” True faith unites us to Christ and inevitably bears fruit in love, obedience, and holiness (Galatians 5:6).

Faith in Hebrews: The Assurance of Things Hoped For

The letter to the Hebrews provides a panoramic view of faith’s endurance. Hebrews 11 is often called the “Hall of Faith”, but it is better understood as the *Hall of God’s Faithfulness*. Each example—Abel, Enoch, Noah, Abraham, and Moses—demonstrated the same truth: salvation has always been by faith in God’s promise, not by human merit.

Hebrews 11:13 summarizes their hope: “*These all died in faith, not having received the things promised, but having seen them and greeted them from afar.*” Their faith looked forward to Christ; ours looks back to Him. Yet both rests on the same Redeemer. Hebrews 12 points us to “*Jesus, the founder and perfecter of our faith*” (Hebrews 12:2). He is both the source and the object of faith; the One who secures it from start to finish.

Faith in the New Creation

Even in glory, salvation remains by grace through faith. Faith will give way

to sight, but the principle of total dependence on God's grace will never end. In the New Heavens and New Earth, the redeemed will still sing, "*Worthy is the Lamb who was slain*" (Revelation 5:12). The redeemed in the book of Revelation are clothed not in their own righteousness, but in robes "*washed... in the blood of the Lamb*" (Revelation 7:14). From Eden lost to Eden restored, salvation is and has always been by faith in the promise and provision of God.

Faith Alone, Christ Alone

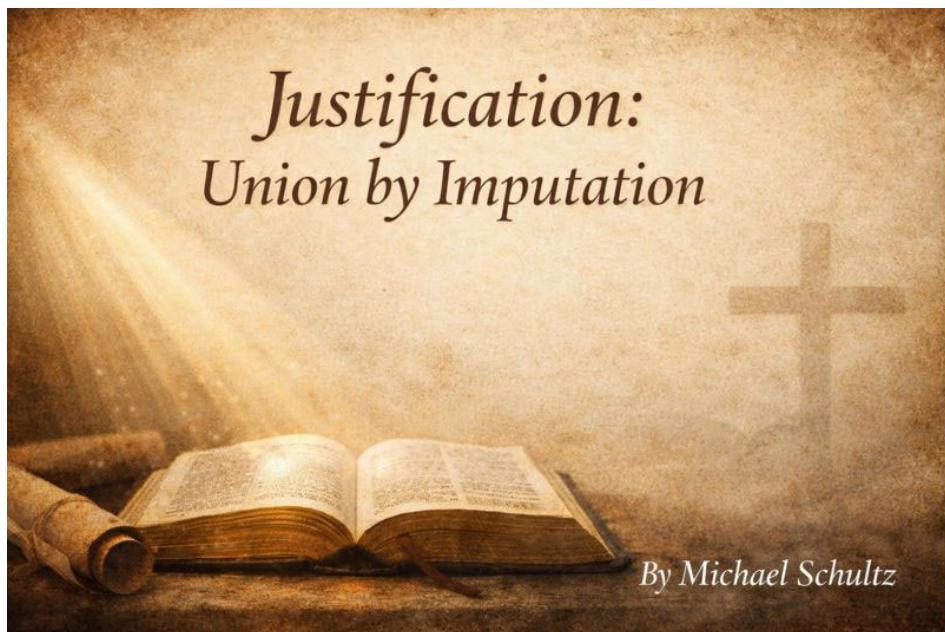
Throughout redemptive history, faith has always been the hand that receives the grace of God. The promise to Abraham, the sacrifices of Moses, the songs of David, the preaching of the prophets, and the gospel of Christ all declare the same message: "*The righteous shall live by faith.*"

What changed at the Reformation was not the gospel itself, but the recovery of its clarity. The Reformers reminded the Church that salvation cannot be earned or maintained by works, rituals, or penance. It is God's free gift, received through faith in Christ alone. Faith alone magnifies grace alone, because it looks away from self to Christ. It humbles sinners and exalts the Savior. It brings rest to the weary and confidence to the fearful. And it unites all of Scripture's promises in one glorious truth: "*By grace you have been saved through faith... it is the gift of God*" (Ephesians 2:8).

Conclusion

The gospel of *Sola Fide* is not merely a theological slogan; it is the story of the Bible itself. The Patriarchs believed the promise yet to come. The Apostles proclaimed the promise fulfilled. And the Church today proclaims the same Savior: Christ crucified and risen, received by faith alone.

Faith alone is the heart of the Reformation gospel because it is the heartbeat of God's redemptive plan. From Genesis to Galatians and beyond, every sinner who has ever been saved has been saved the same way: by grace alone, through faith alone, in Christ alone, to the glory of God alone.



Although it is one of the lesser-known books of the Bible, the Book of Esther provides one of the most relatable scenes in the Bible when I consider my relationship with Christ. I read of Esther's hesitation to go into the inner court of the King's palace uninvited, because to do so was punishable by death (Esther 4:11), and I identify with her, because so often I feel as if I am barred from going in prayer to the throne of God to ask the King of Kings for more grace.

When I've sinned and feel the shame and regret that comes along with it, passages like Isaiah 59:2 echo in my mind, *"Your iniquities have made a separation between you and your God, and your sins have hidden his face from you so that he does not hear."* I think of Jeremiah 3:8, when the weeping Prophet acknowledges that *"though I call and cry for help, he shuts out my prayer."* The feeling of abandonment by God wreaks havoc in my life and effectively causes more distance to grow between myself and God, as I am afraid to go to Him due to a fear that He is disappointed in and ashamed of me because of the sin I have committed.

Thus, the process is self-perpetuating. I sin, and my sin makes me feel as if I have distanced myself from God. I am, consequently, afraid to go to God for forgiveness and refuge, sanctification and guidance, and find myself moving further and further away from Him as a result. This distance breeds more sin, and the system forms a complete spiral.

The Solution

Because it *is* the case—that our sin creates distance between ourselves and God—the Bible tells us that God has provided a solution to this problem for His people. Rather than allowing our sins to continue to separate us from Him, He has chosen to separate us from our sins.

God couldn't be clearer about this, as He repeats the sentiment throughout the Old Testament. Most famously, He says in Psalm 103:12 that He removes our transgressions from us *as far as the east is from the west*. I enjoy other passages which teach this concept with different illustrations, such as Micah 7:9, which says God steps on our sins and throws them into the bottom of the ocean. One other favorite of mine is Isaiah 38:17, which says God “in love” throws all our sins behind His back.

To be clear, God is not simply ignoring our sins. The Bible teaches that if He is going to forgive our sins and cleanse us of them, He must do so in a manner that is *“faithful and just”* (1 John 1:9). He cannot do anything that is unjust or unfaithful. So, God has chosen to forgive our sins by the atoning blood of Christ, shed on our behalf (Hebrews 9:13-14). That was accomplished by God *imputing* our sins to Christ’s account on the cross, such that when He was on the cross, it was as though God looked at Him and saw us instead (Colossians 2:14). Jesus died for our sins. He was crushed by God the Father *because* of what we did (Isaiah 53:5). He took our punishment, alleviating us of any remaining guilt before God (Romans 8:1).

The Reconciliation

While being forgiven and alleviated of all the sins we ever committed is wonderfully glorious news, it might come as a surprise to many that this alone was not sufficient to reconcile us to God. The removal of our sin debt made us (in a sense) morally neutral. We had neither any good nor any evil to our credit. This might sound nice, but only the righteous can have communion with God (Matthew 5:8; Matthew 5:20). Jesus' death on the cross removes all debt (negative relations) between us and God, but we still have no credit (positive relations) with God, because even our most righteous deeds are like filthy rags (Isaiah 64:6).

So, Christ went further, and beyond dying the perfect death to remove all guilt from our account, Christ also lived the perfect life to supply all the needed righteousness for us to be reconciled to God. The Bible says that in order for us to be reconciled to God, Christ became sin so that we could "*become the righteousness of God*" (2 Corinthians 5:20) through Him.

The former effort, wherein Christ took away our debt and guilt, is theologically referred to as the "Passive Obedience" of Christ. That is to say, Jesus *passively* permitted something to happen to Him—namely the imputation of our sin to His account—for the sake of paying our debt, and the reception of the punishment due to us in His body on the cross. His Passive Obedience on our behalf relieves us of any debt.

"Since Scripture says that there is now no condemnation from God for those who have been forgiven by the sacrificial atonement of Jesus Christ..."

The latter effort, wherein Christ provides for us all the needed righteous-

ness to be reconciled to God, is theologically referred to as the “Active Obedience” of Christ. That is to say, Jesus *actively* fulfilled all righteousness on our behalf (Matthew 3:15; Matthew 5:17) by keeping the Law perfectly, and He has permitted the rewards due to Him to be given also to us. His active obedience on our behalf gains us unimpeded access to the Father.

The Conclusion

Since Scripture says that there is now no condemnation from God for those who have been forgiven by the sacrificial atonement of Jesus Christ, and since God’s people have become reconciled to Him by the imputed active obedience of Christ, such that they *become* the righteousness of God, then believers should understand three necessary conclusions of these truths:

1. Because our acceptance and deservedness of rewards in the sight of God is predicated on the life and death of Jesus Christ and not our own performance, we can believe that from the moment of our salvation we are declared not only forgiven but *just* in the sight of God and can expect nothing but lovingkindness from His hand as we would expect Him to give to Jesus Christ. This is the concept of justification—to be made *just* before God.
2. Because this occurs irrevocably at the moment of our salvation (being predicated on the life and death of Jesus and not our own performance), we can believe that our justification is legally declared, rather than earned, as we are welded to the life and death of Jesus Christ. Some believe our poor performance will undermine the perfection of Christ, which God imputes to our account, but in Christ’s life, no one’s unholiness ever overwhelmed His holiness. In fact, when He touched the leper, He didn’t get leprosy, the leper got healed. *The light came into the darkness, and the darkness did not overcome it.* In the same way, the imputation of Christ’s righteousness to our account, at the

moment of salvation, results in our being declared just in the sight of God irrevocably and inalterably.

3. Because we are loved, forgiven, and justified in the sight of God, we can believe that we have every right, like Esther with her King, to approach the throne of God with boldness (Hebrews 4:16), confidence (Hebrews 10:19), and with full assurance (Hebrews 10:22), knowing that it is God Himself who invites us to “*give him no rest*” (Isaiah 62:7) by praying to Him *without ceasing* (1 Thessalonians 5:17).

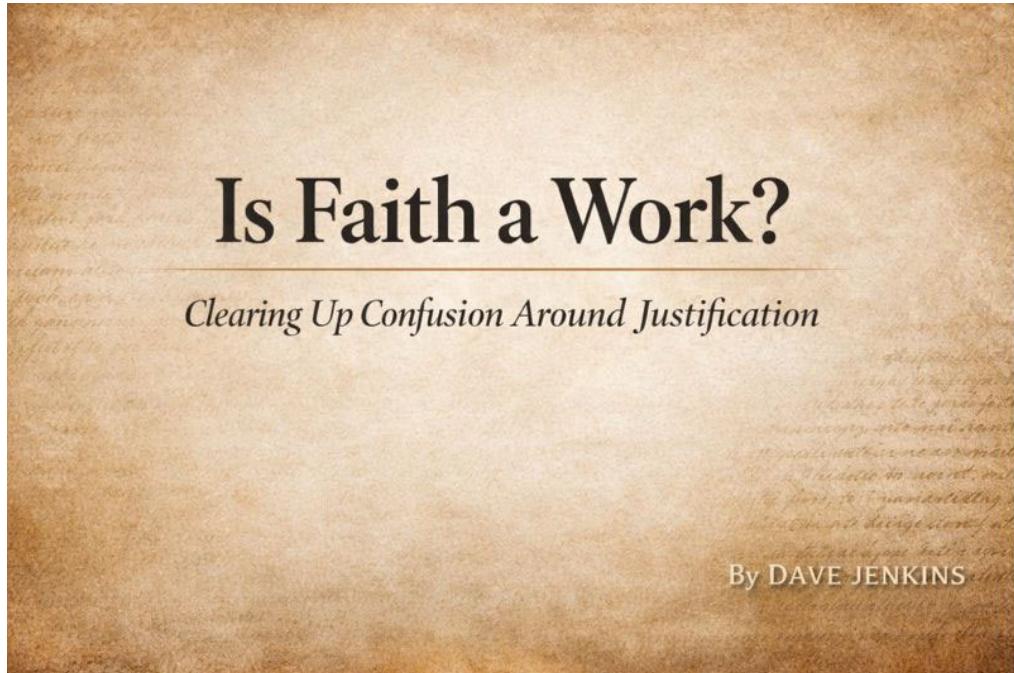
Let us affirm with our Brothers from almost 500 years

ago, “We should not plead that we are unworthy—for it is not a question of offering our prayers on the basis of our own dignity, but only on the basis of the excellence and dignity of Jesus Christ, whose righteousness is ours by faith.” (1)

If you are united to Christ by faith, you have received forgiveness of sins, the righteousness of God, and a promise of eternal reward because of the life and death of Jesus Christ, in whom you have trusted. Go like Esther to the throne of the King and pour your heart to Him who has declared you justified.

References:

- 1) *The Belgic Confession*, Article 26.



Few doctrines are more central to the Christian faith and more frequently misunderstood than justification by faith alone. When the Reformers proclaimed *Sola Fide*, they meant that faith is the *instrument* through which sinners receive Christ's righteousness, not a *work* that earns it. Yet confusion persists. Some assume that because faith is something we do, it must therefore contribute to salvation. Others fear that emphasizing faith as necessary for justification makes grace conditional. Both errors miss the beauty and balance of the gospel. Faith is not a work that earns favor with God; it is the empty hand that receives His gift. Understanding that distinction safeguards both grace and assurance.

Faith and Works: The Biblical Contrast

The Apostle Paul could not have been clearer: "*For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, not a result of works, so that no one may boast*" (Ephesians 2:8–9). Faith and works are not com-

peting forms of effort; they are opposite principles. Works look inward for merit; faith looks outward to Christ. Works seek to earn; faith receives what another has earned.

In Romans 4, Paul contrasts these two postures vividly: *“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”* (Romans 4:4–5). Notice the paradox: the one who “*does not work*” is the one who believes. Faith, by definition, renounces self-reliance. It stops working in order to rest in another’s work.

Faith as the Instrument, Not the Cause

Reformed theology has always distinguished between the *instrument* and the *grounds* for justification. The basis for justification is the righteousness of Christ—His perfect obedience and atoning death. The instrument is faith, by which we are united to Christ and receive His righteousness. Faith justifies *not because of what it is* but *because of what it receives*. The value of faith lies entirely in its object.

John Calvin explained it this way: “Faith is only the instrument for receiving righteousness, even as the mouth receives food.” Just as eating does not create nourishment but receives it, so faith does not create righteousness but receives Christ’s. The power of salvation lies not in the strength of our believing, but in the sufficiency of the Savior we believe in.

What Faith Is and Is Not

Faith is more than intellectual agreement. It involves knowledge, assent, and trust. We must know the truth of the gospel, agree that it is true, and personally rest upon Christ as our righteousness. But faith is not a meritorious act. It is not a virtue that God rewards or a substitute for obedience. Paul explicitly denies this when he says that faith is “*not of yourselves; it is the gift of God.*” Even faith itself is a gift of grace (Philippians 1:29).

If faith were a work, it would reintroduce human effort into salvation and undermine grace. Instead, faith is the God-given means by which grace reaches us. It is not payment rendered to God, but dependence upon His promise.

The Witness of the Confessions

The Reformed confessions are careful to preserve this balance. The **Westminster Confession of Faith (11.2)** states:

Faith, thus receiving and resting on Christ and His righteousness, is the alone instrument of justification; yet it is not alone in the person justified, but is ever accompanied with all other saving graces, and is no dead faith, but worketh by love.

Faith receives and rests, it does not merit or perform. Its life is active, but its role in justification is purely receptive.

The **Belgic Confession (Art. 22)** likewise explains:

We believe that, to attain the true knowledge of this great mystery, the Holy Spirit kindles in our hearts a true faith which embraces Jesus Christ with all His merits, appropriates Him, and seeks nothing more besides Him. For it must necessarily follow that either all that is required for our salvation is not in Christ or, if all is in Him, then he who has Christ by faith has complete salvation in Him.

Faith, then, is the Spirit's gift that unites us to Christ. It does not add to His work but clings to it.

The Danger of Making Faith a Work

When faith is treated as a human contribution, assurance evaporates. If God justifies us because of the *quality* of our faith, who could ever have enough? Many sincere believers fall into despair because they confuse faith's role as instrument, with faith's strength as performance. They measure their salvation by the intensity of their believing rather than by the sufficiency of Christ's finished work.

But Scripture points us away from faith's degree to its object. Jesus said, "*If you have faith like a grain of mustard seed, you will say to this mountain, 'Move,' and it will move*" (Matthew 17:20). Even the weakest faith, when directed toward the

true Christ, saves completely. Faith's power does not come from the believer, but from the One believed in. The difference between strong faith and weak faith is not how much grace it merits, but how much assurance it enjoys.

Faith and Repentance: Two Sides of the Same Coin

Some worry that emphasizing faith alone minimizes repentance. But the two are inseparable graces. Repentance turns from sin; faith turns to Christ. Both are gifts of the same Spirit (Acts 11:18). However, repentance is not an additional work that earns forgiveness. True repentance flows from faith—it is the fruit of trusting God's mercy. As the Heidelberg Catechism teaches, faith "produces in us a heartfelt sorrow for sin and a sincere joy in Christ." We are not justified because we repent well, believe strongly, or obey faithfully, but because Christ has done all perfectly. Faith simply lays hold of Him.

Faith and Assurance

Understanding that faith is not a work brings immense comfort. If salvation rested on the consistency or purity of our faith, every believer would live in perpetual fear. But because faith is merely the channel through which grace flows, our confidence rests not in faith itself but in Christ. Thomas Watson, the Puritan, wrote, "Faith justifies not as a virtue, but as an instrument, not as a work, but as a hand." That means our assurance grows as we look less at our faith and more at our Savior. When Peter walked on water, he sank the moment he looked away from Christ to the waves. So too, believers sink into doubt when they fixate on the strength of their believing rather than

"The Reformers were often accused of promoting antinomianism, suggesting that faith alone frees people to live however they want."

the reliability of Christ's promise. Faith is strong when it stops staring at itself and clings to Christ.

Faith Works but Not for Justification

The Reformers were often accused of promoting antinomianism, suggesting that faith alone frees people to live however they want. Scripture, however, teaches the opposite. True faith always works, but never *for* justification. It works *from* justification. Paul tells the Galatians that "*faith works through love*" (Galatians 5:6). And James reminds us that "*faith without works is dead*" (James 2:26).

These passages do not contradict justification by faith alone; they confirm it. Faith that receives Christ's righteousness also receives His Spirit, who produces holiness. Faith and obedience are distinct, but inseparable. Works are the evidence of life, not the cause of it. As John Owen wrote, "Faith alone justifies, but a justifying faith is never alone."

Why This Matters

Getting this right protects both grace and the gospel.

1. It guards grace from dilution. If faith is treated as a meritorious act, grace ceases to be grace (Romans 11:6).
2. It grounds assurance in Christ, not self. Because faith looks away from self to Christ, believers can rest in His finished work.
3. It glorifies God alone. Salvation by grace through faith alone gives all glory to the Giver, not the receiver.
4. It fuels obedience. Freed from the treadmill of performance, believers serve God out of gratitude, not fear.

Faith that ceases striving and rests in Christ becomes the engine of joyful holiness.

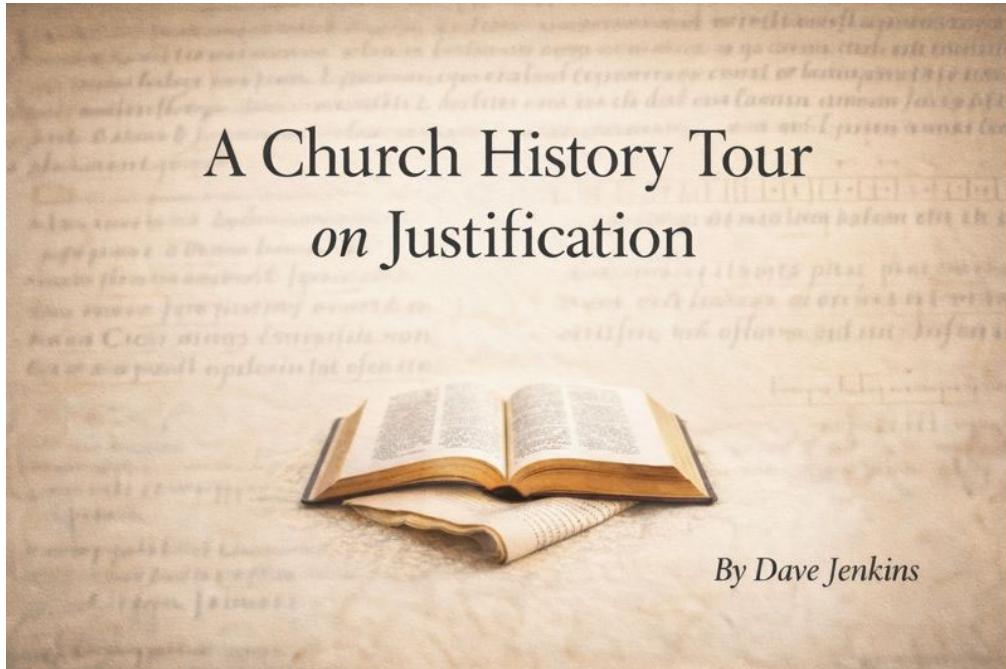
A Faith That Receives, Not Achieves

The gospel does not call us to produce faith as a substitute work. It calls us to believe the One who justifies the ungodly. That's why Jesus said, "*This is the*

work of God, that you believe in him whom he has sent" (John 6:29). Believing is not our work, for God it is God's work in us, leading us to rest in His Son. The sinner's prayer is not "Look what I have done," but "*Lord, I believe; help my unbelief*" (Mark 9:24). Every other religion says, "Do this and live." The gospel says, "*It is finished—believe and live.*"

Conclusion

Faith is not a meritorious act, but a miraculous gift. It does not earn God's favor; it receives it. It does not contribute to justification; it connects us to the Justifier. By faith alone, we rest in the finished work of Christ, who lived the life we could never live, died the death we deserved, and rose to secure our eternal righteousness. To make faith a work is to rob Christ of His glory. To see faith as an instrument of grace is to rejoice in the gospel's simplicity: "*To the one who does not work but believes in Him who justifies the ungodly, his faith is counted as righteousness*" (Romans 4:5). The Christian life begins, continues, and ends with that same humble posture empty hands receiving an all-sufficient Christ.



The question, “How can a sinner be right with God?” has echoed through every age of the Church. It is not a question of mere curiosity it is the question upon which every soul’s eternity hangs. From the Apostles to the Reformers and beyond, the Church’s health has always depended on how clearly it answers that question. When justification by faith alone is understood and proclaimed, the gospel flourishes. When it is obscured or denied, darkness spreads. This tour through church history will show that justification has always been at the heart of the gospel and that every generation must guard, teach, and rejoice in it anew.

The Apostolic Era: The Foundation Laid

The doctrine of justification begins not with Augustine or Luther, but with Scripture itself. Paul’s letters to the Romans and Galatians form the foundation for all later reflection. In Romans 3–5, Paul teaches that sinners are justified—declared righteous—through faith in Jesus Christ, apart from works of the law.

In Galatians, he defends this gospel against those who tried to mix faith and works, warning that to add anything to Christ's finished work is to preach "another gospel" (Galatians 1:6–9).

The Early Church inherited this apostolic gospel. The Book of Acts records that salvation was proclaimed "*through the forgiveness of sins*" and "*by faith in His name*" (Acts 10:43; 13:39). From the beginning, the Church confessed that righteousness before God was a gift received by faith, not a reward earned by works.

The Early Church Fathers: Seeds of Clarity and Confusion

In the centuries after the Apostles, the Early Church defended the deity of Christ, the Trinity, and the Incarnation truths essential to justification. Yet on the doctrine itself, the picture is mixed. Writers like Clement of Rome (A.D. 96) and Ignatius of Antioch (A.D. 110) echoed Paul's emphasis on grace, warning against self-righteousness. Justin Martyr spoke of believers being "reckoned righteous by faith." Irenaeus and Athanasius highlighted Christ's substitutionary work as the basis of salvation.

However, by the third and fourth centuries, moralism began to creep in. Origen and others spoke of justification as both forgiveness and transformation, blending the categories of justification and sanctification. The seeds of confusion were sown: was righteousness *imputed* (credited) or *infused* (implanted)?

The decisive moment came with the Bishop of Hippo, named Augustine (A.D. 354–430). Augustine rightly insisted that salvation is by grace, opposing the Pelagian idea that human effort could earn salvation. He stood as a champion of sovereign grace against Pelagianism. Yet Augustine understood justification primarily as God making the believer righteous through grace. The Reformers later recovered the clearer biblical teaching that justification is God declaring sinners righteous through faith alone, on the basis of the imputed righteousness of Christ.

The Medieval Church: From Grace to Merit

As centuries passed, the Church increasingly confused justification (God's legal declaration) with sanctification (God's work of growth and change into the likeness of Christ). The sacramental system grew, and with it, the idea that grace was dispensed through the Church rather than received directly through faith.

By the 12th and 13th centuries, theologians like Peter Lombard and Thomas Aquinas taught that justification involved both the infusion of grace and cooperation with it. Faith was necessary but not sufficient, so one had to add acts of love and penance to complete justification. Salvation was viewed in that system as a process of becoming righteous through participation in the sacraments. Grace began the journey in this vein, but human merit completed it. The result was the line between faith and works was blurred almost entirely. A vast penitential system also was developed: indulgences, purgatory, and the treasury of merits. The gospel of free grace was buried under rituals, fear, and uncertainty.

By the dawn of the 16th century, the Church's official teaching, enshrined later in the Council of Trent (1547), explicitly denied that justification is by faith alone. Rome taught that righteousness is infused into believers through baptism, increased through good works, and can be lost by mortal sin. It was into this world that the Reformers spoke, and the sound of grace thundered once again.

The Reformation: The Gospel Recovered

The Reformation was not about personal rebellion or political reform; it was about the gospel. Luther's famous phrase, "the article by which the church stands or falls," referred to this doctrine: justification by faith alone.

Martin Luther (1483–1546)

As a young monk, Luther was haunted by the question, "How can I find a gracious God?" Despite rigorous fasting and confession, he found no peace until studying Romans 1:17: "*The righteous shall live by faith.*" In that moment, Luther later wrote, "I felt myself to be reborn and to have gone through open doors into

paradise.” He realized that justification is not God making us righteous through works, but God declaring us righteous through faith in Christ’s righteousness alone. Luther’s 95 Theses (1517) and his subsequent writings challenged indulgences and the entire sacramental system that turned grace into commerce. His teaching on *Sola fide* lit the fire of the Reformation.

John Calvin (1509–1564)

Calvin systematized this recovered gospel. In his book, *Institutes of the Christian Religion*, he wrote, “We are said to be justified by faith when, excluded from all works, we by faith lay hold of the righteousness of Christ.” Calvin emphasized the double grace (*duplex gratia*) of justification and sanctification: distinct yet inseparable gifts received in union with Christ. His clear distinction between the two preserved assurance while promoting holiness.

The Reformed Confessions

For the Reformers, justification by faith alone meant that salvation rests wholly on the finished work of Christ. Faith receives what Christ has accomplished; it contributes nothing. The Reformers codified their faith in the great confessions:

- The Augsburg Confession (1530) declared, “Men are freely justified for Christ’s sake, through faith, when they believe that they are received into favor.”
- The Belgic Confession (1561) insisted that “faith is only the instrument by which we embrace Christ.”
- The Heidelberg Catechism (1563) beautifully summarized: “Even though my conscience accuses me... yet God grants and imputes to me the perfect satisfaction, righteousness, and holiness of Christ, if only I accept such benefit with a believing heart.”
- The Westminster Confession of Faith (1646) affirmed: “Faith, thus receiving and resting on Christ and His righteousness, is the alone in-

strument of justification; yet is it not alone in the person justified, but is ever accompanied with all other saving graces, and is no dead faith, but worketh by love."

The Post-Reformation Era: Consolidation and Challenge

After the 17th century, the Reformed orthodox theologians—men like Francis Turretin, John Owen, and Hermann Witsius—clarified and defended the doctrine against subtle errors. They distinguished sharply between justification (a once-for-all declaration) and sanctification (a lifelong process). Their writings solidified the Reformation consensus: righteousness is imputed, not infused; justification is received by faith alone, not by faith plus works; assurance is grounded in Christ’s finished work, not human performance.

Yet new challenges arose. The Enlightenment (18th century) shifted focus from divine revelation to human reason. The gospel of grace was replaced by moral improvement. In the 19th century, liberal theology reduced faith to religious feeling and justification to inner transformation. Despite these distortions, evangelical leaders like Charles Spurgeon and J.C. Ryle held fast to the Reformation gospel. Ryle wrote, “Justification is the very hinge and turning point on which the whole matter of salvation turns.”

The Modern Church: Renewal and Retreat

In the 20th century, new debates erupted over justification. The Roman Catholic Church, reaffirming Trent at Vatican II (1962–65), maintained its teaching that justification involves both faith and works. Ecumenical dialogues have sought common ground, but fundamental differences remain: the Reformer’s said justification is *by faith alone*; Rome still says justification is *by faith formed by love*—faith plus charity as the basis for acceptance.

Meanwhile, within Protestantism, the “New Perspective on Paul” (championed by E.P. Sanders, James Dunn, and N.T. Wright) redefined justification as God’s declaration of covenant membership rather than acquittal from

guilt. This approach downplays sin's legal problem and shifts justification from the courtroom of God to the community of believers.

In response, Reformed scholars such as John Piper, R.C. Sproul, and Michael Horton have reasserted the classical view. The biblical and confessional doctrine still stands: justification is God's once-for-all declaration that sinners are righteous in His sight solely because of Christ's righteousness imputed to them and received by faith alone.

Why the Reformation Still Matters

Five centuries later, some ask whether these distinctions still matter. Isn't it enough to "love Jesus" and do good? But the Reformers' cry of "*Sola fide!*" is

as urgent as ever. Every generation faces the temptation to smuggle works into grace. Whether it's through moral performance, social activism, or spiritual experience, we are prone to base our standing before God on what we do rather than on what Christ has done. Justification by faith alone guards the gospel's integrity, fuels assurance, and glorifies Christ. It is not a

"The doctrine of justification is the story of grace preserved. From the Apostles to the Reformers, from Paul's letters to modern pulpits, the truth remains: God justifies the ungodly through faith in Christ alone."

relic of theological controversy; it is the lifeline of Christian hope. When believers grasp that God justifies the ungodly (Romans 4:5), confidence replaces fear, joy replaces striving, and worship replaces worry. As the hymn says:

"Nothing in my hands I bring,
Simply to Thy cross I cling."

The Ongoing Reformation of the Heart

The doctrine of justification is not only the story of Church history, it is

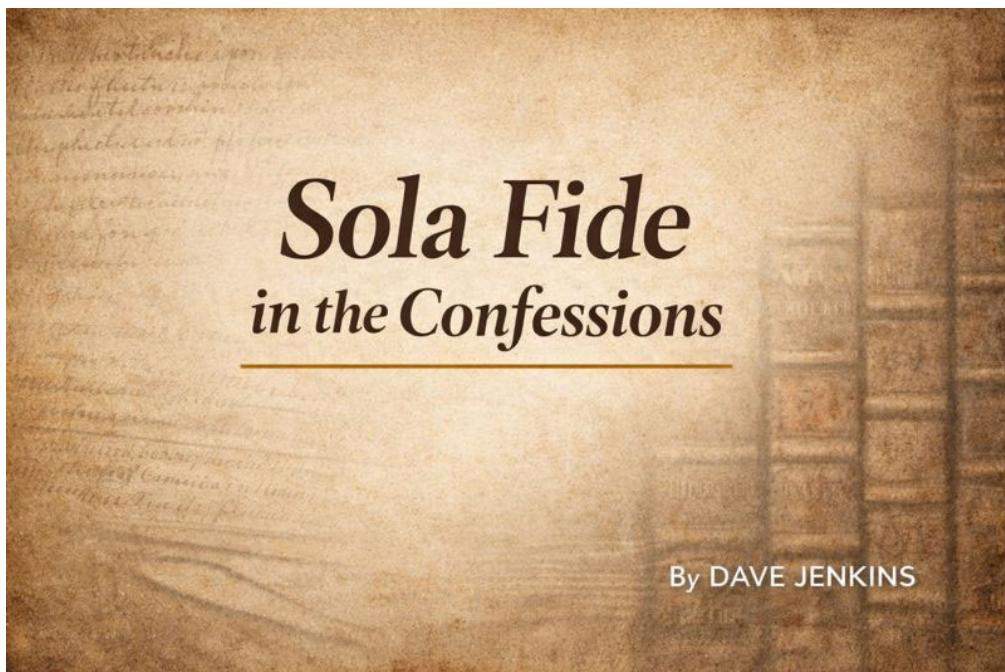
the story of every believer's heart. Each of us must rediscover, day by day, that we stand before God, not because of our obedience, our feelings, or our faithfulness, but because of Christ's obedience, His finished work, and His faithfulness to us.

The Church must never outgrow this gospel. The same grace that saved Augustine, awakened Luther, and ignited the Reformation still saves today. The Reformation slogan, *Semper Reformanda* ("always reforming"), means continually returning to Scripture's center: the righteousness of God revealed by faith in Christ alone.

Conclusion

The doctrine of justification is the story of grace preserved. From the Apostles to the Reformers, from Paul's letters to modern pulpits, the truth remains: God justifies the ungodly through faith in Christ alone.

History teaches us that whenever the Church loses this truth, the gospel dims. But whenever the Church recovers it, revival follows. The question that drove Luther still confronts every generation: "How can a sinner be right with God?" The answer has not changed: by grace alone, through faith alone, in Christ alone, to the glory of God alone.



At the heart of the Protestant Reformation stood a single, world-shaking conviction: sinners are justified by grace alone, through faith alone, in Christ alone. But the Reformers didn't fight and die for a slogan—they confessed a biblical truth that defined the very gospel. Their teaching was not isolated or individualistic. It was expressed, defended, and passed down through the great Protestant confessions and catechisms, which continue to serve as guardrails for gospel faithfulness. This article surveys several of those confessions to show that *Sola Fide*—faith alone—is the clear, consistent, and central teaching of the Reformed tradition.

The Need for Confessional Clarity

The Reformers lived and wrote in an age of controversy. The medieval Church had gradually turned justification from a declarative act of God into an ongoing process of becoming righteous through infused grace, sacramental participation, and human cooperation. The Council of Trent (1547 A.D.) codified this

view by declaring: “If anyone says that men are justified by faith alone... let him be anathema.”

In response, the Reformers crafted confessions, not to create new doctrine, but to articulate the ancient, biblical faith in clear and public form. Confessional theology gave the Reformation movement unity and accountability. At their core, these documents affirm one gospel: that God justifies sinners not because of anything wrought in them, but solely because of the righteousness of Christ imputed to them and received by faith alone.

The Augsburg Confession (1530 A.D.)

The Augsburg Confession, drafted by Philip Melanchthon and presented to Emperor Charles V, stands as the first formal statement of Lutheran belief and one of the earliest Protestant confessions.

Article IV, “*Of Justification*”, reads: “Also they teach that men cannot be justified before God by their own strength, merits, or works, but are freely justified for Christ’s sake, through faith, when they believe that they are received into favor, and that their sins are forgiven for Christ’s sake, who, by His death, has made satisfaction for our sins. This faith God imputes for righteousness in His sight.”

This brief paragraph captures the Reformation gospel in its purest form:

- Justification is *free*—a gift of grace.
- Its *basis* is Christ’s satisfaction on the cross.
- Its *instrument* is faith alone.
- Its *result* is imputed righteousness and full forgiveness.

Faith alone, the confession insists, does not create righteousness but receives it. This article became the cornerstone of all subsequent Protestant confessions.

The Belgic Confession (1561 A.D.)

The Belgic Confession, written by Guido de Brès for the Reformed churches in the

Netherlands, echoes the same heartbeat of grace. Article 22, *"Our Justification through Faith in Christ"*, declares:

We believe that, for us to acquire the true knowledge of this great mystery, the Holy Spirit kindles in our hearts a true faith which embraces Jesus Christ, with all His merits, and makes Him our own, and no longer

looks for anything apart from Him.

For it must necessarily follow that either all that is required for our salvation is not in Christ, or, if all is in Him, then he who has Christ by faith has complete salvation in Him.

And Article 23, *"The Justification of Sinners"*, continues:

We believe that our blessedness lies in the forgiveness of our sins be-

cause of Jesus Christ, and that therein our righteousness before God consists: as David and Paul teach us that man is blessed to whom God imputes righteousness apart from works. We rely and rest upon the obedience of Christ crucified alone, which becomes ours when we believe in Him.

These articles make several points with striking precision:

Faith is the Spirit's gift.

Christ's merits are *complete*—nothing can be added.

Justification rests *solely* on Christ's obedience, imputed to believers.

Faith is the *instrument*, not the cause, of justification.

This language, rich with pastoral warmth, guards assurance. Because our righteousness lies in Christ alone, believers need not waver in fear or

uncertainty.

The Heidelberg Catechism (1563 A.D.)

Few Reformation writings express *Sola Fide* as tenderly and personally as *The Heidelberg Catechism*. Designed to teach both children and adults, it combines theological precision with pastoral comfort.

Question 60 of this confession asks the question, “How are you righteous before God?” The answer is simple, yet profound:

Only by true faith in Jesus Christ. Even though my conscience accuses me that I have grievously sinned against all God’s commandments, have never kept any of them, and am still inclined to all evil, yet God, without any merit of mine, of mere grace, grants and imputes to me the perfect satisfaction, righteousness, and holiness of Christ, as if I had never committed nor had any sin, and had myself accomplished all the obedience which Christ has fulfilled for me; if only I accept such benefit with a believing heart.

No theological system could offer deeper comfort. Here, *Sola Fide* becomes personal assurance: the believer’s conscience, though aware of sin, rests secure because righteousness has been credited, not earned.

The catechism’s next question (#61) guards against misunderstanding: “Why do you say that you are righteous only by faith?”

Not that I am acceptable to God on account of the worthiness of my faith, but because only the satisfaction, righteousness, and holiness of Christ is my righteousness before God, and I can receive and make it mine in no other way than by faith only.

Faith’s power lies not in its quality but in its object—Christ Himself.

The Thirty-Nine Articles of Religion (1563 A.D.)

The Thirty-Nine Articles of Religion, adopted by the Church of England, also affirm the same doctrine. Article XI, “Of the Justification of Man”, states: “We are accounted righteous before God only for the merit of our Lord and Savior Jesus

Christ by faith, and not for our own works or deservings. Wherefore, that we are justified by faith only is a most wholesome doctrine, and very full of comfort."

The phrase "most wholesome doctrine and very full of comfort" captures the essence of *Sola Fide*. Justification by faith alone is not a cold legal theory; it is the believer's comfort and joy.

The Westminster Confession of Faith (1646 A.D.)

The Westminster Confession of Faith, produced by the English Puritans, remains one of the most thorough and balanced statements on justification ever written. Chapter 11, "Of Justification", opens with this statement:

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

This paragraph leaves no room for ambiguity. Justification is:

- *Freely given*, not earned.
- *For Christ's sake alone*, not for faith's sake.
- *By imputation*, not infusion.
- *Received by faith*, which is itself a divine gift.

The confession continues in 11.2: "Faith... is the alone instrument of justification; yet it is not alone in the person justified, but is ever accompanied with all other saving graces, and is no dead faith, but worketh by love."

This preserves the Reformation's balance—justification by faith alone does not produce moral indifference but Spirit-wrought holiness. Faith that receives

Christ also receives His Spirit, who transforms believers in gratitude.

The Westminster Larger Catechism (1648 A.D.)

The *Larger Catechism*, designed to unpack the confession in detail, defines justification in Question 70:

Justification is an act of God's free grace unto sinners, in which He pardoneth all their sins, accepteth and accounteth their persons righteous in His sight; not for anything wrought in them, or done by them, but only for the perfect obedience and full satisfaction of Christ, by God imputed to them, and received by faith alone.

And Question 73 clarifies this further by adding:

Faith justifies a sinner in the sight of God... not because of those other graces which do always accompany it, nor of good works that are the fruits of it, nor as if the grace of faith, or any act thereof, were imputed to him for his justification; but only as it is an instrument by which he receiveth and applieth Christ and His righteousness.

Here again, the Protestant consensus is unmistakable: faith's role is instrumental, not causal.

The Second London Baptist Confession (1689 A.D.)

The Second London Baptist Confession, modeled closely on Westminster, reaffirms the same gospel. Chapter 11, "Of Justification", reads:

Those whom God effectually calleth, He also freely justifieth... by imputing Christ's active obedience unto the whole law, and passive obedience in His death for their whole and sole righteousness by faith; which faith they have not of themselves, it is the gift of God.

It emphasizes that Christ's obedience in life and death provides the "whole and sole righteousness" of believers. Faith alone unites them to that righteousness.

The Consistent Witness of the Reformation Family

Whether Lutheran, Reformed, Anglican, or Baptist, the Protestant confes-

sions speak with one voice on justification:

- The *basis* of justification is Christ's righteousness alone.
- The *instrument* is faith alone.
- The *source* is grace alone.
- The *goal* is the glory of God alone.

This unity across traditions demonstrates that *Sola Fide* is not a sectarian idea but the common confession of the evangelical faith.

Why the Confessions Still Matter

In an age suspicious of creeds and confessions, some Christians ask, "Why look back?" The answer is simple: the same errors that threatened the gospel in the sixteenth century still threaten it today. The temptation to blend grace with effort, faith with works, and divine favor with human performance is ever-present. Confessional theology serves as a bulwark against drift. It reminds us that the gospel is not our invention but God's revelation, and that our task is to guard, not reinvent, the truth once delivered to the saints.

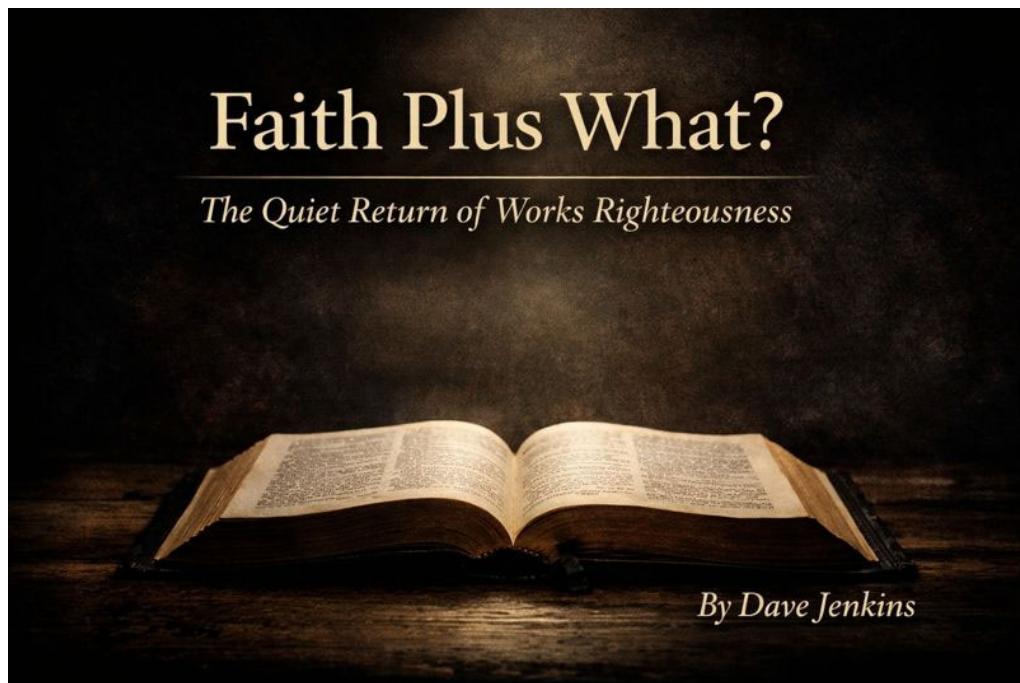
Moreover, these confessions provide pastoral comfort. They remind believers that justification is not a process of self-improvement, but a verdict already rendered in Christ. The weary conscience finds rest, not in progress, but in promise; not in moral success, but in mercy received through faith.

Conclusion

The Reformers and their confessions spoke with one voice: *Sola Fide* is the heart of the gospel. Across lands and languages, they proclaimed that sinners are justified by grace alone, through faith alone, in Christ alone, to the glory of God alone. This truth is not merely historical—it remains the Church's hope today. When believers rest in Christ's righteousness imputed by faith, assurance blooms, worship deepens, and the Church stands firm.

The confessions still speak, calling every generation back to the same confession that transformed the world: "We rely and rest upon the obedience of

Christ crucified alone, which becomes ours when we believe in Him.” (*The Belgic Confession, Article 23*). That is the gospel of *Sola Fide*—the good news that has united the Bride of Jesus Christ for centuries, and the truth that will sustain her until He comes again.



For many Christians, the phrase “*faith alone*” feels like a settled issue. The Reformation happened centuries ago, and we assume the Church has moved beyond the errors that once obscured the gospel. Yet if we pay attention to the currents shaping modern evangelicalism, we discover something unsettling: the old battle over justification has quietly returned. It has resurfaced, not through councils or decrees, but through influencers, Church subcultures, and popular movements that subtly add something to the finished work of Christ.

The human heart has always drifted toward self-salvation. Martin Luther recognized this when he called justification by faith alone “the article upon which the church stands or falls.” He understood that sinners do not naturally rest in grace. We reach instead for performance, achievement, and spiritual validation. Five hundred years later, we find ourselves wrestling with the same temptation—only now it comes dressed in modern language and contemporary

spirituality.

One of the clearest examples is found in the New Apostolic Reformation (NAR). Though diverse in expression, its messaging often implies that truly mature Christians must pursue special levels of anointing, prophetic insight, or supernatural manifestations. The result is a kind of spiritual hierarchy built on effort and experience, where believers are encouraged to “activate” gifts, chase higher encounters, and submit to self-appointed “apostles”, who promise fresh revelation. This creates a treadmill of spiritual performance that mirrors works-righteousness, even if it uses charismatic vocabulary. Instead of resting in Christ’s finished work, people are taught to climb toward God through experiences He does not require.

Yet the NAR is not the only place where legalism thrives. It can just as easily appear in conservative evangelical churches—places where doctrine is sound, but hearts can slowly shift from grace to moralism. Here, legalism shows up in quieter ways. Christians may begin to measure godliness by external behavior, productivity, or visible ministry involvement. They may judge themselves or others based on preferences rather than Scripture. Spiritual disciplines become checklists instead of expressions of devotion. Over time, the Christian life becomes less about Christ’s righteousness and more about our own perceived success or failure.

Whether loud or quiet, legalism always produces the same fruit: insecurity, comparison, fear, pride, or despair. It strips Christians of joy because it shifts the source of confidence from Christ to self. It ultimately undermines the very gospel it claims to defend.

This is why *Sola Fide* still matters. Faith alone is not a slogan from the 1500s; it is the lifeline of the Christian soul. Scripture reminds us that “*by works of the law no human being will be justified*” (Romans 3:20). Our righteousness is not achieved, discovered, activated, or earned; it is given through Christ. Justification is God’s

once-for-all declaration that sinners are righteous in His sight because of Jesus's perfect obedience and sacrificial death. It does not grow with effort, fade with weakness, or change with circumstances. It is a gift received by faith, not a reward earned through performance.

This truth also protects the Church from countless distortions. When justification is misunderstood, assurance collapses. Leaders become controlling. Experiences become idols. Sanctification becomes confused with justification, and Christians mistake spiritual fruit for the root of salvation. But when justification is understood biblically, the Church is freed to pursue holiness with joy, not to earn God's favor, but because He has already lavished it upon us in Christ.

Holiness flows from grace, not into it. Obedience is not the path to become God's children; it is the pathway of those who already belong to Him. Faith alone never leads to apathy; it produces a deeper gratitude, a more humble posture, and a more earnest desire to grow. Grace does what legalism never can: it transforms from the inside out.

In a confused age, filled with spiritual noise, recovering the gospel of grace is essential. The world tells us that truth is inside of us. Legalism tells us that hope is in our performance. The NAR tells us that victory comes from new revelations or elevated experiences. But Scripture calls us to look away from ourselves and fix our eyes on the One who perfectly fulfilled the law on our behalf. Christ is enough. His righteousness is enough. His grace is enough. His finished work is enough.

“It is the truth that anchors believers today, guards the Church from error, and proclaims to a watching world that salvation belongs not to the strong, but to the Savior who finished the work.”

The gospel is not faith plus effort, faith plus experiences, or faith plus spiritual achievement. The good news remains what it has always been: Christ plus nothing. Faith alone saves because Christ alone saves.

And that is why *Sola Fide* is not merely a doctrine the Church once defended. It is the truth that anchors believers today, guards the Church from error, and proclaims to a watching world that salvation belongs not to the strong, but to the Savior who finished the work.

The Therapeutic Gospel

and the Undermining of Justification

By GARY E. GILLEY

In the not-too-distant past, virtually all students of the Scriptures would agree that the Church exists for two basic purposes: evangelism and edification. We are called to share the gospel with lost souls (Romans 10:14) and are to disciple those who come to Christ (Matthew 28:19). Edification takes place as the local church gathers to be taught the Word and to minister to one another (Ephesians 4:11-16; 1 Corinthians 12). But in order to truly evangelize the lost presupposes that the evangelist knows the gospel message.

But what if the message that many, if not most, are proclaiming is a mutilation of the biblical gospel? What if the message of justification, the good news of how through the cross-work of Jesus Christ, those who are dead in their sins can now be declared righteous before a holy God, has been changed to how troubled people can “find the good life, be self-fulfilled, enhance their self-

esteem, and be prosperous”? Is this therapeutic gospel that I have just described the same thing as the gospel of redemption taught in the Bible?

The focus of this article is to draw a contrast between the biblical gospel and the therapeutic gospel. One can save, the other cannot. One offers reconciliation with God, the other reconciliation with self. One offers abundant, even eternal life in the presence of a holy God; the other claims to mark out the path for happiness. The first step in our analysis is to lay out the contours of the therapeutic gospel.

The Therapeutic Gospel

Before we dig into the content of the therapeutic gospel, a word should be said about motivation. Motivations are always hard to nail down, but in an attempt to be gracious, we should admit that many who are offering this distortion of the gospel do so with the best of intentions.

Having been influenced by a psychological culture, many may simply not know that the biblical and therapeutic gospels are not identical. Believing a softer, psychological approach is more winsome than the “old, direct, out-of-date” model used in the past. So, those who espouse the therapeutic gospel default to what they believe is most likely to draw people to salvation. Their motives might be commendable, but the misunderstanding of the content of their message needs to be reexamined. D. A. Carson lays out the issues:

It is hard, for instance, to deny the influence of pluralism on evangelical preachers who increasingly reconstruct the “gospel” along the lines of felt needs, knowing that such a presentation will be far better appreciated than one that articulates truth with hard edges (i.e., that insists that certain contrary things are false), or that warns of the wrath to come. How far can such reconstruction go before what is preached is no longer the gospel in any historical or biblical sense?

(1)

A Personal Example

Recently I picked up a bulletin from a local evangelical church that offers a good example of Carson's concerns. At the bottom of the sermon notes handout was a plan of salvation which was, in essence, a watered-down version of the "Four Spiritual Laws." Here are the supposed four steps to salvation:

1. God loves you and has a plan for your life.
2. We make mistakes and decisions that don't please God.
3. Jesus died on the cross for all the "bad stuff".
4. You can accept His forgiveness, follow Jesus, and become a Christian through prayer.

There are numerous problems with these steps, including no mention of the cross-work of Christ or the place of faith and repentance, but possibly the most glaring is the absence of any mention of sin. Sin is sand-blasted out of this statement and replaced with "mistakes", "decisions that don't please God", and "bad stuff".

Why would this evangelical church, one which places evangelism at the top of its priority list, want to shy so far away from using the word "sin"? And why, when it attempts to use synonyms as substitutes for sin, does it choose to use words that do not define sin? "Mistakes", "decisions that don't please God", and "bad stuff" are lame alternatives for the biblical

What would provoke an evangelistic-minded church to so alter the gospel message as to gut it of (as Carson says), "its historical and biblical sense"?

concept of sin. Rebelliousness, disobedience, transgressions, iniquity, evil, or

wickedness might have been decent stand-ins, but not *mistakes*.

Christ did not die on the cross because we make *bad choices* or *mistakes*. He died because we are helpless, ungodly sinners who happened also to be the very enemies of God (Romans 5:6-10). And we do not become Christians by asking God to “forgive our mistakes”, we become Christians when, after recognizing our lost condition we, by faith, repent and receive Jesus Christ and the gift of God’s saving grace (John 1:12; Ephesians 2:1-10).

What would provoke an evangelistic-minded church to so alter the gospel message as to gut it of (as Carson says), “its historical and biblical sense”? Almost certainly their motivation is a noble one—the desire to see people get saved. But they fear that very few will respond to a gospel which calls sin, sin and identifies unbelievers as ungodly, rebellious enemies of God.

With Robert Schuller they apparently suppose “[o]nce a person believes he is an ‘unworthy sinner,’ it is doubtful if he can really honestly accept the saving grace God offers in Jesus Christ.”(2) Such Christian leaders simply do not believe the unaltered gospel message, as presented in Scripture, will draw the seeker to Christ. It is too offensive, too degrading, and too foolish to be appetizing. If we are to entice unbelievers to Christ, we must somehow make the foolishness of the cross attractive to sinners.

Therapeutic Influencers

The therapeutic infiltration within evangelicalism at large—that filters down to the gospel itself—stems from scholars, professors, and others who have integrated secular psychological theories with biblical teachings. This integration has been passed down to influencers, authors, and podcasters, who spread the message to their audiences.

Among the many popular promoters of the therapeutic gospel are the following:

Rachel Hollis, in her book, *Girl, Wash Your Face*, which has sold mil-

lions, focuses not on the gospel but her formula for the good life, which (in her opinion) is that everyone should chase his/her own dreams, no matter how wild or ridiculous they might seem, “because you are worthy of wanting something more.”(3) If we will but believe in ourselves, chase our dreams, and follow her formula, then all will work out in the end, and we will find success as she has—or so she promises.

She claims the greatest lesson she can give her readers is that “only you have the power to change your life.”(4) This is a message that resonates with our culture, but is not the message of Scripture. Concerning the gospel, Hollis says, “I studied the gospel and finally grasped the divine knowledge that I am loved and worthy and enough...as I am.”(5)

Jen Hatmaker in, *Fierce, Free, and Full of Fire* agrees, “I am exactly enough.”(6)

Rick Warren’s gospel presentation in his best-selling book, *The Purpose-Driven Life*, leaves much to be desired. In the video that accompanies the “40 Days of Purpose”, Warren leads his listeners in prayer at the end of the first session.

The prayer goes like this: “Dear God, I want to know your purpose for my life. I don’t want to base the rest of my life on wrong things. I want to take the first step in preparing for eternity by getting to know you. Jesus Christ, I don’t understand how but as much as I know how I want to open up my life to you. Make yourself real to me. And use this series in my life to help me know what you made me for.”

Warren goes on to say: “Now if you’ve just prayed that prayer for the very first time, I want to congratulate you. You’ve just become a part of the family of God.” Warren would be hard-pressed to find biblical backing for this presentation of the gospel. There is nothing here about sin, grace, repentance, the person of Christ, Calvary, faith, justification, judgment, or the resurrection.

This is the ultimate in a mutilated, seeker-sensitive gospel: the seeker comes to Christ in order to find his purpose in life, not to receive forgiveness from sin and the righteousness of God. Then, to pronounce someone a full-fledged member of the family of God because he has prayed such a prayer (based on minimal, if any, understanding of the person and work of Christ) is beyond tragic.

Christian Smith, who invented the phrase: “moralistic therapeutic deism”, which captured the spirit of the age, identified five beliefs of the typical teen in 2005 (who are now adults). Those beliefs included that God wants people to be good and nice; the central goal of life is to be happy and feel good about oneself; God does not need to be particularly involved in one’s life except when He is needed to resolve a problem; and good people go to heaven when they die. (7) These young people have fully absorbed the therapeutic gospel.

Jim Davis and **Michael Graham**, authors of *The Great Dechurched* suggest that “over the last fifty years, it appears fewer people are asking: Is Jesus true? And more are asking, “Is Jesus good?” and “Is Jesus beautiful... People are longing for a better self, city, country, and world, and nobody seems to have the answers.”(8) They go on to claim that the old gospel message of the 20th century is inadequate for the 21st century because “[t]he pain point is less the soul-felt burden of individual sin and more a burden of what vision promotes human flourishing and discourages injustice... [unbelievers need to see a] Christianity [that] actively promotes human flourishing.”(9)

This is just a sampling of the multitude of examples of “Christian” leaders who do not believe the biblical gospel is adequate. It is out-of-date, out of style, no longer culturally acceptable, and if we want to win people to Christ, we must proclaim a therapeutic gospel that relates well to the spirit of our age.

Proclaiming an Offensive Message

There is nothing new to this approach; it is as old as the New Testament. The Apostle Paul apparently was under similar pressure to produce converts.

Some at Corinth seemed to be leaning on Paul to preach a gospel-lite that would incorporate some of the in-vogue wisdom so popular among unbelievers in the first century. At the very least Paul should not be so offensive—he was turning everyone off, Jew and Gentile alike, by insisting on the centrality of the cross.

What was Paul to do? First Corinthians 1:18-30 is the answer. Verse 18 sets the stage: *“For the word of the cross is to those who are perishing foolishness, but to us who are being saved it is the power of God.”* Our perspective on the gospel is determined exclusively by our relationship with the Savior. To the lost, the good news is foolish; to the redeemed it is the power of God.

It is of utmost importance that we wrestle with the truth that the unbeliever views the cross as foolish. This being the case, in our attempts to evangelize, there appear to be two options. We can present the gospel exactly as Scripture describes, knowing that its message will repulse the unbeliever devoid of the enlightening ministry of the Spirit (2 Corinthians 3:17-18; 4:6). Or we can attempt to “unfoolish” the gospel by altering the message enough to make it sound enticing to unregenerate minds. That is, we can make them an offer they cannot refuse. Before we embark too enthusiastically on this second option, we might want to examine how Paul, under the inspiration of the Holy Spirit, sought to resolve the dilemma.

In 1 Corinthians 1:22-23, Paul affirms that what the unsaved person seeks is foreign to the gospel. In the culture of Paul’s lifetime, Jews asked for signs, while Greeks searched for wisdom. This being the case, a sharp marketer would surely give his audience what they wanted. He would de-emphasize the negative and accentuate the positive. For the Jews, he would give evidence of the signs they wanted. For the Greeks, he would reason philosophically, proving that receiving Christ and living for God was the only reasonable choice for wise men.

It is interesting that Paul could have legitimately done either one of these

things. Christ gave signs of His deity and Messiahship, and certainly Christianity makes sense. But Paul saw clearly that danger lay in the temptation to filter out anything that might offend his audience. To be true to the gospel, this temptation would not only have to be resisted, but the actual offensive part of the good news would need to be emphasized.

This emphasis was not for the purpose of intentionally stepping on toes; Paul would go out of his way not to unnecessarily offend his unsaved audience—as he would say later in this same epistle (1 Corinthians 9:19-23). But he understood that to tamper with the central essence of the gospel, in order to attract a wider audience, was not just to diminish its power but to so alter its message as to create “a different gospel” altogether (Galatians 1:6).

The central piece of the gospel, which was so offensive to the Corinthians, was the cross. This is a bit hard for us to grasp today, since we have sentimentalized the cross, making it into a piece of jewelry and decoration for our walls, rather than a symbol of death. The stigma of the cross is largely lost to our generation, but in the first century, it bore very different—even disgraceful—connotations.

The Roman Empire reserved crucifixion for three classes of people: rebellious slaves, the worst of criminals, and defeated foes of the empire.(10) Gentiles, therefore, viewed crucified men with disdain and contempt. Donald Green writes, “This animosity toward crucified men was deeply engraved on the social consciousness of the world to which Paul brought his message about a crucified Savior.”(11) To the Gentiles, the crucifixion was pure foolishness, madness, and craziness. Who could imagine that God’s Son dying on a cross as a common criminal would be pivotal to God’s redemption plan?

For the Jews, things were even worse. “Though Gentiles viewed crucifixion as a punishment reserved for detestable people... the Jews believed the victim was cursed by God (Deut. 21:23). Consequently, the stigma went beyond social

disgrace to a declaration of God's spiritual judgment against the victim."(12)

According to the Jewish mindset, Jesus not only died a despicable death, He was also cursed of God. How could He be the Messiah, the Savior, and be under the curse of God? The crucifixion would prove to be a "*stumbling block*" (1 Corinthians 1:23) to the Jews. The Greek word translated "*stumbling block*" is *skandalon* (from which we get our word "*scandal*") and refers to an enticement to apostasy and unbelief.

"In other words, the spiritual offense of the cross actually worked to make some Jews go astray. Remarkably, the crucifixion—so essential to eternal life—actually hindered Jews from coming to saving faith. They simply could not overcome their preconceived notions about the significance of crucifixion... The very content of Paul's message caused Jews to turn away."(13)

Paul was not ignorant of the fact that the preaching of a crucified Savior would more than dull the attractiveness of the gospel; it would be a major impediment. Before his audience could embrace the good news of forgiveness of sin and reconciliation with God, they had to first come to the cross, which was abhorrent to them. But this did not deter Paul from preaching the centrality of the cross, for to the "*called*" the crucified Christ is "*the power of God and the wisdom of God*" (1 Corinthians 1:24). The good news is grounded in the cross; to eliminate it, or even to minimize it, would be to rob the gospel of its power to save.

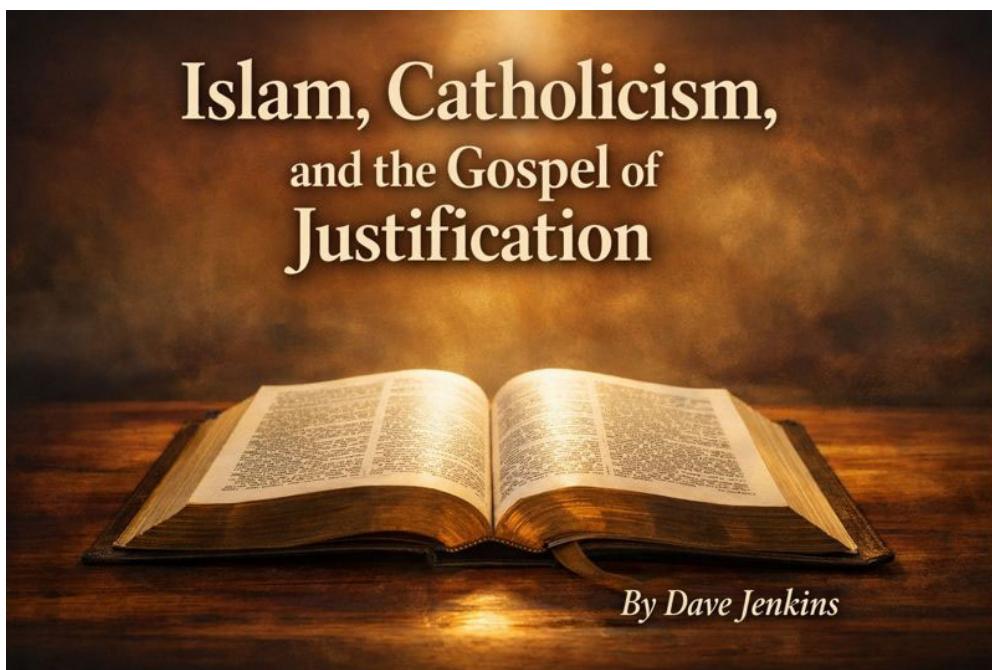
In the 21st century, this particular debate seems very distant. The cross, as most envision it today, is more likely to elicit warm fuzzies than disgust or revulsion. Still Paul's point is not lost. The gospel continues to offend; whether it is the crucifixion itself, the insistence on recognizing our sins and repenting, receiving by faith One whom we have never seen, or abandoning our self-reliance, denying ourselves, taking up our cross, and following Him (Matthew 16:24). None of these things panders to our ego.

The gospel is not a message about how to get ahead in life, or how to find the key to happiness and success. Paul stayed focused on what was true and essential, and he would not be moved by the pressures around him. “‘Christ crucified’ was not a ‘seeker-friendly’ message in the first century. It was an absurd obscenity to Gentiles and a scandalous oxymoron to Jews. The gospel guaranteed offense.”(14)

Paul’s example should discourage us from selling out the gospel for perceived evangelistic success. We need to stand by the message given in the New Testament, proclaim it with authority, and let God give the increase (1 Corinthians 3:6-7). The therapeutic gospel seeks to “unfoolish” the gospel by making it more palatable to people who have fully embraced the psychological propaganda that defines our age. This approach seemingly offers people what they think they need—comfort, prosperity, success, and focus on self, instead of what they truly need: justification, reconciliation with God, and forgiveness of sin. In the end, the therapeutic gospel offers no good news at all.

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- 14) Ibid., p. 68.



Every religion offers an answer to the most important question a human being can ask: *How can I be right with God?* Some teach that salvation is achieved through moral effort. Others claim that divine mercy must be earned through rituals, penance, or devotion. But the gospel of Jesus Christ declares something altogether different: sinners are justified by grace alone, through faith alone, in Christ alone.

The doctrine of justification by faith alone (*Sola Fide*) is not merely a Protestant slogan. It is the dividing line between Christianity and every system of human works. Understanding why it matters and how it differs from the claims of Islam and Roman Catholicism helps believers treasure the gospel, defend it, and proclaim it with clarity and compassion.

The Biblical Gospel: Justification by Faith Alone

Before contrasting Christianity with other systems, we must remember what the Bible actually teaches. The apostle Paul writes, “*For we hold that one is*

justified by faith apart from works of the law" (Romans 3:28). And he further expounds on this by adding, "*To the one who does not work but believes in Him who justifies the ungodly, his faith is counted as righteousness*" (Romans 4:5).

Justification is a forensic declaration, not a process of moral transformation. God, as Judge, declares the guilty sinner righteous, not because of anything in them (or done by them), but because of the perfect righteousness of Christ imputed to them.

The grounds of justification are found in Christ's righteousness; the instrument by which it is received is through faith alone. Faith is not a meritorious act, but the empty hand that receives the gift. This gospel humbles sinners and glorifies God. It replaces "do" with "done." It turns human striving into resting in Christ's finished work. And it offers assurance to the weary: "*There is therefore now no condemnation for those who are in Christ Jesus*" (Romans 8:1). Every deviation from *Sola Fide*, whether subtle or overt, ultimately shifts the focus from Christ's sufficiency to human effort.

Islam: Justification by Merit and Uncertainty

Islam presents a comprehensive system of worship, ethics, and devotion. Yet when it comes to justification, the question of one's standing before God, it offers no assurance, only hope that one's good deeds will outweigh one's bad deeds.

The Qur'anic View of Righteousness

The Qur'an teaches that every person's deeds are weighed in a divine balance on the Day of Judgment: "Then those whose scales are heavy [with good deeds]—it is they who will be successful. But those whose scales are light—those are the ones who have lost their souls" (Surah 23:102–103).

In Islam, salvation depends on submission (*Islam*) to Allah's will through obedience, repentance, and mercy, sought through prayer and charity. The believer's goal is to have more good deeds than bad, hoping for divine favor. Even

Muhammad himself claimed no certainty of paradise, saying, “I do not know what will be done with me or with you” (Sahih al-Bukhari 5:266).

The Problem of Assurance

This system can produce devotion but never peace. Without the imputed righteousness of Christ, one can never know whether enough good has been done. The Islamic doctrine of God’s justice leaves sinners under perpetual uncertainty.

Islam, like all works-based religions, fails to answer the central problem of sin. The Qur'an denies the cross and resurrection of Jesus (Surah 4:157), removing the very foundation upon which justification rests. Without an atoning substitute, justice and mercy remain in conflict.

The Gospel Contrast

The gospel of grace resolves that tension. God remains just and the Justifier of the one who has faith in Jesus (Romans 3:26). In Christ, justice is satisfied, and mercy is freely given. The believer’s confidence is not in the balance of deeds, but in the finished work of the Redeemer who cried, “*It is finished*” (John 19:30). Christianity offers what Islam cannot: assurance grounded in substitution.

Roman Catholicism: Grace Plus Cooperation

Roman Catholicism and Protestantism share many creedal truths: the Trinity, the Incarnation, the Cross, and the resurrection. Yet on the question of justification, they remain fundamentally divided.

The Catholic View of Justification

The Council of Trent (1547 A.D.), Rome’s official response to the Reformation, declared that justification is not merely the forgiveness of sins but also the “sanctification and renewal of the inner man.”

The Council of Trent taught that grace is infused into the soul through

baptism, transforming the person so that he or she becomes inherently righteous. Justification can increase through good works and be lost through mortal sin, only to be regained through confession and penance.

“The Reformers did not deny that faith produces good works, they insisted that faith alone justifies, but the faith that justifies is never alone.”

Canon 9 of the Council of Trent reads: “If anyone says that the sinner is justified by faith alone... and that nothing else is required to cooperate in order to obtain the grace of justification... let him be anathema.” And Canon 24 adds: “If anyone says that the justice received is not preserved and also increased before God through good works... let him be anathema.” In short, Rome teaches justification as a process involving both God’s grace and human cooperation. Grace begins salvation, but good works sustain and complete it.

The Biblical Response

The Reformers replied that this system confuses justification (God’s legal declaration) with sanctification (God’s moral transformation). Paul distinguishes the two sharply: *“And to the one who does not work but believes... his faith is counted as righteousness”* (Romans 4:5).

To make justification dependent on inward renewal is to base assurance on human performance, rather than divine promise. It undermines grace itself: *“If it is by grace, it is no longer on the basis of works; otherwise grace would no longer be grace”* (Romans 11:6).

The Reformers did not deny that faith produces good works, they insisted that faith alone justifies, but the faith that justifies is never alone. Works are the fruit, not the root, of salvation.

The Ongoing Divide

Even today, the Catechism of the Catholic Church maintains the Council of Trent's teaching: "Justification... is granted through baptism... It conforms

us to the righteousness of God, who makes us inwardly just by the power of his mercy" (*Catechism of the Catholic Church*, 1992).

"Some argue that Protestants and Catholics now share enough common ground to unite. Yet unity at the expense of truth is false peace."

Protestant and Catholic dialogues may use similar language—grace, faith, justification—but they mean radically different things. In Scripture, justification is *imputed* righteousness; in Rome's system, it is *imparted* righteousness. The first gives

assurance; the second never can.

Other Religions and the Pattern of Works

Although Islam and Catholicism differ widely in theology, they share a common thread: salvation by divine grace *plus* human effort. So do all other world religions:

- Hinduism seeks release through karma and spiritual discipline.
- Buddhism offers enlightenment through moral effort and meditation.
- Mormonism teaches exaltation through obedience to laws and ordinances.

Every system outside the gospel of grace ultimately says, "Do this and live." Only Christianity says, "It is finished." The universality of works-righteousness reveals the human heart's default setting of self-justification. Since Adam, humanity has been trying to sew its own fig leaves of righteous-

ness (Genesis 3:7). But the gospel declares that God Himself provides the covering: “*He made for Adam and his wife garments of skin and clothed them*” (Genesis 3:21).

Why the Distinction Matters

Understanding *Sola Fide* is not an exercise in theological nitpicking, it is the difference between assurance and anxiety, between the gospel and its denial.

Assurance

Only justification by faith alone provides real peace with God. Paul writes, “*Since we have been justified by faith, we have peace with God through our Lord Jesus Christ*” (Romans 5:1). In works-based systems, peace is always provisional. The believer must look inward for evidence of merit. In the gospel, peace is permanent because it rests on Christ’s finished work, not our fluctuating performance.

Worship

A gospel of grace alone produces true worship. When we know that Christ has done everything, we can finally say, “To Him be the glory.” Works-based religion subtly glorifies man; grace-based faith glorifies God.

Evangelism and Missions

Recognizing the difference between grace and works is also vital for missions. Many today assume that all religions lead to God if they are sincere. But sincerity cannot save; only the Savior can. The love of Christ compels us to proclaim the only gospel that offers forgiveness and assurance.

Unity and Truth

Some argue that Protestants and Catholics now share enough common ground to unite. Yet unity at the expense of truth is false peace. The Reformation was not a misunderstanding, it was a recovery of the gospel. To blur the

distinction between grace and works is to betray the very message that gives life.

The Glory of Christ in Justification

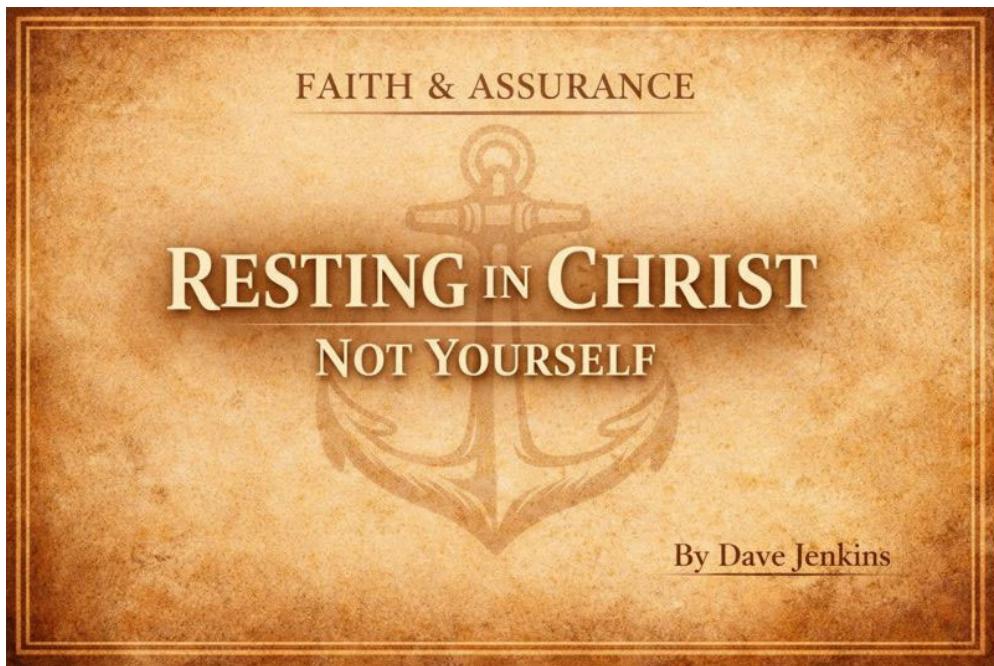
At the center of *Sola Fide* is not faith itself but Christ. Faith saves because it unites us to the Savior who lived the perfect life we could never live and died the death we deserved. The cross stands as the great reversal of all human religion. Religion says, “Work your way up to God.” The gospel says, “God has come down to save you.” False religions say, “Earn righteousness.” The gospel says, “Receive righteousness.”

Jesus Christ is both the just and the justifier (Romans 3:26). His obedience is our righteousness; His blood is our pardon. Every attempt to mix grace and works inevitably diminishes His glory. As Jonathan Edwards wrote, “We are not merely justified for the sake of Christ’s merits, as though they were ours; we are justified by being in Christ, united to Him in faith.”

Conclusion

In the end, every religion attempts to answer one question: *Who does the saving—you or God?* Islam says salvation comes through submission and merit. Catholicism says it comes through grace plus cooperation. The gospel says it comes through *Christ alone*.

That is why *Sola Fide* still matters. It is not an abstract doctrine; it is the heartbeat of the gospel. It humbles the proud, comforts the broken, and exalts the Savior. Every other system calls us to climb the mountain of righteousness to reach God. The gospel announces that God has come down in Christ to carry us home. We are justified, not because we are good, but because Jesus is perfect, and faith alone unites us to Him.



Few struggles trouble sincere Christians more than doubt. Even those who believe the gospel sometimes lie awake wondering, *Am I truly saved? Does God still love me? Have I believed enough?*

Such questions reveal the tension every believer feels between faith and assurance. We know we are saved by grace alone through faith alone, yet we often live as if God's love fluctuates with our performance. But Scripture assures us that the same Christ who saves us also keeps us. True assurance is not found by looking inward at our faith, feelings, or fruit; it is found by looking to Christ's finished work.

The Root of Doubt

Doubt can arise from many sources: personal sin, suffering, spiritual dryness, or a misunderstanding of the gospel itself. Sometimes it comes from misplaced focus: we turn our eyes inward to measure our faith instead of upward to behold our Savior. When Peter walked on water, he sank not because the

storm grew stronger, but because he took his eyes off Jesus. The same happens

to us. When we examine the strength of our faith instead of the sufficiency of Christ, assurance fades.

“True assurance grows not by constant self-analysis but by constant Christward focus.”

The Puritans often distinguished between the act of faith (trusting Christ) and the feeling of assurance (being confident that we are His). The first gives life; the second gives comfort. Salvation depends on the former, not the latter. As John Newton wrote, “It is not the strength of

your faith but the object of your faith that saves you.”

Faith’s Object: Christ Alone

The essence of *Sola Fide* (“faith alone”) is that salvation depends entirely on Christ, not on the quality of our believing. Paul writes, “*Therefore, since we have been justified by faith, we have peace with God through our Lord Jesus Christ*” (Romans 5:1). Notice the past-tense “*we have been justified*.” The verdict has already been rendered. Believers are declared righteous not because of faith’s intensity, but because of Christ’s perfection.

Faith is not a work we perform to impress God; it is the hand that receives His gift. It looks away from self to the Savior. The gospel promise is not, “Believe perfectly and you will be saved” but rather, “*Believe on the Lord Jesus Christ, and you will be saved*” (Acts 16:31). When assurance wavers, the remedy is not to examine whether your faith feels strong enough, but to remember that even weak faith clings to a mighty Christ.

Christ’s Finished Work: The Anchor of Assurance

The foundation of assurance lies in Christ's completed redemption. On the cross, He bore our sins, satisfied divine justice, and declared, "*It is finished*" (John 19:30). Nothing remains to be added or earned. Because justification is a once-for-all declaration, our standing before God does not fluctuate with our spiritual condition. The believer's security rests not in ongoing performance, but in the unchanging righteousness of Christ imputed to them.

Hebrews 10:14 states, "*By a single offering He has perfected for all time those who are being sanctified.*" That means the believer's position before God is settled, their sanctification flows from that finished reality. Christ's obedience is not only the cause of our salvation—it is the comfort of our assurance.

Faith and Feelings

Many Christians confuse faith with feelings. They assume that if they do not *feel* close to God, they must not truly believe. But Scripture never bases assurance on emotion. Feelings are fickle, faith rests on fact. The gospel remains true whether we feel it or not. Martin Luther, who often battled despair, once wrote, "When I look at myself, I don't know how I could be saved. When I look at Christ, I don't know how I could be lost." True assurance grows not by constant self-analysis but by constant Christward focus. Faith feeds on truth, not on emotion.

The Witness of the Spirit

The Holy Spirit, who unites believers to Christ, also assures them of their adoption. Paul writes, "*The Spirit Himself bears witness with our spirit that we are children of God*" (Romans 8:16). This inner testimony is not a mystical whisper detached from Scripture; it is the Spirit confirming God's promises to our hearts through His Word. As we read of Christ's love, the Spirit persuades us personally that this love is ours. The Spirit's witness never contradicts the written Word, it applies it. When we feel the weight of guilt, the Spirit reminds us, "*There is therefore now no condemnation for those who are in Christ Jesus*" (Romans

8:1).

Assurance and Sanctification

While justification provides the ground of assurance, sanctification—the fruit of new life—confirms it. The apostle John writes, *“By this we know that we have come to know Him, if we keep His commandments”* (1 John 2:3).

Good works do not earn assurance; they evidence genuine faith. They function as signs, not sources, of salvation. When believers see the Spirit’s transforming work—growth in repentance, love for others, hunger for God’s Word—they are encouraged that grace is real. But when they stumble, they must remember that sanctification, though imperfect, cannot undo justification. The Westminster Confession (18.3) captures this beautifully:

This infallible assurance doth not so belong to the essence of faith, but that a true believer may wait long, and conflict with many difficulties before he be partaker of it.

Assurance may fluctuate, but justification never does.

The Danger of Self-Reliance

Every false religion—from moralistic Islam to sacramental Catholicism—roots assurance in human performance. The gospel does the opposite. It declares that assurance flows from divine accomplishment, not human achievement. When Christians fall into self-reliance, they mimic the very error the Reformation opposed. They turn faith into a work and grace into a wage. If assurance rests on spiritual consistency, none could stand. But if it rests on Christ’s obedience and righteousness, it is secure forever.

The Means of Growing in Assurance

Assurance is not automatic, but it can be cultivated. Scripture reveals several means through which the Spirit deepens confidence in God’s promises.

One: The Word of God

Faith and assurance both grow through the Word. Romans 10:17 says, “*Faith comes from hearing, and hearing through the word of Christ.*” The believer who regularly meditates on Scripture finds his/her confidence strengthened. The promises of God are like nails driven deep into the heart; they hold firm [REDACTED] when doubts arise.

“Assurance often flourishes in community. God uses Brothers and Sisters to encourage us when we falter.”

Two: Prayer

Prayer draws us into communion with the God who saves. As we pour out our fears before Him, He meets us with peace. Philippians 4:6–7 promises that His peace “*will guard your hearts and your minds in Christ Jesus.*” Assurance often grows in the very act of confessing weakness and asking for help.

Three: The Lord’s Supper

The sacraments are not new sources of grace, but visible signs of God’s promises. When we come to the Lord’s Table, we are reminded that Christ’s body was broken and His blood shed *for us*. The gospel moves from our ears to our hands and lips. John Calvin called the Lord’s Supper “a mirror of grace”, reflecting Christ’s finished work back to our hearts.

Four: Fellowship in the Church

Assurance often flourishes in community. God uses Brothers and Sisters to encourage us when we falter. The gathered Church sings, prays, and reminds us of truths our weary hearts forget. Hebrews 10:24–25 urges believers not to neglect meeting together precisely so that we can “*stir up one another to love and good works.*”

When Assurance Fades

Even the strongest believers experience seasons of doubt. The Psalms are filled with cries like, “*Why are you cast down, O my soul?*” (Psalm 42:5). Elijah, John the Baptist, and the Apostle Thomas all struggled with despair or uncertainty. In such moments, the answer is not to manufacture feelings of certainty but to return to the unchanging gospel.

- **When guilt accuses you**, remember the cross: your debt is paid.
- **When faith feels weak**, remember God’s promise: He will not break a bruised reed.
- **When the future feels uncertain**, remember Christ’s intercession: He ever lives to make you secure.

Assurance is not built on your hold of Christ, but on His hold of you.

Faith’s Growth and God’s Faithfulness

Faith grows through testing, but assurance grows through remembering. The more we rehearse God’s faithfulness of the past, the more we trust His promises for the future.

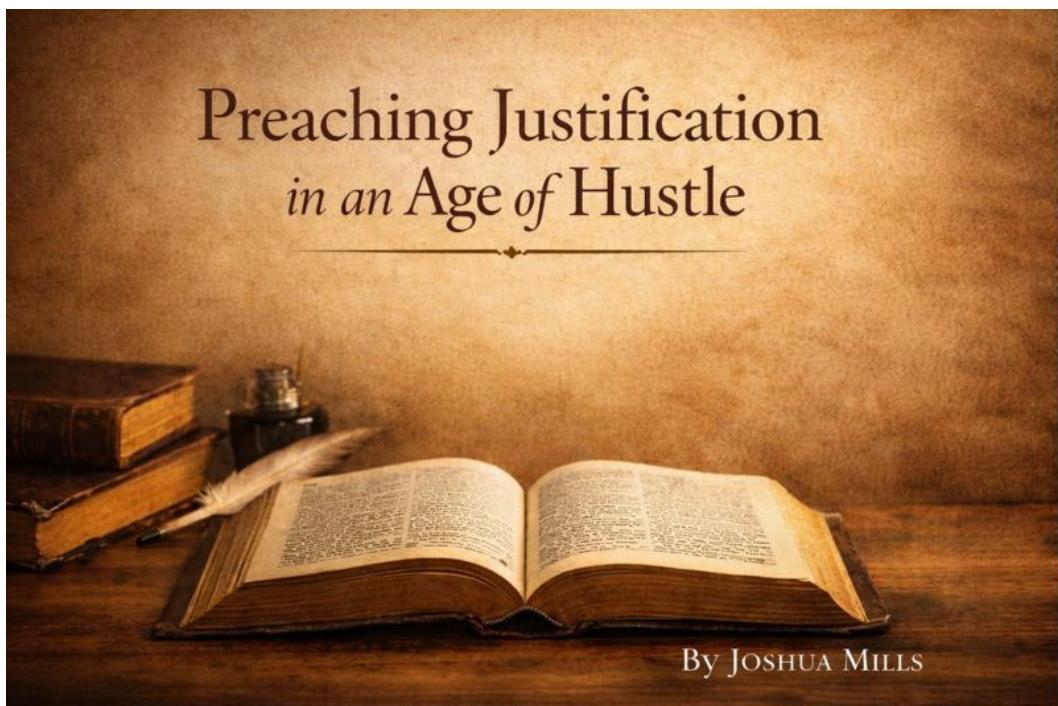
As Charles Spurgeon once said, “The gospel is not a ladder we climb, but a foundation on which we rest.” Every believer will face seasons when faith feels small. But even a trembling hand that reaches for Christ receives the same perfect righteousness as the strongest saint. The security of salvation does not depend on the grip of the believer, but on the grasp of the Savior.

Conclusion: Looking to Christ Alone

The gospel of *Sola Fide* not only justifies it comforts. It tells the weary heart that peace with God is not a reward for strong faith, but the result of simple trust in a strong Savior. When doubts whisper, *You are not enough*, the cross

answers, *Christ is enough*. Your assurance will never be perfect in this life, but your Savior's righteousness is. Rest there. Look to Him. Trust His Word. And remember this promise: "*He who began a good work in you will bring it to completion at the day of Jesus Christ*" (Philippians 1:6).

The assurance of faith is not found in your performance, but in His perseverance. Rest in Christ, not yourself, and you will find that the peace you've been seeking was His gift all along.



In the 1930s, over 1.3 million people filed for bankruptcy during the Great Depression. Every investment vanished in a moment. Everything considered as gain was brought to a drastic loss. Though we are no longer in the Great Depression, there is another kind of depression that plagues our culture. We live in a culture that is obsessed with performance, yet, apart from Christ, all we see is loss. We find a culture facing a spiritual depression, a burnout of the soul. The only remedy is Jesus Christ.

This article will seek to encourage pastors to preach *Sola Fide* in a culture obsessed with performance and burnout. To do so, we will first consider the spiritual bankruptcy that the Apostle Paul describes in Philippians 3. After that, we will consider the great treasure who is the only remedy. And finally, we will conclude with implications for pastors.

Spiritual Bankruptcy

First, consider the spiritual bankruptcy that Paul faced prior to his conversion to Jesus Christ. It was infinitely more serious. If we tremble at the loss of earthly wealth, how much more should we tremble at the loss of our souls in Hell for all eternity? Paul uses the business language of his day to describe what he once treasured and thought secured his standing before God.

Before his conversion, Paul thought his spiritual résumé was gain (Philippians 3:4-6). Paul genuinely believed that his Jewish heritage, his achievements and zeal as a Pharisee somehow placed spiritual stock into his heavenly account. Essentially, Paul thought that his good works and his impressive family would somehow put him in a right standing with God. For example, Paul wrote: *"If anyone else thinks he has reason for confidence in the flesh, I have more: circumcised on the eighth day, of the people of Israel, of the tribe of Benjamin, a Hebrew of Hebrews; as to the law, a Pharisee; as to zeal, a persecutor of the church; as to righteousness under the law, blameless"* (Philippians 3:4-6).

But when Christ opened his eyes, he saw it all for what it was: not gain, but total loss. Paul realized that he was living in the Bank of Self that only brought God's holy wrath. The Bank of Self is described as *loss* in verse 7 and 8. To have *loss* can be understood as having an unsuccessful business transaction that has led to a great penalty. So, it is not only an unsuccessful transaction, but you're actually getting fined for your actions.

Do you see what Paul is saying? All of our efforts before God have achieved only God's wrath. Not only was it unsuccessful in bringing a righteousness that we need to stand before God, but we have also incurred a great penalty with that unsuccessful business transaction in the bank of heaven. What is the penalty? By our own efforts before God, we each have only reaped the fine of God's eternal, holy, and just wrath. That is what the Bank of Self brings: spiritual bankruptcy.

What failed bank have you gone to or are you going to right now? I want you to pretend that you have come across two banks in your city. There is The Bank of External Cleansing. You say, "Well, what is that?" Maybe your outer life looks great and religious, but your inner life is full of sin. If that is you, that will only lead you to the wrath to come. Maybe The Bank of External Cleansing is not what you frequently go to. Maybe you go to The Bank of Better-Than-The-Next-Guy. You believe that as long as you are better than the next guy, you will be okay before God. The word Paul would have for you is *loss*. Eternal loss in Hell for your sins. We live in a culture obsessed with performance, and yet, our culture is in a state of spiritual bankruptcy without Jesus Christ. What is the remedy?

The Great Treasure

Second, now that we have seen that the Bank of Self brings spiritual bankruptcy, let us consider the great treasure who is the only remedy. In verse 8, Paul has told us why he has counted all as *loss*. It is found in that word "*because*." I view all as loss "*because of the surpassing worth of knowing Christ Jesus my Lord*" (v.8). What is Paul saying? He has told us that he has beheld the great treasure. He is my Lord! He has bought me with His own blood! I have seen His glory and the beauty of His righteousness. I am no longer trying to bring my own unrighteousness to God as if it were righteousness in His court. I have seen the all-surpassing righteousness of God outside of myself (Romans 1:16-17). It comes from the God above. It comes from the One who came down into this world to offer a perfect righteous life that mankind could never live. I have looked away from the Bank of Self. I refuse to believe that anything in my life will bring me into a right-standing with God. Why? Because I have beheld the righteous One, Jesus Christ, by the eye of faith. It was personally knowing Jesus Christ that moved Paul from the Bank of Self to the greatest treasure.

In Philippians 3:8-11, Paul clearly laid out the heart of the gospel; namely,

double imputation to all who believe in Jesus Christ (Romans 1:16-17; 2 Corinthians 5:21). We find this core gospel doctrine in the “that” statements:

“... in order that I may gain Christ and be found in him, not having a righteousness of my own that comes from the law, but that which comes through faith in Christ, the righteousness from God that depends on faith — that I may know him and the power of his resurrection, and may share his sufferings, becoming like him in his death, that by any means possible I may attain the resurrection from the dead.”

Firstly, Paul wants to “gain” and be “found in” Jesus Christ alone. The good news is that we “gain” God as our God in the gospel. We are saved from our sins, and we are saved to gain Christ. God offers Himself in the gospel and He gives Himself wholly.

Secondly, when we gained Jesus Christ as our own, by grace, through faith, we were simultaneously “found in Him.” How are we found in Him? We are found *“not having a righteousness of my own that comes from the law”* (Philippians 3:9). We were naturally born into this world in Adam. We were slaves to sin and found in unrighteousness. We are sinners by nature and sinners by practice. All we had was loss and wrath. But the moment you received Christ as a free gift with empty hands by faith, you were found in His righteousness: *“... found in him, not having a righteousness of my own that comes from the law, but that which comes through faith in Christ, the righteousness from God that depends on faith”* (Philippians 3:9).

The doctrine of justification is really good news. It is not some abstract doctrine. It is not some benefit that is unattached to Jesus Christ. When you received the whole Christ, by grace, through faith, you were wholly clothed in Him. Jesus Christ is your righteousness and justification. The Apostle Paul is setting before us the *only Savior*, One who is both willing and able to save all who come to Him. The moment a sinner comes to Jesus Christ, double imputa-

tion occurs. All of our *loss accounts*, all of our unrighteousness and dirty sin-filled rags have been imputed to Jesus Christ's account, as if it were His own, though committing no sin (2 Corinthians 5:21). All of Christ's righteousness has been imputed to your account, as if it were your own, though you committed no righteous deed in your life worthy of your own salvation. In the gospel, Christ gave Himself to you fully. Beloved Christian, He paid for your sin-debt in full on the cross. The Father's wrath against your sin has been satisfied. You have been fully clothed in His righteous robe and given His clean record in the courts of heaven. That is good news.

In 1937, a few years after the beginning of The Great Depression, theologian J. Gresham Machen would soon leave this world and enter into the presence of his Savior. Close to his passing, Machen sent the following telegram message to John Murray: "I'm so thankful for the act of obedience of Jesus Christ. No hope without it." Like Paul, Machen understood that on his own, in the Bank of Self, all he had was spiritual bankruptcy. The only "gain" he had in the world's eyes was eternal loss and damnation. But that is not the end of the story. By the grace of God, with the eye of faith, Machen saw Jesus Christ, the Righteous One, freely offered to every sinner. He embraced Christ as His own and died as a man eternally grateful for the righteousness of Christ that clothed him on the Day of Judgement.

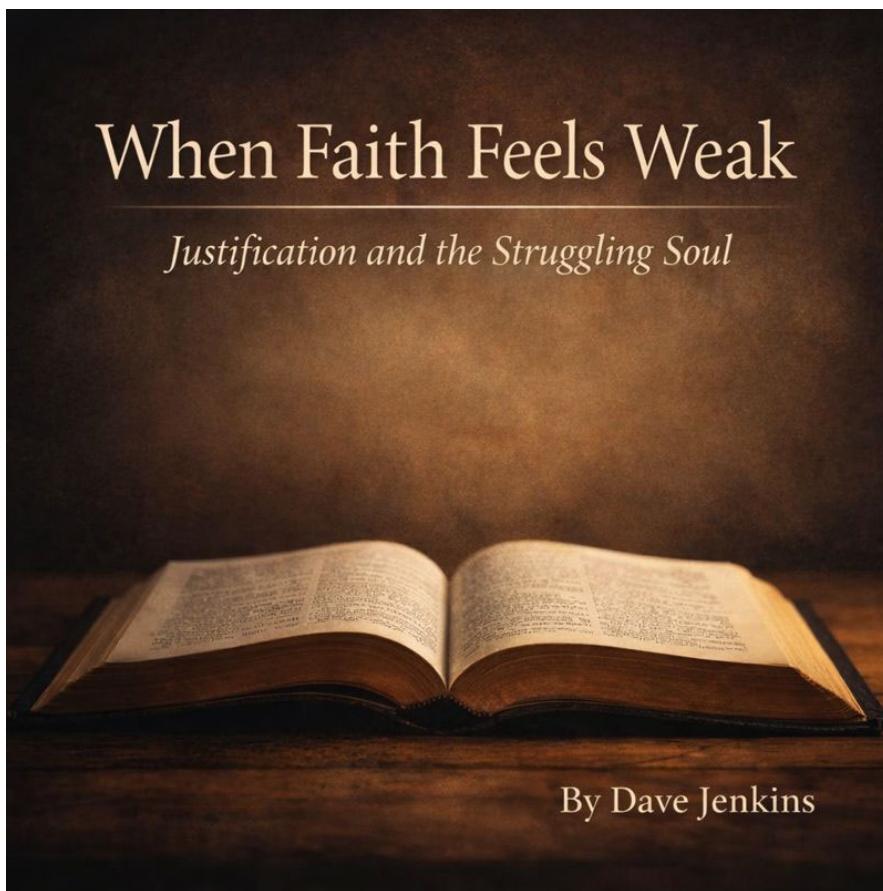
Implications for Pastors

To conclude, in a culture obsessed with performance and burnout, *Sola Fide* must be preached in every corner. It is the hope of the nations and the sustaining fuel to keep Christ's people plodding along in the strength that He supplies. As pastors, we must daily say with William Cowper, "Redeeming love has been my theme, and shall be till I die." To do this, let us finish with a few practical things to consider:

- **Home:** Preach the gospel to your own soul daily. Memorize texts

that glory in the gospel of grace alone, through faith alone, in Christ alone. A favorite of mine is Galatians 2:20: *"I live by faith in the Son of God who loved me and gave Himself for me."* Thank Christ daily that He loved you and gave Himself for you! After that, daily rehearse the gospel with your family. Read the bible in the home together daily. Sing the great hymns of the faith that boast in the cross.

- **Church:** Preach the gospel every time you enter the pulpit, talk in the lobby, or find yourself in the counseling room. The gospel must be preached for the edification of believers and the salvation of sinners. For example, in Romans 1:15, the Apostle Paul expressed how eager he was to preach the gospel to believers in Rome. Also, the gospel must be preached if sinners are to be saved: *"So faith comes from hearing, and hearing through the word of Christ"* (Romans 10:17).
- **World:** Strategically plan how you and your church will be involved in bringing the gospel to people who have not yet heard. Since faith comes from hearing the gospel, we must bring the gospel to the unreached so that they can believe in Christ. The apostle Paul shared this burden in Romans 15:20: *"Thus I make it my ambition to preach the gospel, not where Christ has already been named, lest I build on someone else's foundation."* As John Paton once said, "The best thing to do for your church is to put it on a missionary diet."



Every believer knows what it is to feel the sting of guilt and the weight of shame. We sin again in the very area we promised we'd never fail. We stumble where we thought we were strong. We know the truth of the gospel, yet our hearts whisper: *Surely God must be disappointed in me now.*

In those moments, faith feels fragile. Assurance fades. We wonder whether we've fallen too far or failed too often. But Scripture reminds us that justification by faith alone is not good news for the strong and confident, it is good news for the weak and weary. When faith feels small, the truth of justification stands tall. God's verdict over His people does not depend on the strength of

their faith, but on the sufficiency of Christ's righteousness.

The Reality of Struggle

The Christian life is not a steady climb from doubt to victory. It's often a winding road of weakness and grace. Even the great saints wrestled with guilt and fear. David cried, "*My sin is ever before me*" (Psalm 51:3). Paul lamented, "*Wretched man that I am! Who will deliver me from this body of death?*" (Romans 7:24).

The Bible doesn't hide the failures of God's people it magnifies the faithfulness of God's grace. Our assurance falters, not because God changes, but because our gaze shifts. When we look inward to measure our spiritual progress, we'll always find reason for doubt. When we look upward to the finished work of Christ, we find reason for peace.

What Justification Really Means

At the heart of *Sola Fide*, faith alone is the truth that justification is a *legal declaration*, not a moral process. God, as Judge, declares sinners righteous in His sight—not because of their performance, but because of Christ's perfect obedience credited to them. Paul writes, "*For our sake He made Him to be sin who knew no sin, so that in Him we might become the righteousness of God*" (2 Corinthians 5:21).

Justification is not God saying, "Try harder." It's God saying, "It is finished." The righteousness that justifies us is not produced by our works but provided by Christ's life and death. That means when faith feels weak, justification remains unshaken. God's verdict does not waver because His Son's righteousness does not change.

Faith Receives, It Does Not Achieve

One of the greatest misunderstandings among struggling believers is the thought that faith itself earns favor with God. But Scripture teaches that faith is

not a meritorious act—it is the empty hand that receives Christ's gift. Romans 4:5 says, *"To the one who does not work but believes in Him who justifies the ungodly, his faith is counted as righteousness."*

Faith doesn't create righteousness; it clings to Christ's. The strength of our faith does not determine the reality of our justification. A trembling hand that reaches for Christ receives the same perfect righteousness as the boldest saint.

John Calvin wrote, "Faith brings a man empty to God, that he may be filled with the blessings of Christ." The comfort for the struggling soul is this: faith's power lies not in how tightly you hold Christ, but in how securely He holds you.

"Repentance flows from forgiveness, not toward it. We confess our sins not to earn pardon but because we already have it in Christ."

The Danger of Looking Inward

When guilt and shame overwhelm us, our instinct is to look inside to examine feelings, measure sincerity, or search for evidence of holiness. But self-examination, when detached from Christ's promises, quickly turns into despair. The gospel calls us to look upward. Assurance grows not by staring at our faith, but by staring at our Savior. When you feel the weight of failure, remember that your standing before God does not depend on the temperature of your emotions or the quality of your obedience. It depends entirely on the unchanging righteousness of Christ imputed to you.

Charles Spurgeon once said, "I look not to myself to find comfort, but to Christ. I look not to my faith, but to Jesus, the Author and Finisher of my faith." The same Christ who saved you on your best day sustains you on your worst.

God's Verdict is Final

In justification, God issues a verdict that can never be reversed. *"There is therefore now no condemnation for those who are in Christ Jesus"* (Romans 8:1). That means your failures cannot condemn you. Your feelings cannot overrule His promise. Once declared righteous in Christ, you are as secure before God as His own Son. When God justifies, He does so fully and finally. You are not partially forgiven, tentatively accepted, or conditionally loved. The gavel has struck. The courtroom is silent. The Judge has declared, "Righteous." That verdict stands, not because of your performance, but because of Christ's perfection.

When Conscience Accuses

Guilt and shame are powerful voices. Even after confessing sin, we may still feel condemned. But Scripture answers those accusing whispers with gospel certainty: *"Who shall bring any charge against God's elect? It is God who justifies"* (Romans 8:33). When Satan tempts you to despair and tells you of the guilt within, remind yourself that your righteousness is in heaven unchangeable, perfect, and complete. As Robert Murray M'Cheyne said, "For every look at yourself, take ten looks at Christ."

The Role of Repentance

True repentance is not penance; it's not an attempt to make up for failure. It's a turning of the heart back to the grace already secured in Christ. Justification does not make repentance unnecessary; it makes it possible. Because our acceptance with God is based on Christ's work, not ours, we can face our sin honestly, without fear of condemnation.

Repentance flows from forgiveness, not toward it. We confess our sins not to earn pardon but because we already have it in Christ. *The Heidelberg Catechism* captures this perfectly:

Question: “Why do good works?”

Answer: “Because Christ, having redeemed us by His blood, also renews us by His Spirit so that we may show ourselves thankful to God.”

Gratitude, not guilt, becomes the believer’s motivation for holiness.

Faith That Clings Amid Weakness

Many believers imagine that assurance means never struggling. But the faith that saves is not the faith that never wavers, it’s the faith that keeps clinging when all else fails. Think of the father who cried out to Jesus, *“I believe; help my unbelief!”* (Mark 9:24). Jesus did not reject him for imperfect faith—He answered his prayer. When your faith feels weak, do what that man did: bring your weakness to Christ. The smallest spark of genuine faith unites you to an infinite Savior.

The Westminster Confession (14.3) reminds us, “This faith is different in degrees, weak or strong... but it gets the victory, growing up in many to the attainment of a full assurance, through Christ.” Your faith may fluctuate, but your justification never will.

The Pastoral Power of Justification

Justification by faith alone is not a cold doctrine, it is a warm refuge for the wounded. It says to the ashamed believer:

- You are not defined by your sin, but by your Savior.
- You are not condemned by your failures but clothed in Christ’s righteousness.

You are not a slave to your past, but a child of grace.

This truth frees us to confess honestly, repent deeply, and walk joyfully. We don’t have to pretend spiritual strength or hide behind performance. The gospel invites us to rest. When you know that God’s love was never based on your

goodness, you can finally stop pretending to be good enough.

Assurance in the Darkness

For some, spiritual darkness lingers for a season. The Psalms remind us that even the godly sometimes walk *“through the valley of the shadow of death.”* Assurance may dim, but grace does not. In those moments, cling to what you know rather than what you feel. Remember the character of God revealed in the cross:

- If He did not spare His own Son so you could be saved, He will not abandon you now (Romans 8:32).
- If Christ died for you while you were His enemy, He will not reject you as His child (Romans 5:8–10).

The gospel is not a fragile hope that rises and falls with emotion; it is an unshakable foundation laid in the blood of Christ.

From Shame to Rest

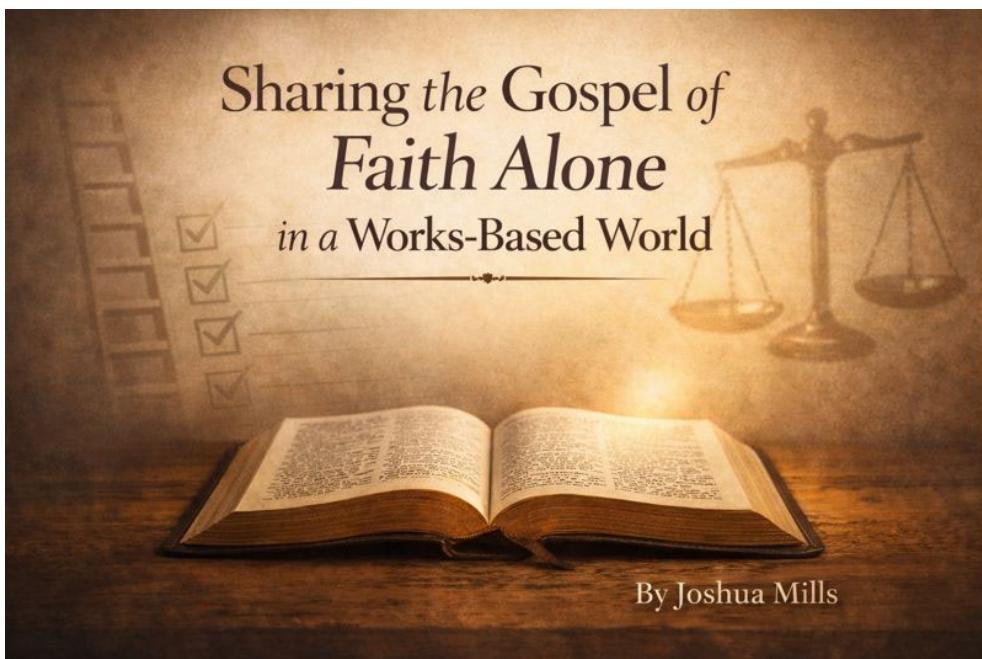
Guilt says, “I failed.” Shame says, “I am a failure.” The gospel says, “Christ is your righteousness.” In Christ, every accusation loses its power. Every sin—past, present, and future—was nailed to the cross and buried in the tomb. When you stand before God, He does not see a struggling sinner, but a justified saint, clothed in the righteousness of His Son. That is why Paul can declare, *“Who shall separate us from the love of Christ?”* (Romans 8:35). Nothing—not weakness, not fear, not failure—can separate the believer from the love that justified them.

Conclusion: Resting in the Righteousness of Another

When faith feels weak, remember this: the basis of your justification is not your believing, but Christ’s obedience. The gospel does not invite the strong to come prove themselves; it invites the weary to come rest in the righteousness of Another. So, when guilt accuses, point to the cross. When shame whispers,

remember your adoption. When fear rises, recall the verdict: “*No condemnation.*”

The struggling soul does not need a pep talk, it needs a Savior. And that Savior still says, “*Come to Me, all who labor and are heavy laden, and I will give you rest*” (Matthew 11:28). You may be weak, but Christ is strong. You may falter, but He never fails. Rest in that, and you will find that the gospel of justification is not only true—it is enough.



We live in a works-based world. Every person is either resting in the futile efforts of their own righteousness or resting in the finished and perfect work of Jesus Christ. As followers of Christ, we are called to proclaim the gospel of salvation by grace alone, through faith alone, in Christ alone. This article will argue that our Lord Jesus, in Mark 10:17-25, gives us the perfect example of how to share the gospel in a works-based world. Once this has been established, we will look at practical tips on how to evangelize moralistic people.

Mark 10:17-27 provides one of Scripture's clearest examples of how Jesus lovingly exposes the human heart and directs sinners to Himself. In this passage, Jesus engages with the rich young ruler, a man who embodies the universal human problem: confidence in *what I must do* to inherit eternal life.

The Self-Deceived Man (Mark 10:17-20)

A man runs to Jesus, kneels before Him, and asks: "Good Teacher, *what must I do to inherit eternal life?*" At first glance, he looks sincere. He's earnest, re-

spectful, and outwardly eager. But his very question reveals his heart: he believes salvation is something achieved by human merit, and not received by grace, through faith. This is an original sin diagnostic of the human heart. We all, by fallen nature and sinful practice, think that we have some merit to offer God. Without the illuminating work of the Holy Spirit, we do not see ourselves as guilty criminals in the courts of God and subject to His wrath. Ask ten unbelievers how someone can get to Heaven, and nine out of ten will say some version of: "Try to be a good person."

To evangelize the self-deceived man, Jesus first brings the man to the law of God to expose his sinful heart (Mark 10:17-20):

And Jesus said to him, "Why do you call me good? No one is good except God alone. You know the commandments: 'Do not murder, Do not commit adultery, Do not steal, Do not bear false witness, Do not defraud, Honor your father and mother.'" And he said to him, "Teacher, all these I have kept from my youth."

The law of God exposes our spiritual bankruptcy. We have all broken God's commandments. Our best deeds are stained with sin, and therefore we need a perfect sacrifice to stand in our place and face the judgement we rightfully deserve for our sins. We also need the righteousness of God to clothe us if we are to stand in God's holy presence. The rich young ruler, like many today, was blind to his true condition. He believed he had kept the commandments "from his youth." But Jesus is about to diagnose this man's sin-sick spiritual heart with precision.

The Exposition of The Human Heart (Mark 10:21)

In love, our Lord Jesus opens up this man's spiritual heart and exposes his idol:

And Jesus, looking at him, loved him, and said to him, "You lack one thing: go, sell all that you have and give to the poor, and you will have treasure in heaven; and come, follow me" (Mark 10:21).

The young man believed that he was externally a moral person in the sight of God. Externally, this man looked at his life and believed that he had never murdered someone, never committed physical adultery, never stolen, never bore false witness, never defrauded someone, and never dishonored his parents. Externally, this man believed that he was right before God. However, he failed to see himself internally as a guilty sinner. Our Lord showed this man that the real problem is not merely external conduct it's the spiritual condition of the *heart*.

Jesus put His finger on the man's idol—his wealth. The first commandment, "*You shall have no other gods before Me*", had been violated first in his heart (Exodus 20:3). Jesus called the man to turn from his idol in repentance and embrace the Christ. In other words, this man could not cling to his idol and cling to Christ at the same time. Repentance and faith are two sides of the same coin; turn from your idols and turn to Jesus. Our Lord Jesus Christ is a willing and able Savior for all who believe.

The Tragic, Yet Hopeful Ending (Mark 10:22–27)

The story of this young man ends on a tragic note. In Mark 10:22, we read the following, "*Disheartened by the saying, he went away sorrowful, for he had great possessions.*" The face of this man fell. He turned away from Jesus Christ and the salvation that He offered. He would rather have silver and gold than Jesus Christ, the greatest treasure. So, the man walked away with a heart full of idolatry and a soul void of the gift of eternal life. Later, Jesus would warn His disciples of the spiritual danger of the idol of riches. Riches are not sinful in themselves, but they easily become a master in your life that competes with Jesus Christ. In Matthew 6:24, Jesus said, "*You cannot serve God and money.*"

Further, in our text (Matthew 6:24-26), Jesus turned to the disciples and taught them a lesson:

But Jesus said to them again, "Children, how difficult it is to enter the kingdom of

God! It is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God." And they were exceedingly astonished, and said to him, "Then who can be saved?"

The text brings us to the only hope for sinners. In a works-based world, we realize that we need the perfect work of Jesus Christ, accomplished on behalf of unworthy sinners. In Mark 10:27, Jesus said: "*With man it is impossible, but not with God. For all things are possible with God.*"

Salvation is impossible from the works of men. Human merit cannot satisfy divine justice and offer a righteousness that we need to stand in the court of Heaven. We need a righteousness from God. We need the perfect works of the God-Man, Jesus Christ, given to us freely (Romans 1:16-17). We need Jesus Christ's penalty-paying, substitutionary, atoning death in our place (2 Corinthians 5:21). We need God to save us from our sins and the wrath to come. Salvation is of the Lord (Jonah 2:9; Romans 11:36). As followers of Christ, we are called to proclaim the gospel of salvation by grace alone, through faith alone, in Christ alone. Our Lord Jesus, in Mark 10:17-25, has shown us the perfect example of how to share the gospel in a works-based world.

Conclusion

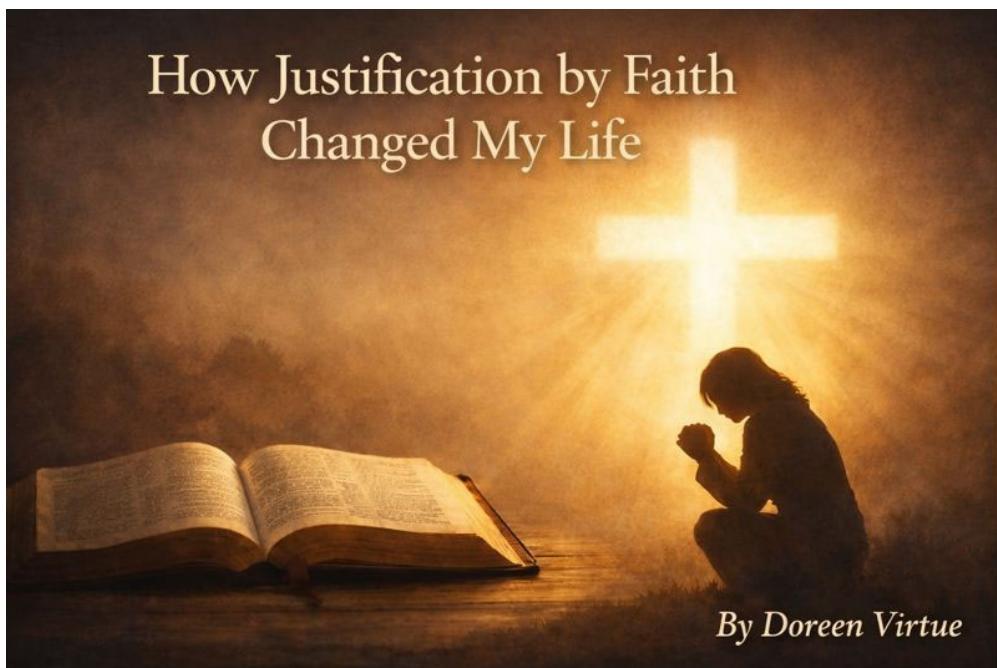
So, how can we practically be evangelizing legalistic or moralistic people? In Mark 10, we learn from Jesus that the law of God is a tool that we must use in our evangelism towards moral or legalistic people. They must understand the bad news first, before the good news makes sense. They must understand that they stand before God as a guilty sinner, under His holy wrath.

In Galatians 3:24, the Apostle Paul said: "*So then, the law was our guardian until Christ came, in order that we might be justified by faith.*" Toward unbelievers, the law functions as a schoolmaster to point them to Jesus Christ that they might be justified by faith, and not by works of the law.

A practical way of exposing the sinfulness of moral man is to bring them

to the Ten Commandments. Show them that it is not just external obedience that we need, but also perfect internal obedience before God, *if* we are to stand in His presence. The law shows us our spiritual bankruptcy. We have all fallen short of the glory of God, and the wages of our sin is death (Romans 3:23, 6:23). Once the law has exposed their sinful heart and tragic state before God, the good news of the gospel truly becomes good news! The free gift of God in Christ Jesus must be preached! That is the good news. It is a proclamation of hope and eternal life to the guilty criminal. Christ must be freely and indiscriminately offered to every sinner.

In Jesus Christ we have a willing and able Savior for all who repent and believe. Our Lord has promised that He will never turn away those who come unto Him. There is full and free pardon for sinners who embrace Jesus Christ with the empty hands of faith, holding to the Risen and only Savior who can save.



Before God declared me righteous through faith in Christ, I treated spirituality like a do-it-yourself project.

Raised in New Thought churches (primarily Christian Science) that taught that my mind held the key to *reveal* what God had already created perfect in me, I was trained to believe that sickness was my fault and wellness was my doing.

In our New Thought church, and at home with my family, we read and studied the Bible. Yet our Bible studies were always through the lens of heretical authors such as Mary Baker Eddy and Ernest Holmes. New Thought churches are very different from the popular inspirational authors such as Norman Vincent Peale, which are about “positive thinking”.

The actual New Thought teachings are more like ancient Egyptian Hermeticism, which holds that everything pivots upon our thoughts intersecting with the mind of God. The belief is that, since God made us in His image, we are therefore healthy in all ways. Any sickness is an “error in thinking” and we

can reveal our true health by replacing erroneous thoughts with Bible verses taken out of context. Once our thoughts are focused upon “the truth”, then our health is revealed in the same way as a curtain is dropped to unveil a new statue.

We were taught that we were to combat the world’s messages about sickness by reciting “The Scientific Statement of Being”, which was a neo-Gnostic affirmation that matter is unreal, so therefore sickness was unreal. This belief is also echoed in the heretical New Age channeled book, *A Course in Miracles*, which teaches that the physical world is an out-picturing of our minds. So therefore, they believe that the physical world is malleable since it’s just an illusion.

New Thought teaches that “God is mind”, meaning that He’s viewed as impersonal instead of imminent. They also repeatedly recite that “God is love”, yet they never mention His convicting attributes of justice, holiness, wrath, and righteousness. As a result, those of us who were born and raised in New Thought churches were programmed to believe that we’re in charge of our destiny. We had no concept of God’s sovereignty because He was viewed as “Mind” or divine intelligence, like He was an impersonal super-computer.

Since New Thought holds that humanity didn’t fall and that Genesis chapter 3 is a myth or metaphor, they believe that humanity is still the sinless and perfect creation that God originally made. So, they don’t believe in the “concepts” of sin, hell, repentance, or the devil. All of those are “errors in thinking” according to New Thought.

We had the Christian vocabulary, yet we weren’t grounded in Biblical truth. If we had problems, it was due to “erroneous thoughts”, and so we needed to realign our thoughts to “spiritual truth”. No wonder those of us who came from New Thought backgrounds are ripe for New Age deception, since both are works-based systems.

In the 1990s, after spending over 30 years as a member of New Thought churches, I segued into New Age, which is even darker and more works-based than New Thought. The New Age gets its “theology” from various world religions, particularly Hindu beliefs about reincarnation, polytheism, and yoga.

According to the New Age, we control our reality with our thoughts. The New Age also bases their beliefs about heaven and the afterlife on near-death-experience reports, which teach that everyone goes to Heaven. So, New Age is universalistic and also states that you need to break out of the reincarnation cycle through being a “good person” (which is never defined). They don’t realize how illogical and contradictory it is to say that “everyone goes to Heaven” and yet “you need to break out of the reincarnation cycle through your good works.”

I often refer to the New Age as a hamster-wheel of works that you’re expected to perform, such as the below list of examples of the works-based system:

- Setting your crystals outside under the full moon each month to “clear and recharge them”.
- Praying to the full moon to take away your problems and “energy blocks”.
- Praying to the new moon to grant you your wishes.
- Avoiding travel, contracts, or new work three times a year during “Mercury retrograde”.
- Looking at your vision board daily and imagining all of your wishes are fulfilled.

Since New Age and New Thought has no belief in the fall, sin, hell, or the devil, they don’t see any need for repentance or salvation. They believe that everyone automatically goes to Heaven no matter what.

That all changed for me as I was reading Deuteronomy 18:10-12, which

listed the New Age practices I engaged in such as interpreting signs and conducting mediumship and divination. God's Word in the Old Testament and the New Testament condemns these practices and says that anyone practicing them is an abomination to God.

I'd heard the gospel throughout my life, yet it never made sense to me before, since I'd been taught by New Thought and New Age that no one is a sin-

ner. Yet, God in His mercy lifted the veil so that I could realize the depth of my depravity and my desperate need for Jesus Christ as my Lord and Savior. I fell to my knees and repented, crying out to God for mercy and forgiveness.

When the gospel confronted me with the truth that God justifies the ungodly through faith apart from works, everything changed because I finally rested in Christ's fin-

ished work instead of my unfinished efforts.

Everything changed when the gospel shattered my assumptions and showed me that God justifies the ungodly by faith alone. I saw that I was a sinner in need of Jesus our Savior. God declares sinners righteous because of Christ's finished work, rather than my spiritual performance.

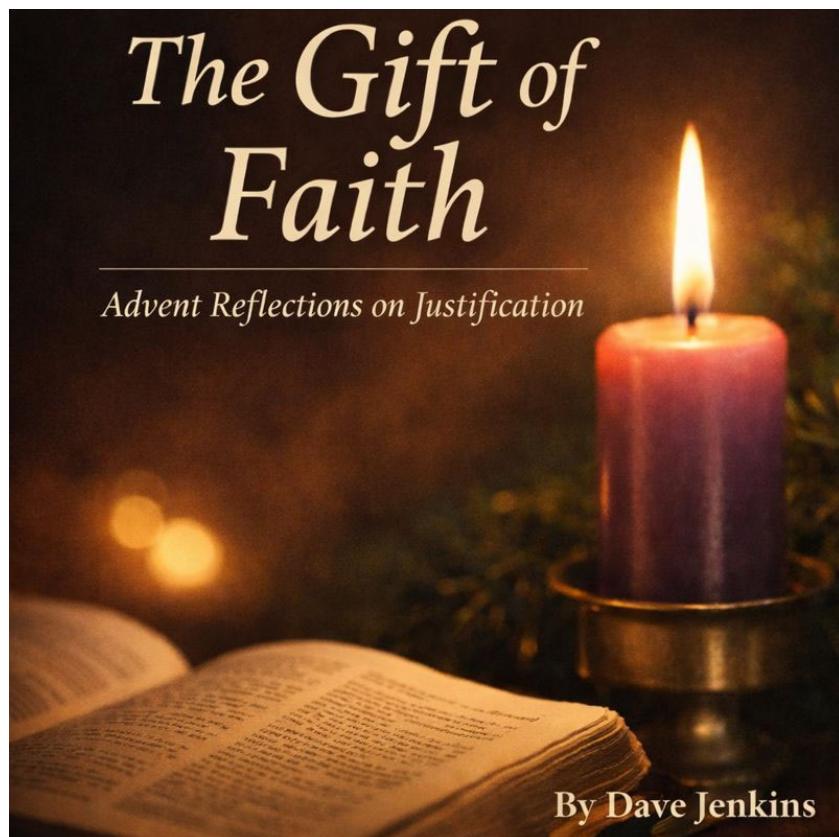
We're justified by His grace through the redemption accomplished by Christ Jesus (Romans 3:24), and our faith is counted as righteousness (Romans 4:5). When I realized this was the truth I'd been seeking my entire life, the burden I carried for years lifted because the gospel confronted my pride, emptiness, and despair at the same time. The gospel exposed that I'm a sinner who

couldn't save myself and that Christ had done everything needed to save me. I was dead in sin, and He made me alive!

I understood that justification is God declaring me righteous because Christ stood in my place, bore my sin, endured my judgment, and credited His perfect righteousness to me and to all who believe the gospel. *There's now no condemnation for those who are in Christ Jesus* (Romans 8:1). I was transformed from believing in self-help and the works-based New Age/New Thought systems, into knowing that Jesus did it all through His finished work on the cross.

God was calling me to rest in what His Son accomplished. The peace I tried to create through self-effort, such as yoga or eastern meditation, was finally given to me through faith in Christ. *Since we've been justified by faith, we have peace with Him through our Lord Jesus Christ* (Romans 5:1).

I don't miss New Age or New Thought at all, and I'm grateful to be off the hamster wheel of works-based spirituality. Praise God for His mercy and grace in saving a sinner like me through my faith in the finished work of Jesus Christ, who died and rose to save us and reconcile us to the Father!



Advent is a season of waiting and wonder. It is a time when the Church remembers the long expectation of Israel and rejoices in the fulfillment of God's promise in Christ. Each candle, each carol, and each Scripture reading points us to the miracle that the eternal Son of God took on flesh and entered our world to redeem sinners.

But Advent is not only about the birth of Christ it is about the purpose of His coming. The manger leads to the cross, and the cross reveals the heart of God's gift to us: justification by faith alone. Faith is not something we produce; it is something we receive. It is the gracious gift by which we embrace the greatest gift of all—Jesus Christ, our righteousness.

The Promise of Faith: God's Grace Foretold

The story of faith begins long before Bethlehem. In Genesis 15:6, we read that Abraham *"believed the Lord, and He counted it to him as righteousness."* From the beginning, salvation has been by faith in the promises of God. Abraham trusted that God would provide a Redeemer, and in that trust, he was justified. Advent reminds us that the promised Redeemer has come—the Word made flesh, full of grace and truth (John 1:14).

Every prophecy, every covenant, and every promise of the Old Testament finds its *"Yes and Amen"* in Christ (2 Corinthians 1:20). Advent is the celebration of divine faithfulness and the invitation to rest in His faithfulness by faith. When God gave Abraham faith, He gave him more than belief in a promise; He gave him confidence in a Person. The same is true for us today.

The Birth of the Justifier

The angel told Joseph, *"You shall call His name Jesus, for He will save His people from their sins"* (Matthew 1:21). That declaration reveals the very reason for the incarnation: the Son of God became man to accomplish what no man could—perfect righteousness and full redemption. In the cradle, we see humility; in the cross, we see justification.

The child in the manger was born under the law (Galatians 4:4), to fulfill the law perfectly for us. Every moment of His obedient life was a step toward the righteousness that would be credited to all who believe. The wonder of Advent, then, is not simply that Christ came, but that He came to be our righteousness. As the carol says:

*"Mild He lays His glory by,
Born that man no more may die,
Born to raise the sons of earth,
Born to give them second birth."*

Justification is the reason behind the Incarnation. The baby who slept in

Bethlehem's straw came to secure the peace that only His blood could bring.

The Gift of Faith: Grace Given, Not Earned

In a season filled with giving, it's easy to miss the greatest gift of all: the gift of faith itself. Ephesians 2:8–9 reminds us, *"For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, not a result of works, so that no one may boast."*

Faith is not the wrapping paper around our salvation, it is part of the gift. The same grace that sent Christ into the world also opens our hearts to believe in Him. This means that assurance does not depend on the strength of our faith, but on the object of our faith. Even the smallest seed of faith, when planted in Christ, receives the full blessing of justification. At Christmas, we celebrate a faith that is not self-generated but Spirit-born; a faith that opens blind eyes to see the glory of God in the face of Jesus Christ (2 Corinthians 4:6).

"The war is over because the Judge has declared the believing sinner to be righteous in Christ."

Peace with God: The Fruit of Justifying Faith

When the angels proclaimed, *"Glory to God in the highest, and on earth peace among those with whom He is pleased"* (Luke 2:14), they announced more than temporary goodwill; they declared the result of justification. Romans 5:1 says, *"Therefore, since we have been justified by faith, we have peace with God through our Lord Jesus Christ."* That peace is not merely emotional calm, it is the end of hostility between God and sinners. The war is over because the Judge has declared the believing sinner to be righteous in Christ.

This is the peace that Advent celebrates: not the absence of trouble, but the presence of reconciliation. It is the joy of knowing that the child born in Bethlehem has secured eternal favor for His people. No wonder the carols speak of “tidings of comfort and joy.” Justification is the comfort of the forgiven, the joy of the redeemed.

Faith and the Incarnation: Trusting a Personal Savior

Advent teaches us that faith has an object and that object is personal. Our faith is not in principles or moral improvement, but in the Person of Jesus Christ, truly God and truly man. Only the God-Man could stand in our place.

As man, He represents us; as God, He redeems us. The Incarnation is the guarantee that God’s promises are not abstract truths, but embodied grace.

When we trust in Christ, we are trusting the One who entered our weakness, bore our sorrow, and conquered our sin. Faith unites us to this living Savior, who still intercedes for us at the Father’s right hand. The manger leads to the

“The shepherds came in haste. The Magi traveled far. Simeon and Anna waited long. Each of them responded to the gift of Christ with faith-filled worship.”

cross, but the cross leads to the throne. And the One who came in humility now reigns in glory, securing for His people a righteousness that can never fade.

Faith in the Waiting

Advent is a season of waiting and so is the Christian life. We live between two Advents: the first, when Christ came to justify sinners, and the second, when He will return to glorify the justified. Until that Day, faith sustains us. It teaches us to trust when we cannot see, to rest when we cannot control, and to

hope when the world grows dark. As Hebrews 11 reminds us, the saints of old “died in faith, not having received the things promised, but having seen them and greeted them from afar.” We, too, live by faith, looking to the One who has come and who will come again.

Advent faith is patient faith, faith that remembers God’s past faithfulness and anticipates His future fulfillment. It is faith that clings to Christ in the quiet and the chaos alike.

The Joy of the Justified

When Mary sang her Magnificat, she rejoiced that God “has looked on the humble estate of His servant” (Luke 1:48). That same grace that lifted Mary in praise is the grace that justifies sinners today.

Joy is the natural fruit of justification. To be declared righteous by God is to be set free from the endless cycle of fear, guilt, and striving. It means we can rejoice, even in suffering, because our standing with God is secure. Christmas joy is not sentimental, it is theological. It flows from the reality that the One born in Bethlehem’s stable is the Lord of glory, who has given His righteousness to us. As Paul writes, “Thanks be to God for His indescribable gift” (2 Corinthians 9:15).

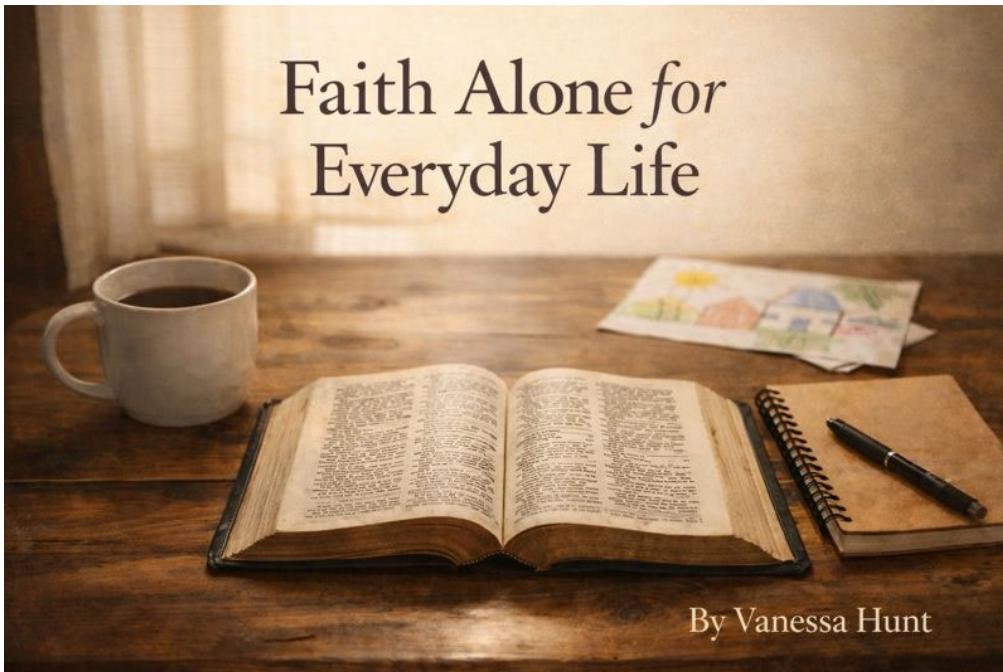
Faith’s Response: Worship and Wonder

The shepherds came in haste. The Magi traveled far. Simeon and Anna waited long. Each of them responded to the gift of Christ with faith-filled worship. And so should we. Faith does not merely agree with gospel facts, it adores the gospel’s Author. It bows before the manger and beholds the glory of grace. Justification by faith alone is not an abstract doctrine to debate; it is a melody to sing. It turns fear into freedom and doctrine into doxology. This Advent, let your heart echo the angels: “Glory to God in the highest.”

Conclusion: The Gift That Keeps Giving

The gift of faith leads us to the gift of justification, which leads us to the Giver Himself. When you unwrap the gospel this Advent, remember what it cost: the infinite Son of God took on human flesh, lived the life we could not live, died the death we deserved, and rose to give us life eternal.

He came not to offer a better religion, but to bring a perfect redemption. And to all who receive Him by faith, He gives the right to become children of God (John 1:12). That is the heart of Christmas. That is the song of justification. As you reflect this Advent, may your faith, whether strong or small, rest fully in the Christ who came to save, justify, and keep you forever. *“For unto you is born this day in the city of David a Savior, who is Christ the Lord”* (Luke 2:11). Thanks be to God for the unspeakable gift of His Son and the faith to believe in Him.



The latest data on Biblical literacy shouldn't shock anyone who's been paying attention and yet it still feels disturbing when you read the statistics. According to the 2022 State of Theology survey(i) done by Ligonier, the majority of Americans don't believe that the Bible is to be taken literally. And among Evangelicals, twenty-six percent agreed that the accounts in the Bible should be considered more like myths than historical record.

I think it would be safe to say that the rates of literacy are even lower when it comes to Church history. While Biblical scholars like Wesley Huff have garnered a lot of attention thanks to big name podcasters hosting them on their shows, one only needs to look at the comment sections of social media to recognize that there is a great deal of misinformation about historic Christianity and the Bible itself. I freely admit that despite attending church my entire life, and even attending a Christian university, I knew very little about how I even came

to hold God's Word in my hand.

If you've ever dipped a toe into the world of online theology conversations, you'll immediately become aware of the debates surrounding the varying Councils held throughout history. And while you are more likely to hear about the Council of Nicaea (held in 325 A.D.), the Council of Trent (1545-1563 A.D.) is of particular interest to us as

Protestants as it was a response from the Catholic church to the Reformation. Think of it as a counter-reformation. It was there that the doctrine of justification by faith alone (*Sola Fide*) was condemned as heresy by Catholics. In fact, during

the sixth session it was decreed, "If any one saith, that the justice received is not preserved and also increased before God through good works; but that the said works are merely the fruits and signs of Justification obtained, but not a cause of the increase thereof; let him be anathema."

One of the five "*Solas*" that defined the Reformation, *Sola Fide* is central to Christianity and distinguishes it from all other religions. "*For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, not a result of works, so that no one may boast*" (Ephesians 2:8-9).

The security we have in knowing that our salvation doesn't depend on us, but on the finished work of Jesus Christ on the cross, should be something that spills over into every area of our lives. As we are transformed into new creations, we will desire to follow God's commands, which will be evident in the works we do here on earth. Conforming our lives to look more like the life of Christ means that there won't be a single aspect of our lives that isn't impacted. Be it marriage, parenting, or living in a community, nothing remains untouched

"We aren't trying to earn God's favor through works..."

when we fully grasp what it means to be saved by faith alone.

How Faith Alone Impacts Everyday Life

The relationship between husband and wife is the earthly representation of Christ's relationship to His bride, the Church. When husbands love their wives as Christ loves the Church, and wives submit to the leadership of their husbands, not only are they obeying the command for their marriage, but they are also providing an example to a watching world of this supernatural dynamic. When we marry, we are putting our faith in our spouse as well as the institution itself. But it's only when two individuals come together and commit their marriage to the Lord that they can display the kind of unity, forgiveness, selflessness, and commitment which transcend our fallen nature.

Perhaps no other love on earth is as unconditional as the love of a parent for their child. And no other relationship more directly exemplifies the love that God has for us. To have faith in God, our children must hear about Him. So, mothers and fathers who seek to follow the Biblical model for parenthood have the ultimate responsibility of discipleship.

Showing the love of Christ to a child means not demanding perfection but creating a grace-filled relationship and home environment. Understanding that we are justified before the Lord by faith, and not by works, helps us to show our children that their identity isn't in their performance or achievements. What will direct their behavior is a heart that is transformed by the gospel. Then, obedience to their parents becomes an extension of obedience to the Lord.

When we aren't trying to earn God's favor through works, we are able to live in community and friendship with others without keeping score. No one person will ever rank higher than another in terms of importance and worth.

John Calvin wrote in 1547, "I wish the reader to understand that as often as we mention Faith alone in this question, we are not thinking of a dead faith, which worketh not by love, but holding faith to be the only cause of justification

(Galatians 5:6; Romans 3:22). **It is therefore faith alone which justifies, and yet the faith which justifies is not alone:** just as it is the heat alone of the sun which warms the earth, and yet in the sun it is not alone, because it is constantly conjoined with light.” While we are saved individually by grace through faith alone, like the early church we are the most effective when we are in community rather than isolation.

To God Be the Glory

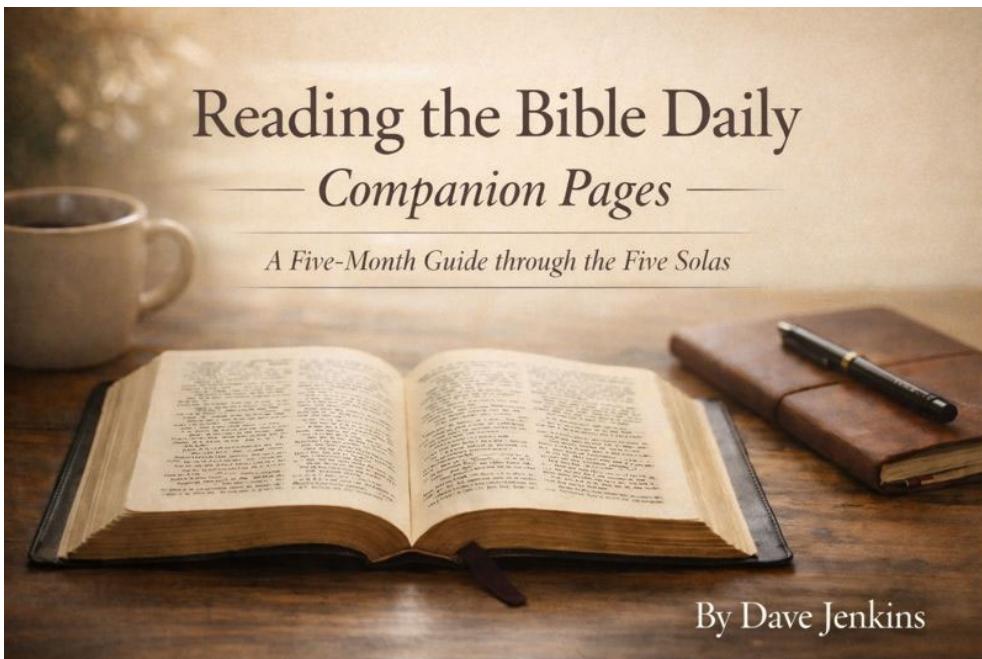
Faith alone can be one of the most challenging “*Solas*” to embrace. In our humanness, we want to control every outcome of our lives. And no other outcome is more important than eternity. It’s easy to see the appeal of a system which claims that we can earn our way into a right standing before the Lord. Indulgences, rituals, and the like give a false sense of righteousness while the doctrine of faith alone gives God all the glory and keeps us from boasting in our own efforts.

Placing the emphasis where it should rightly be, which is on the grace of God and the redeeming work of Christ on the cross, we recognize that the work we do here on earth is not to earn our salvation but, rather, the result of our sanctification. This truth should permeate every aspect of our lives and allow us to love and serve our spouses, children, friends, and neighbors in a way that reflects His goodness and grace.

“Yet we know that a person is not justified by works of the law but through faith in Jesus Christ, so we 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” (Galatians 2:16).

References:

- i. <https://thestateoftheology.com/>



This is a five-month companion guide to strengthen your daily Scripture readings with focused theological themes rooted in the gospel following the seasons of grace from *Sola Fide* (Faith Alone) through *Soli Deo Gloria* (To the Glory of God Alone).

December 2025 – *Sola Fide: Faith Alone*

Primary Verse: “*The righteous shall live by faith.*” — Romans 1:17

Theme: Faith alone receives the righteousness of Christ. Each day's reading points to how God justifies the ungodly through the finished work of His Son.

Key Readings:

- Genesis 15

- Habakkuk 2:4
- Romans 3–5
- Galatians 2–3
- James 2
- Hebrews 11

Focus Resources:

- R.C. Sproul — *Faith Alone*
- John Owen — *Justification*
- Sinclair Ferguson — *The Whole Christ*

January 2026 – *Sola Gratia: Grace Alone*

Primary Verse: “*By grace you have been saved through faith.*”

— Ephesians 2:8–9

Theme: Grace is God’s unmerited favor to the undeserving. This month’s readings celebrate salvation as the work of divine grace from beginning to end.

Key Readings:

- Exodus 33–34 (grace and glory revealed)
- Luke 15 (the Father’s grace to the prodigal)
- Romans 11:5–6
- Titus 2:11–14; 3:3–7
- Ephesians 2:1–10

Focus Resources:

- Jerry Bridges — *Transforming Grace*
- John Newton — *Letters of John Newton*
- Michael Horton — *Putting Amazing Back into Grace*

February 2026 – *Solus Christus: Christ Alone*

Primary Verse: “*There is one mediator between God and men, the man Christ Jesus.*” — 1 Timothy 2:5

Theme: Christ alone saves because only He lived, died, and rose again in our place. Every text this month exalts His person and work as our Prophet, Priest, and King.

Key Readings:

- John 1
- Colossians 1:15–23
- Hebrews 1–10
- Isaiah 53
- Philippians 2:5–11

Focus Resources:

- Stephen Wellum — *Christ Alone*
- John Murray — *Redemption Accomplished and Applied*
- J.C. Ryle — *Holiness* (on union with Christ)

March 2026 – *Sola Scriptura: Scripture Alone*

Primary Verse: “*All Scripture is breathed out by God.*” — 2 Timothy 3:16–17

Theme: The Word of God is the supreme and sufficient authority for faith and life. Readings trace how God reveals, preserves, and applies His Word to His people.

Key Readings:

- Psalm 19
- Psalm 119
- 2 Timothy 3:14–17
- 2 Peter 1:16–21
- Matthew 4:1–11
- John 17:17

Focus Resources:

- Dave Jenkins — *The Word Explored*
- John MacArthur — *The Sufficiency of Scripture*
- Kevin DeYoung — *Taking God at His Word*

April 2026 – *Soli Deo Gloria: To the Glory of God Alone*

Primary Verse: “*For from Him and through Him and to Him are all things.*” — Romans 11:36

Theme: All of salvation is through God alone for the glory of God alone. As spring renews the earth, these readings remind us that our lives exist for His praise, not our own.

Key Readings:

- Romans 11:33–36
- Psalm 96
- Isaiah 42:8
- John 15:1–8
- Ephesians 1:3–14
- Revelation 4–5

Focus Resources:

- Jonathan Edwards — *The End for Which God Created the World*
- R.C. Sproul — *The Holiness of God*

Reflection Pattern for Each Month:

1. Read the assigned Scripture daily.
2. Meditate on what it reveals about God's character and saving work.
3. Journal one sentence of praise or prayer rooted in that truth.
4. End each week with a confession or catechism reading (Heidelberg or Westminster) related to the theme.

Recommended Reading on *Sola Fide*

The list of books below is recommended for further study of the subject of *Sola Fide* (justification by faith alone). This list is not conclusive but should give you a starting point for your studies on this subject. Each piece is at the top of its genre for readability and clarity. I hope you'll find these works helpful.

Essentials

- R. C. Sproul, *Faith Alone: The Evangelical Doctrine of Justification*
- Thomas R. Schreiner, *Faith Alone—The Doctrine of Justification*
- James Buchanan, *The Doctrine of Justification*
- John Owen, *The Doctrine of Justification by Faith*
- Michael Horton, *Justification*

Reformation & Historical Sources

- Martin Luther, *The Freedom of a Christian*
- Martin Luther, *Commentary on Galatians*
- John Calvin, *Institutes*, Book III (Chpts. 11–18)
- *The Augsburg Confession* (Article IV) & *Apology* (Article IV)
- *The Westminster Confession of Faith* (Chpt. 11; Larger Catechism Questions 70–73)
- *Heidelberg Catechism* (Questions 60–61)
- *Belgic Confession* (Articles 22–24)

Systematic & Doctrinal Studies

- Guy Prentiss Waters, *Justification and the New Perspectives on Paul*

- Francis Turretin, *Institutes of Elenctic Theology* (Topic 16)
- Louis Berkhof, *Systematic Theology*

Biblical & Exegetical

- Douglas J. Moo, *The Epistle to the Romans*
- Thomas R. Schreiner, *Romans*
- Douglas J. Moo, *Galatians*

Union with Christ, Assurance, and the Christian Life

- John Murray, *Redemption Accomplished and Applied*
- Sinclair B. Ferguson, *The Whole Christ*
- Jerry Bridges, *The Discipline of Grace*

Pastoral/Devotional & Short Reads

- R. C. Sproul, *What is Justification by Faith Alone?*
- Thomas Watson, *A Body of Divinity*
- J. Gresham Machen, *What Is Faith?*

Contemporary Issues & Clarifications

- Gregg R. Allison & Andreas J. Köstenberger, *The Holy Spirit and the Christian Life* (select essays)
- Mark Jones, *Antinomianism*

In Christ Alone,
Dave Jenkins
Editor in Chief, *Theology for Life Magazine*

Multimedia & Podcast Features

Engaging Hearts and Minds with Sound Doctrine

Contending for the Word

Discernment, Music, and the Modern Church

Biblical clarity meets cultural confusion. Join Dave Jenkins and guests as they confront false teaching, modern worship trends, and the need for truth-driven ministry in an age of compromise. Available wherever you listen to podcasts.

Equipping You in Grace

Worship, Theology, and the Christian Life

In-depth interviews and practical conversations on doctrine, life, and ministry. Each episode equips you to think biblically and live faithfully rooted in Christ. New episodes every Monday and Wednesday.

Servants of Grace Podcast

Theology for Life, Every Week

Timely reflections on Scripture, culture, and the Church. From worldview to discipleship, this podcast helps you grow deep in the Word and strong in grace. Weekly content aligned with Servants of Grace articles and resources.

Anchored in the Word

Short Answers. Deep Theology.

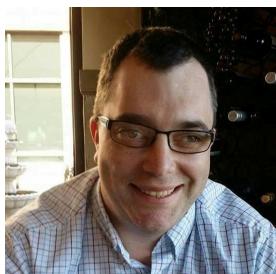
Big truths in small bites. Get clear, Scripture-based answers to your pressing theological questions in under ten minutes. New Q&A episodes every Thursday.

Warriors of Grace

Biblical Manhood, Worship, and the Glory of God

For men serious about walking with Christ. Explore leadership, godliness, and worship through the lens of Scripture and pastoral wisdom. Every Tuesday—join the fight for biblical manhood.

About the Authors:



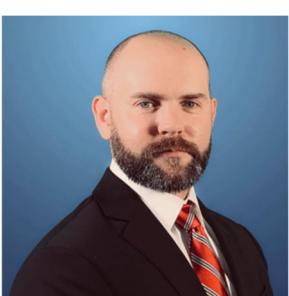
Dave Jenkins

Dave Jenkins is happily married to his wife, Sarah. He serves as the Executive Director of Servants of Grace Ministries, the Executive Editor of *Theology for Life Magazine*, the host of several podcasts. He is the author of *The Word Explored: The Problem of Biblical Illiteracy and What to Do About It* (House to House, 2021), *The Word Matters: Defending Biblical Authority Against the Spirit of the Age* (G3 Press, 2022), and *Contentment: The Journey of a Lifetime* (Theology for Life, 2024).



Joshua Mills

Joshua Mills was born and raised in the Greater Toronto area. He is married to his best friend Kyla, has a Masters of Divinity from Toronto Baptist Seminary, and ministers at Trinity Baptist Church and Toronto Baptist Seminary.



Drew Von Neida

Drew Von Neida is a regular writer at Servants of Grace. He holds a Bachelor of Science in theological and biblical studies and a Master of Arts in Biblical exposition, both from Liberty University. He lives in Taylorsville, Georgia with his wife Brandy and their three children.



Gary Gilley

Gary Gilley has been pastoring at Southern View Chapel in Springfield, Illinois since 1975. He is general editor of the monthly contemporary theological issues publication, *Think on These Things*. He received his B. A. from Moody Bible Institute and his M.B.S and Th.D. from Cambridge Graduate School.

About the Authors (Cont'd):



Vanessa Hunt

Vanessa Hunt is a Willamette Valley, Oregon based author and speaker. Her book, *Life in Season: Celebrating the Moments that Fill Your Heart and Home*, offers encouragement to believers. Her greatest joys are her husband Robb and their two mostly-grown children.



David de Bruyn

David de Bruyn pastors New Covenant Baptist Church in Johannesburg, South Africa, where he resides with his wife and three children. He is a graduate of Central Baptist Theological Seminary in Minnesota and the University of South Africa (D.Th.). Check out his website: <https://churcheswithoutchests.net/>.



Doreen Virtue

Doreen Virtue holds a Master's degree in Biblical & Theological Studies with highest honors from Western Seminary, and an MA in Counseling Psychology from Chapman University. Doreen has been helping professing Christians to identify and avoid New Age and New Thought deception.



Michael Shultz

Michael Shultz serves as Senior Pastor of Antioch Baptist Church in Lewisburg, KY. He also serves as an Associate Professor of Church History at Forge Theological Seminary. He is married to the love of his life and spends his leisure time on daddy-daughter dates with his little girls.

Servants of Grace Ministries

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 <https://x.com/servantsofgrace>

Executive Editor:

Dave Jenkins

E-mail: dave@servantsofgrace.org

Design Coordinator & Editor:

Sarah Jenkins

Email: sarah@servantsofgrace.org

**Upcoming in the Spring 2026 Issue:
A Look at Clarity in Scripture**