

Justification by Faith

Lecture given at the Reformation Rally 2006 of the Singapore Council of Christian Churches
by Bernhard Kaiser

1. Introduction

Justification by faith is an extremely important article of our Protestant faith. It became the great issue in the time of the 16th century Reformation. At that time, it led to a tremendous split throughout the whole of Western Christianity. It not only split the late medieval church, but it also separated the European world politically. Justification is not only a characteristic element of our Protestant identity; it is also a test whether we are really in accord with the Holy Scriptures concerning our relationship with God. The Bible teaches that the righteousness of God is the central subject, which is revealed in the Gospel. So we cannot overestimate it.

I would like to show you the fundamental difference between the Roman Catholic and the Protestant concept of justification, as it became visible in the development of Martin Luther as well as in its systematic exposition in Calvin's Institutes. I will also show you, that these two reformers are one in their conception of this crucial subject. And I hope that it will become visible that the Protestant concept is scriptural.

2. The Roman Position

Let me start with the Roman Catholic position. I am not convinced that the indulgence problem, the fact, that people in the late 15th and early 16th century bought indulgence letters in order to reduce the time in the purgatory or to prevent it entirely was the starting point. It was only the immediate reason for the start of the Protestant movement. But the real differences lay far deeper. It is impossible to outline them within a few minutes. So I will confine myself to the Roman Catholicism, as Luther experienced it.

2.1. The Franciscan Theology of Merit

The Franciscans were an order of monks; they had their cloisters in many cities throughout Europe at that time. The monks were in particular committed to the ideal of poverty as St. Francis (+ 1226), the founder of their order had taught it. They were convinced that poverty was the way of the Lord. So they went barefoot and were clothed in simple habits. The great representatives of their theological tradition were John Duns Scotus (+ 1308) and William of Occam (+ 1349). The other great medieval stream of thought was the Dominican tradition, represented by Thomas Aquinas (+ 1274). The Franciscan tradition was younger, so it was called *via moderna* (the modern way). Luther's professors at Erfurt stood in this tradition. What did they say?

One thing they taught was that man by nature is able to do good works. When he does them in an attitude by which he is seeking God, God honors man's attempts by granting him the renewal by the infusion of grace. Their famous saying was: "God does not deny His grace to him who does what he is able to do". So man is able to merit grace by his good works which he does by his natural powers.

That God gives grace means nothing else but an inner renewal. That's what the Roman Church generally teaches. Grace according to the Roman understanding practically always means a gift, something which God confers to man. In the Roman system, it is always infused by the sacraments. By baptism e.g., the three spiritual virtues are conferred: faith, hope and love. That means: Man is inwardly renewed, so that he has a divine substance, a divine power

center within him. Thomas Aquinas considered grace to be a habit, an inner program which enables man to act in conformity with God's will.

If he does so, the Franciscans taught, he heaps up good works. And these constitute another kind of merit: this merit is really deserved. It's not only that God accepts man's natural efforts. Because of his God-given dignity, man is able to do works which really deserve the entrance into heaven and eternal life. So, man renewed by grace is able to oblige God to give him eternal life.

This twofold doctrine of merit was typically Franciscan; Roman Catholic in general is the idea of grace being a gift to man, an inner divine reality.

2.2. The Sacramental Renewal

Let me stress again that the Roman concept of grace means that man is restored. Man by nature is able to experience that renewal. He is not so much depraved that he couldn't be renewed. His natural design is such that grace can extend man's efforts, man's good will, man's cooperation, so that man can lay the foundation for his salvation. The sacramental renewal itself consists in the gift of a divine nature, a divine habit, so that, consequently, man by nature is able to do what God requires.

Grace is always tied up with the sacraments. It is given originally through baptism, but it must be cultivated, renewed and activated in different circumstances. So, in later life, confession is necessary, and the mass and yet other sacraments. Man is continuously bound to use the sacraments. The sacraments are effective, when man does not put an obstacle to them. And, let me stress that, grace always means that something is given to man. By the sacraments, man receives divine righteousness as a real gift, be it a divine substance which is infused, or a divine habit, an ability to perform good works.

However, man can never be sure, whether he is saved or not; his only option is to do as much as he can and to hope that God will accept him. That was Catholicism in northern Europe; it was basically characterized by fear. Nobody could ever be certain whether he was saved or not. He was always depending upon the church offering grace by the sacraments and upon good works.

In France and southern Europe, the Roman sacraments were thought much more to work automatically. So, there they caused a frightening superficiality among the people. People said: Well, I've been at the mass on Sunday, so everything is OK. Or: I've bought an indulgence letter, so I will not go to purgatory if I die. Or: Next Sunday, I'll go to confession; so I can go on sinning throughout the week. This attitude was characterized by a broad ethical decline and a frivolous attitude towards God. It was the Catholicism Calvin had to face. Luther became acquainted with it during his stay in Rome for a few weeks in his early years, and he was very disappointed with it.

3. Luther

The young Luther is not yet the Reformer. This has been shown by a number of scholars. If you read the ninety-five theses, which he nailed to the castle church of Wittenberg on October 31st, 1517 you will miss the great truths of the Bible. The theses were dealing with indulgence and repentance. We can say that Luther at that time was basically Roman Catholic. Only between 1519 and 1521, did his Protestant convictions mature. What did he say in his early years?

3.1. The Young Reformer

Although Luther was basically Roman Catholic in his early years, he had already gained correct insight into man's depravity. In his lecture on Romans 1515/16, he stresses at every page that man is so sinful that he deserves nothing but eternal punishment. His sinfulness implies that he has lost every element of being good. Man is totally depraved. Luther stresses that strongly. And, above all, he has already seen that man abuses his good works to justify himself. That means: If you are doing good works and if you think that God because of these works is obliged to give you salvation, this is nothing else than the utmost expression of your depravity. You are sinning with good works in glorifying yourself before God. When you make God to be your debtor, who owes salvation to you, your attitude is nothing else than utter blasphemy and godlessness.

So Luther by that time had turned the Franciscan doctrine of merit upside down. And, in fact, he had gained a typically reformational notion: total depravity. That's why many people consider him to be the Reformer already at that time. But his concept of salvation is not yet reformational at all. What does the younger Luther consider to be the remedy?

At this point, I would like to introduce you to Luther's theology of the cross. Luther considers the cross of Christ to be the remedy for man's sin. But this is not the cross of Calvary, but the so-called cross in man's experience. If man acknowledges his sins, if he confesses to be totally depraved, if he accuses himself, if he gives consent to God's sentence of condemnation, if he denies himself, if he ceases to claim being righteous, if he accepts all kind of evil, then he is just. So the cross of Calvary is taken only as an example of how God justifies man. The cross of Calvary, according to the young Luther, must be understood in a *spiritual* way, as we would perhaps say. Luther called it the tropological way. By the tropological sense, the Scripture was referred to man's experience. Although Luther already at that time often says that man is justified by faith, he conceives faith to be the confidence that all negative experience, the experience of the cross, is the way by which God confers his grace.

By that position, he already stood in opposition to the Roman system surrounding him, but he had not yet perceived the significance of the work of Christ and the function of the Word of God. Within the framework of this pattern of thought, the 95 theses must be understood. If you read them, you will easily discover that they are not yet reformational. However, the struggle with the Roman Church had begun. And in the course of that struggle, Luther began to see the light of the Gospel.

3.2. The Discovery

Probably in winter 1518/19, Luther began to see that the word of God is the means of salvation. The Gospel, as it is written in the Scriptures and preached in church is the way by which God conveys salvation. So neither the Bible nor the cross of Christ are interpreted in the tropological sense, as a negative experience, the experience of humility and denial, by which you are saved. Salvation is much more conferred by the word, that is the word of the Bible, in its historical sense, by the letter, which is speaking of the things by which God has not only revealed himself, but also by which he has reconciled man to himself: The historical fact of the Cross of Calvary.

This step in Luther's development is reflected in 1520 in his treatise on Christian liberty. Here, Luther exposes that the word is like fire, and the divine character of the word is implanted into man's soul, such that the fire burns within man's very soul. The soul is brought into conformity with the word. It receives through the word the righteousness of Christ, while it leaves all its uncleanness to Christ. Here we find the picture of the *admirabile commercium*, the wonderful exchange of goods, between Christ, the wealthy bridegroom, and the soul, the poor harlot, who becomes Christ's bride.

Through faith, a new kind of conformity to God is established. It is a mystical kind of conformity. Although the word is considered to be the means of salvation, it is not yet faith in the promises of the Gospel and the accomplished work of Christ. Instead of faith, Luther teaches that still something is implanted into man's soul. Properties of Christ are effectually transferred to the soul – not by the sacrament, but by the word. Nevertheless, this is a mystical renewal. It still corresponds to the Roman concept of grace. It is not yet the position of the later Reformer.

We can clearly identify another step in Luther's development. By 1521, when he was held captive at the Wartburg, he wrote a treatise against Latomus, a Roman Catholic professor at Leuven in today's Belgium. In this treatise, he shows clearly that he has abandoned the Roman concept of grace. Grace is no longer a gift of God to man, but God's attitude towards the sinner, God's lovingkindness, His favor, by which He forgives man's sins. Here, we can clearly see the Biblical and Protestant concept of grace. And, consequently, the work of Christ gains its proper weight: Christ is conceived to be the representative of man, and man's relationship to Christ is no longer a mystical one, but a legal one. Although Luther does not explicitly teach the Biblical concept of the covenant, he clearly sees that the role of Christ is that of man's representative. His work is a vicarious work. He does what man cannot do. Salvation is real in the accomplished work of Christ. Beyond any doubt, this is the Biblical view.

In the Smaller Catechism (1529), he says:

„I believe that Jesus Christ, true God, begotten of the Father from eternity, and also true man, born of the Virgin Mary, is my Lord. He has redeemed me, a lost and condemned creature, purchased and won me from all sins, from death and from the power of the devil, not with gold or silver, but with his holy, precious blood and with his innocent suffering and death. All this he did that I should be his own, and live under him in his kingdom, and serve him in everlasting righteousness, innocence and blessedness, just as he has risen from death and lives and rules eternally. This is most certainly true.“ – You will not find such a clear Christology in his early works.

However, salvation must be applied. Man must gain access to it. So God, according to His sovereign decree, through the word convicts man of his sin and gives him insight in the work of Christ and thus works faith in Christ in the heart of man. Christ, and, particularly, Christ's righteousness is received by faith. Luther illustrates that in his commentary on Galatians (1531): Faith holds fast to Christ like a ring holds fast to a jewel.

First, man through the law recognizes his sins. When he no longer denies his sins, but confesses them, he is thinking and speaking in correspondence with God. He is really convinced: I am a sinner, I deserve eternal punishment and I cannot save myself. I cannot save myself even by accepting Christ, because my works in no way oblige God to give me salvation. He accepts the law as being holy, righteous and good. So, through the work of the Holy Spirit, man gives consent to the law of God. He becomes united with Him. Here again, you can see the before-mentioned conformity with the Word.

Second, man is also brought in conformity with God in accepting the Gospel. Again, through the work of the Holy Spirit, he recognizes that Christ has reconciled him with God, that he has taken upon Himself the curse pronounced by the law and that He died in his place. He takes up the promises in the Gospel and relies upon them. His faith is nourished by his knowledge of God, his insight in the work of Christ. So, he trusts that all that God has revealed in the Gospel, is true and real, although he cannot prove it experimentally. He receives great spiritual goods: the righteousness of Christ, the adoption as a son of God and the right to inherit his kingdom, the right to live for His glory. By faith, he knows that all these promises are his. So, there is still that element that man becomes one with the word, but the human side is no longer described in terms of a mystic inner renewal, but of faith. The justified man is a

new man, as far as he believes in Christ. That's why faith can be counted for righteousness (Gen 15:6; Rom 4:3.5).

3.3. Justification and Sanctification

I now come to a very crucial point. Having shown that faith is the way, by which God shares the spiritual goods to the believer, we are forced to see that saving faith is justifying and sanctifying at the same time. When faith embraces Christ, it gets united with Christ, who at the same time is our justification and our sanctification (1Cor 1:30). Sanctification is not separated from Christ. It cannot be described as a mere process of improving man's behavior. Although we are often taught that the Holy Spirit is operating in man's heart and empowering him to do God's will, such a notion is idealistic and entirely unbiblical. Sanctification is not received through a separate work of the spirit, but by the same faith, by which we are justified. Let us see that it is the Holy Spirit who is working that faith. Man by nature is not able to believe. In fact, he is programmed totally against believing. The Gospel is a stumbling block and a foolishness to him. So, only by the work of the Holy Spirit man is able to believe. Not all those who hear the word, come to faith, but only the elect. So the Holy Spirit works both justification and sanctification by leading man to faith.

Now, we must not think of faith in merely intellectual terms. Or, more particularly, we must not separate man's intellect from the rest of his heart. Thinking and believing are functions of man's heart as well as willing, loving, having a good consciousness and feeling. So, when the word touches man's heart, the organ which *governs* man in his thoughts and deeds is touched. However, man's heart is not renewed in such a way that it becomes new in itself, but rather as it relies upon Christ. Newness is in Christ, not in man. But if man walks by faith, he shares the mind of Christ and consequently, does good works. If he is really convinced that lying is sin, he ceases to lie; if he is convinced that abortion is murder, he does not do it, and so on with respect to all the other commandments of God. So, the newness of life is the fruit of faith. Although many Roman theologians as well as many pietists in later times reproached Luther of neglecting good works, he is very able to show that good works really are the fruit of faith. I refer you to his treatise *On good works* from 1520 and to the larger catechism from 1529.

This can be proved by the Scriptures. Paul says that Christ lives in him. Why? Because „I live by the faith of the Son of God“ (Gal 2:20). He prays for the Ephesians, „that Christ may dwell in your hearts by faith“ (Eph 3: 17). And Peter teaches that we become partakers of the divine nature through the exceeding great and precious *promises* which are given to us (2Peter 1:4) – which we receive by faith.

4. Calvin

Now let us have a brief look to what Calvin says. First of all, Calvin is very much in agreement with Luther, when he considers the significance of justification. Although he has dealt with the subject of sanctification before he proceeds to justification, he nevertheless says:

„The doctrine of Justification ... is the principal ground on which religion must be supported, so it requires greater care and attention. For unless you understand first of all what your position is before God, and what the judgment which he passes upon you, you have no foundation on which your salvation can be laid, or on which piety towards God can be reared.“ (Inst III,11.1)

Also for Calvin, justification is the foundation of our relationship with God. We cannot have a proper relationship with God as long as we are not justified. So, I will not spend any time demonstrating that in detail. Without doubt, Luther and Calvin perceived justification to be a legal act, an act of imputation, by which the righteousness of Christ is reckoned to the believer. Justification is not a substantial renewal of the believer.

However, it is easy to see that Calvin stresses the work of the Holy Spirit in the believer. Doesn't that imply a substantial change in man? Does he not teach that sanctification is a real renewal of man? Doesn't Calvin through the door of sanctification introduce anew Roman notions about a substantial renewal of the Christian? Let me show you that he hasn't.

First of all, he teaches us, that the Holy Spirit works faith:

„But as faith is his principal work, all those passages which express his power and operations are, in a great measure, referred to it, as it is, only by faith that he brings us to the light of the Gospel, as John teaches, that to those who believe in Christ is given the privilege „to become the sons of God, even to them that believe in his name, which were born not of blood, nor of the will of the flesh, nor of the will of man, but of God,“ (John 1:12.) Opposing God to flesh and blood, he declares it to be a supernatural gift, that those who would otherwise remain in unbelief, receive Christ by faith.“ ... „Therefore, as we have said that salvation is perfected in the person of Christ, so, in order to make us partakers of it, He baptizes us “with the Holy Spirit and with fire,” (Luke 3:16,) enlightening us into the faith of His Gospel, and so regenerating us to be new creatures. Thus cleansed from all pollution, He dedicates us as holy temples to the Lord.” (Inst. III,1.4)

Calvin doesn't speak about the Christian in the sense that he is „born again“ by introducing divine substances in his inner sphere or by implanting divine virtues in man's soul. In referring to the Holy Spirit, he does not mean that the Spirit is transferring divine essence into man's soul. The Spirit is producing faith in man's heart.

Our second observation is that the Spirit works faith *through the word*. He says:

„Take away the word, therefore, and no faith will remain. We are not here discussing, whether, in order to propagate the word of God by which faith is engendered, the ministry of man is necessary, but we say that the word itself, whatever be the way in which it is conveyed to us, is a kind of mirror in which faith beholds God. In this, therefore, whether God uses the agency of man, or works immediately by his own power, it is always by his word that he manifests himself to those whom he designs to draw to himself.“ (Inst. III,2.6)

It is obvious from these statements that Calvin does not perceive a sacramental or direct renewal either, a renewal separated from the word. Although he stresses the inward work of the Holy Spirit, he does not place this outside the context of the word and faith. We must not read Calvin in terms of nineteenth century theology, in terms of romanticism and its concept of Spirit. In romanticism, the Spirit works immediately in man's soul. Indeed, man's soul by nature is the sphere in which God – conceived as Spirit – manifests Himself by inspiring and moving man. Calvin on the other hand maintains that the Holy Spirit comes to man and works in him through the proclamation of the Gospel.

In summary: We can clearly see that both Luther and Calvin concur with regard to the basic significance of justification as well as to the way by which it is conferred to man.

5. The Joint Declaration

I have not spoken to you about justification as a legal act by which the righteousness of Christ is imputed to man. That is of course very important, but I hope that you already know that and believe it. I have spoken about faith as the way, by which we receive Christ, who has been crucified and risen for us or in our place. What conclusions can we draw for our present time? Let me speak about the major current issue.

As you know, there is a strong tendency among Protestant churches to look for a closer communion with the Roman church. This is very common in many mainline churches throughout the world. There is a broad evangelical movement in the United States called Evangelicals

and Catholics Together. Famous evangelical leaders like Charles Colson and James I. Packer openly maintain such contacts. Similar contacts have taken place in Europe, too. The simple fact that such consultations are led through must be seen on the background that evangelicals are unable to see any essential difference between Roman theology and theirs at the above mentioned issues.

On October 31st, 1999, the Reformation Day, representatives of the Lutheran World Federation and of the Roman See undersigned the so-called Joint Declaration on Justification. Other churches followed, so many Reformed churches, and during summer 2006, the Methodists. The Joint Declaration clearly shows that the point at issue is not whether man is justified by grace alone or whether good works contribute to justification. In the ecumenical dialogue, the late medieval challenges are no longer held up and Roman theology often refers to Augustinian views, at least in theory. The point at issue is, whether man is renewed in essence or not. This can be demonstrated as early as the Malta report from 1972, which was one of the first common documents following the consultations between Lutherans and Catholics in the wave of the Second Vatican Council 1962-1965. It has been reiterated in various subsequent publications as well as in the Joint Declaration itself.

Let me give you some examples from the Joint Declaration:

„23. When Lutherans emphasize that the righteousness of Christ is our righteousness, their intention is above all to insist that the sinner is granted righteousness before God in Christ through the declaration of forgiveness and that only in union with Christ is one's life renewed. When they stress that God's grace is forgiving love („the favor of God“(12)), they do not thereby deny the renewal of the Christian's life. They intend rather to express that justification remains free from human cooperation and is not dependent on the life-renewing effects of grace in human beings.“

„24. When Catholics emphasize the renewal of the interior person through the reception of grace imparted as a gift to the believer,(13) they wish to insist that God's forgiving grace always brings with it a gift of new life, which in the Holy Spirit becomes effective in active love. They do not thereby deny that God's gift of grace in justification remains independent of human cooperation [...].“

„27. ... While Catholic teaching emphasizes the renewal of life by justifying grace, this renewal in faith, hope, and love is always dependent on God's unfathomable grace and contributes nothing to justification about which one could boast before God (Romans 3:27).“

Conclusion

The basic issue is not, whether good works contribute to justification. Nor is it, whether justification is by grace alone. The basic issue is, whether man is renewed in essence. That is the decisive point of difference to the Roman system. Just because the Protestant side has assumed the optimistic views of nineteenth century theology concerning the new man, it is unable to discern and falls like a ripe apple into the basket of the Roman church. I am fully aware of the fact that not only liberal Protestants but also many conservative and Bible-believing Protestants and Evangelical seminaries are in fact teaching a more or less Roman Catholic way of justification without knowing it.

The decisive point of difference to the Roman system is that the Roman doctrine of justification is driven by the idea that the Christian has become a divine person in essence. In genuine Protestant theology, man is first of all justified in Christ's death, and, by faith alone he becomes a partaker of Christ. The righteousness lies outside of him. He becomes a new a man as he believes in Christ and not because the Holy Spirit creates in him a divine province, which progressively influences the whole person.

Consequently, if we want to be Protestants, we are not allowed to introduce the Roman notion of a renewal of man in his essence, nor under the label of sanctification. Sanctification is an implication of real and living faith; it's not the result of a renewal in essence, which is basically separated from faith. So go ahead and do it like Paul: That you want to be found by God in Christ, because your justification is in Him.