

JUSTIFIED BY



ALONE

R.C. SPROUL

**JUSTIFIED BY  
FAITH  
ALONE**



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R. C. SPROUL

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*Justified by Faith Alone*

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The Alliance of Confessing Evangelicals exists to call the church, amidst our dying culture, to repent of its worldliness, to recover and confess the truth of God's Word as did the Reformers, and to see that truth embodied in doctrine, worship, and life.

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# CONTENTS

<i>Preface</i>	7
1 What Was Wrong with Luther?	11
2 The Roman Catholic Doctrine	17
3 The Evangelical Doctrine	33
4 The Nature and Role of Saving Faith	47
5 Faith and Works	51
<i>For Further Reading</i>	55



# PREFACE

These are not good days for the evangelical church, and anyone who steps back from what is going on for a moment to try to evaluate our life and times will understand that.

In the last few years a number of important books have been published all trying to understand what is happening, and they are saying much the same thing even though the authors come from fairly different backgrounds and are doing different work. One is by David F. Wells, a theology professor at Gordon-Conwell Theological Seminary in Massachusetts. It is called *No Place for Truth*. A second is by Michael Scott Horton, vice president of the Alliance of Confessing Evangelicals. His book is called *Power Religion*. The third is by the well-known pastor of Grace Community Church in California, John F. MacArthur. It is called *Ashamed of the Gospel*. Each of these authors is writing about the evangelical church, not the liberal church, and a person can get an idea of what each is saying from the titles alone.

Yet the subtitles are even more revealing. The subtitle of Wells's book reads *Or Whatever Happened to Evangelical*



## *Preface*

*Theology?* The subtitle of Horton's book is *The Selling Out of the Evangelical Church*. The subtitle of John MacArthur's work proclaims, *When the Church Becomes Like the World*.

When you put these together, you realize that these careful observers of the current church scene perceive that today evangelicalism is seriously off base because it has abandoned its evangelical truth-heritage. The thesis of David Wells's book is that the evangelical church is either dead or dying as a significant religious force because it has forgotten what it stands for. Instead of trying to do God's work in God's way, it is trying to build a prosperous earthly kingdom with secular tools. Thus, in spite of our apparent success we have been "living in a fool's paradise," Wells declared in an address to the National Association of Evangelicals in 1995.

John H. Armstrong, a founding member of the Alliance of Confessing Evangelicals, has edited a volume titled *The Coming Evangelical Crisis*. When he was asked not long afterwards whether he thought the crisis was still coming or is actually here, he admitted that in his judgment the crisis is already upon us.

The Alliance of Confessing Evangelicals is addressing this problem through seminars and conferences, radio programs, *modern* REFORMATION magazine, Reformation Societies, and scholarly writings. If you are troubled by the state of today's church and are helped by this book, we invite you to contact

*Preface*

the Alliance at 1716 Spruce Street, Philadelphia, PA 19103. You can also phone us at 215-546-3696 or visit the Alliance at our Web site: [www.AllianceNet.org](http://www.AllianceNet.org). We would like to work with you under God “for a modern Reformation.”

James Montgomery Boice  
Alliance of Confessing Evangelicals





CHAPTER  
ONE

# WHAT WAS WRONG WITH LUTHER?

What was the matter with Martin Luther? some might ask. The matter with Luther was a matter of the greatest possible urgency. The matter with Luther was that sin matters. The matter with Luther was that salvation matters, ultimately and eternally. Luther felt the weight of these matters to a degree few people, if any, have felt them in human history. These issues mattered enough to Luther to compel him to stand against the authority of church and state in a lonely and often bitter contest that made him Luther *contra mundum*.

Following the ancient Aristotelian form-matter schema, historians have pinpointed the doctrine of justification by faith

## JUSTIFIED BY FAITH ALONE

alone (*sola fide*) as the material cause of the sixteenth-century Protestant Reformation. It was the chief matter under dispute. Luther considered it “the article upon which the church stands or falls.” At a personal level he understood that it was the article upon which he himself stood or fell.

Thus, since the Reformation the doctrine of *sola fide* has been the defining doctrine of evangelical Christianity. It has functioned as a normative doctrine because it has been understood as essential to the gospel itself. Without *sola fide* one does not have the gospel; and without the gospel one does not have the Christian faith. When an ecclesiastical communion rejects *sola fide*, as Rome did at the Council of Trent, it ceases being a true church, no matter how orthodox it may be in other matters, because it has condemned an essential of the faith. Whereas at Worms Luther stood, at Trent Rome fell and remains fallen to this day.

## THE CHARACTER OF GOD

The dilemma Luther experienced in the anguish of his soul was related in the first instance to his correct understanding of the character of God. One of the essential attributes of God (essential in that without it God would not be God) is his justice. The Scriptures clearly reveal that the God of heaven and earth is just. This means far more than that the judgment he renders is equitable. It is not only that God

### *What Was Wrong with Luther?*

does what is just, but that he does what is just because he is just. His righteous actions flow out of his righteous character.

That God is eternally and immutably just posed for Luther (as it should also pose for us) the ultimate dilemma, because we are not just. We are sinners lacking the perfect justness of God. Our sin violates the supreme standard of righteousness found in God's character. This is the burden Luther felt so keenly, but which we tend to treat lightly. We are inclined to think that God is so merciful that his mercy will annul or cancel out his justice. We assume that God will grade us on a curve and that he is quite willing to negotiate his own righteousness.

As sinners with recalcitrant hearts, human beings have no fear of the justice of God, in part because they are ignorant of his Law and additionally because, when they are aware of it, they hold it in contempt. We have all become, as Jeremiah said of Israel, like a harlot who has lost the capacity to blush (Jer. 6:15; 8:12). We assume that our works are good enough to pass the scrutiny of God at the final tribunal. And we do this despite the apostolic warning that by the works of the Law shall no flesh be justified (Rom. 3:20).

People who consider themselves just enough in their own goodness do not tremble before the Law and feel no need for the gospel. For such, the matter of justification is not of great

## JUSTIFIED BY FAITH ALONE

importance. It is merely a “doctrine,” and to the contemporary church few things are deemed less important than doctrine. “Doctrine divides,” we are told. “What matters is that we have a personal relationship with Jesus. The doctrine of justification doesn’t save us; it is Christ who saves us.”

## DOCTRINES UNITE

Certainly doctrines do divide. Certainly doctrines do not in themselves save us. Certainly we are called to have a personal relationship with Christ. However, doctrine also unites. It unites those who share one Lord, one faith, one baptism. And though doctrines do not save us, they correctly inform us of how we are saved.

It must be added, too, that having a personal relationship with Jesus does not save us unless it is a saving relationship. Everyone has a personal relationship with Jesus. Even the devil has a personal relationship with Christ, but it is a relationship of estrangement, of hostility to him. We are all related to Christ, but we are not all united to Christ, which union comes by faith and faith alone.

Luther understood what David understood when he asked the rhetorical question, “If you, O LORD, kept a record of sins, O LORD, who could stand?” (Ps. 130:3). The question is rhetorical because no explicit answer is given. The answer is nevertheless obvious: “No one.” No one by himself

### *What Was Wrong with Luther?*

can stand before a God who takes note of our iniquities, for we are all sinners. The problem is that the Lord does mark iniquities and promises to bring every one of them into judgment. Moreover, as long as we remain outside of Christ we are continually heaping up judgment against the day of wrath.

The only way an unjust person can escape the day of God's wrath is to be justified. Only the justified will stand in that day. That is why the matter of justification is so vital. It is not a mere theological abstraction or a petty doctrine. The struggle of the Reformation was not a contest of shadowboxing, nor was it a tempest in a teapot. It is perilous to think it was much ado about nothing or simply a misunderstanding among theologians and clerics. To be sure there were issues that were confused and obscured in the heat of the debate. But it was crystal-clear that the core issue was the way of justification, and the two sides took not only differing positions but mutually exclusive and irreconcilable positions in the debate.

## WHAT IS JUSTIFICATION?

Justification refers to a legal action by God by which he declares a person just in his sight. The Protestant view is often described as “forensic justification,” meaning that justification is a “legal declaration” made by God.

What is often overlooked in discussions about justification



## JUSTIFIED BY FAITH ALONE

is that the Roman Catholic communion also has its version of forensic justification. That is, Catholics agree that justification occurs when God declares a person just. However, when evangelicals speak of forensic justification, the phrase is used as a kind of theological shorthand for *sola fide*, and what is tacit is the assumption that God declares people to be just who in themselves are not just. Rome teaches that God declares people just only when they are in fact just. They are declared to be just only if and when justness inheres within them. Both sides see justification as a divine declaration, but the *ground* for such a declaration differs radically.

Rome saw justification as meaning “making just,” based on the Latin roots for the word *justificare* (*justus* and *facio, facere*), which in Roman jurisprudence meant “to make righteous.” For Rome, God only declares to be just those who have first been made just.

The easiest way to understand the evangelical doctrine of justification is to place it against the backdrop of the Roman Catholic view.



CHAPTER  
TWO

# THE ROMAN CATHOLIC DOCTRINE

The Roman Catholic doctrine of justification is sacerdotal. This means that justification is accomplished sacramentally through the ministrations of the priesthood of the church.

Although this understanding embraces and requires each of the seven sacraments put forward by the Roman Church, justification takes place initially through the sacrament of baptism, which Rome defines as justification's "instrumental cause." The language of instrumental causality is drawn from Aristotle's distinctions among various types of causes. He defined an instrumental cause as the means by which a change is effected in something. For example, when a sculptor makes

## JUSTIFIED BY FAITH ALONE

a statue out of a block of stone, the stone would be the material cause, that out of which the thing is made, and the chisel would be the instrumental cause or the instrument by which the statue is shaped.

## JUSTIFICATION BEGINS WITH BAPTISM

According to Roman Catholic theology, a person receives the grace of justification in baptism by infusion. That is, the righteousness of Christ is infused or “poured into” the soul of the baptized person. The recipient is cleansed of original sin, sacramentally regenerated, and put into a state of grace. This action is accomplished *ex opere operato* (“by the working of the work”), which means that the work is efficacious in itself as long as the recipient does nothing to hinder it.

*The New Catechism* of the Roman Catholic Church puts it this way: “Justification is conferred in baptism, the sacrament of faith. It conforms us to the righteousness of God, who makes us inwardly just by the power of his mercy” (Liguori, Mo.: Ligouri Press, 1994, p. 482, par. 1992). Thus Rome speaks of justification being “conferred” in baptism and as making people “inwardly just.” This is seen as a result of divine mercy.

1. *The Necessity of Faith*. Baptism is also called “the sacrament of faith.” It is important to note that for Rome justification is truly “by faith.” So the issue at the time of the Reformation

### *The Roman Catholic Doctrine*

was not whether faith is requisite for justification—both sides acknowledged that—but whether it was the *sole* requisite. It was the *sola* of *sola fide*, not the *fide*, that was crucial, though differences did exist with respect to the role of faith itself in justification.

That Rome sees faith as necessary for justification is made clear in the sixth session of Trent: “We are therefore said to be justified by faith, because faith is the beginning of human salvation, the foundation and root of all justification, ‘without which it is impossible to please God’ (Heb. 11:6) and to come to the fellowship of his sons; and we are therefore said to be justified gratuitously, because none of those things that precede justification, whether faith or works, merit the grace of justification” (*Canons and Decrees of the Council of Trent: Original Text with English Translation*, trans. H. J. Schroeder [London: Herder, 1941], pp. 34, 35).

Far from excluding faith as a necessary condition for justification, Rome declares that faith is a necessary ingredient. She declares that: (1) justification is by faith (*per fidem*); (2) faith is the “beginning” (*initium*) of salvation; (3) faith is the “foundation” (*fundamentum*) of justification; and (4) faith is the “root” (*radix*) of all justification (*ibid.*, p. 313).

Often Protestants have slandered Rome by stating their differences with Rome on justification in a simplistic and erroneous manner, saying that the Protestant view is justification by

## JUSTIFIED BY FAITH ALONE

faith and the Catholic view is justification by works, as if Rome did not make faith a necessary condition for justification. This is wrong. For Rome, faith plays a necessary role in justification, serving as its initiation, foundation, and root.

2. *The Insufficiency of Faith.* What Rome does not say, and in fact denies, is that faith is a “sufficient condition” for justification. The difference between a necessary condition and a sufficient condition is of paramount importance. Oxygen is a necessary condition for fire, but it is not a sufficient condition. In order to have fire there must also be present the substance that burns or combines with oxygen in combustion, as well as sufficient heat and other things. If all that was required for fire were the mere presence of oxygen, then in every place oxygen was present the world would be in flames.

3. *Mortal Sin.* For Rome a person may have faith and still not be justified. We see this partly in Rome’s view of mortal sin. Rome distinguishes between mortal and venial sins. Mortal sins are called “mortal” because they “kill” or destroy the grace of justification. At Trent Rome declared:

Against the subtle wits of some also, who “by pleasing speeches and good words seduce the hearts of the innocent” (Rom. 16:18), it must be maintained that the grace of justification once received is lost not only by infidelity, whereby also faith itself is lost, but also by every other

### *The Roman Catholic Doctrine*

mortal sin. Though in this case faith is not lost; thus defending the teaching of the divine law which excludes from the kingdom of God not only unbelievers, but also the faithful [who are] “fornicators, adulterers, effeminate, liars with mankind, thieves, covetous, drunkards, railers, extortioners” (I Cor. 6:9f.; I Tim. 1:9f.), and all others who commit deadly sins, from which with the help of divine grace they can refrain, and on account of which they are cut off from the grace of Christ. (*Ibid.*, p. 40)

The concept of mortal sin includes infidelity, which is unbelief. If a person who once had faith loses or abandons that faith, thereby committing apostasy, that person loses justification. By the loss of faith the person loses with it the necessary condition for justification and therefore justification itself.

But, as Trent clearly declared, infidelity is not the only sin by which a person may lose his or her justification. The Roman Catholic Church teaches that people who have not lost faith, indeed may even still be numbered among the “faithful,” can lose their justification by committing other deadly sins such as drunkenness or adultery.

The Reformers understood these biblical texts in a different manner. They agreed that people whose lives are characterized by these deadly sins will not enter the Kingdom of God precisely because such lifestyles indicate the absence of true faith, not its presence. This does not preclude the possibility

## JUSTIFIED BY FAITH ALONE

of true believers lapsing into these sins, as David and virtually all the other Bible characters did. We all sin, often greatly. But the Reformers did argue that believers will not stay in such a sinful condition unrepentantly. Though such sins are deemed egregious and worthy of church discipline, in themselves they are not considered mortal.

Calvin argued rightly that all sins are “mortal” in the sense that they deserve death, but no sin is mortal to the true believer in that it kills his justification.

What is most clear from this Tridentine passage is that, according to Rome, a person can have true faith and not be in a state of justification. This clearly indicates that for Rome, though faith is a necessary condition for justification, it is not a sufficient condition for justification. Something else is needed besides true faith for the person to be justified—namely, inherent righteousness. Here the *sola* of *sola fide* is demolished.

Again it is important to note that for the Reformers, true faith precludes a person’s living consistently in deadly sin, whereas for Rome such a lifestyle is possible for a person who possesses true faith.

4. *Cooperating with God’s Grace.* For Rome justification does not occur until or unless a person cooperates with (*co-operare*) and assents to (*assentire*) the grace of justification, by which he or she fully satisfies God’s Law. To be declared just by God, a person must in fact be just. Again Trent declared:

### *The Roman Catholic Doctrine*

For since Christ Jesus himself, as the head into the members and the vine into the branches (John 15:1f.), continually infuses strength into those justified, which strength always precedes, accompanies and follows their good works, and without which they could not in any manner be pleasing and meritorious before God, we must believe that nothing further is wanting to those justified to prevent them from being considered to have, by those very works which have been done in God, fully satisfied the divine law according to the state of this life and to have truly merited eternal life. (*Ibid.*, p. 41)

Again we see that Rome does not believe we are justified by self-righteousness. In ourselves we lack the strength to become truly just. Rome rejects pure Pelagianism. To be just requires the infusion of grace. However, with the aid and assistance of this infused grace we are able to yield the fruit of good works. And nothing further is needed to fully satisfy the divine Law and truly merit eternal life. Trent continued:

Thus, neither is our own justice established as our own from ourselves (Rom. 10:3; 2 Cor. 3:5), nor is the justice of God ignored or repudiated, for that justice which is called ours, because we are justified by its inference in us, that same is [the justice] of God, because it is infused into us by God through the merit of Christ. (*Ibid.*)

Here we see that the justness by which we are declared



## JUSTIFIED BY FAITH ALONE

just by God is not a justness of righteousness that comes from ourselves. Its origin is in the infusion of grace. But it is nevertheless a righteousness that is in ourselves; that is, it inheres within us. It is at this point that the most volatile issue of the debate resides.

## JUSTIFICATION IS RESTORED BY PENANCE

We have seen that according to Rome the grace of justification can be augmented or diminished. This is bad, but the full story is even worse. In reality, faith can be diminished to the point that it is lost altogether by the commission of mortal sins.

Since justification comes initially through the instrumental cause of baptism, does that mean then that those who commit mortal sin and lose their justification have to be re-baptized in order to be restored to a state of grace? No. Even though the grace infused at baptism is lost by mortal sin, the baptized person retains an “indelible mark” on the soul. A different provision from baptism is then required in order to be restored to a state of justification. This provision is found in the sacrament of penance. Penance serves as the secondary instrumental cause of justification. It is called the second plank of justification for those who have made shipwreck of their souls. The Council of Trent stated:

### *The Roman Catholic Doctrine*

Those who through sin have forfeited the received grace of justification, can again be justified when, moved by God, they exert themselves to obtain through the sacrament of penance the recovery, by the merits of Christ, of the grace lost. For this manner of justification is restoration for those fallen, which the holy fathers have aptly called a second plank after the shipwreck of grace lost. (*Ibid.*, p. 39)

It was the sacrament of penance that took center stage in the Reformation controversy. Penance embraced several elements, including confession (an act of contrition), priestly absolution, and “works of satisfaction.” The Reformers were not opposed to the first two of these—confession itself or even priestly absolution rightly understood. The controversy focused on “works of satisfaction.”

According to Rome, in order for penance to be complete, the penitent sinner had to perform certain actions that yield a particular kind of merit called “congruous merit” (*meritum de congruo*). Trent declared:

It is in keeping with divine clemency that sins be not thus pardoned without any satisfaction, lest seizing the occasion and considering sins as trivial and offering insult and affront to the Holy Spirit (Heb. 10:29), we should fall into graver ones. . . . For without doubt, these satisfactions greatly restrain from sin, check as it were with a bit and make penitents more cautious and vigilant in the

## JUSTIFIED BY FAITH ALONE

future; they also remove remnants of sin, and by acts of the opposite virtues destroy habits acquired by evil living. (*Ibid.*, p. 97)

Certainly the Reformers agreed that the making of restitution where possible is an integral aspect of true repentance. But they saw no merit of any kind in such actions. For Rome the merits of congruity gained by works of satisfaction do not reach the level of “condign” or deserved merit but are still meritorious, though of a lesser order. They are called congruent because they are meritorious enough to make it congruous or “fitting” for God to restore a person to justification. God is not morally obligated to reward congruous merit, but if he did not so reward it, he would be acting in an incongruous or unfitting manner.

Both Calvin and Luther argued that the merit of Christ is the sole merit by which sinners are justified. His merit excludes all human merit, both condign and congruous.

Rome seeks to maintain the central role of Christ’s merit by insisting that whatever merit we achieve rests ultimately on God’s grace. *The New Catechism* says:

With regard to God, there is no strict right to any merit on the part of man. The merit of man before God in the Christian life arises from the fact that God has freely chosen to associate man with the work of his grace. The

### *The Roman Catholic Doctrine*

fatherly action of God is first on his own initiative, and then follows man's free acting through his collaboration, so that the merit of good works is to be attributed in the first place to the grace of God, then to the faithful. Man's merit, moreover, itself is due to God, for his good actions proceed in Christ, from the predispositions and assistance given by the Holy Spirit. (*Op. cit.*, p. 486)

Here human merit is deemed not to be "strict" merit. But this does not mean that the merit is not real merit. It is not "strict" because it depends first on grace. But the merit remains real and effectual by human collaboration so that it yields the merit of good works.

By congruous merit one gains the merits of Christ. In effect this involves a meriting of merit. The Reformers insisted that the merit of Christ and the benefits of his saving work are applied freely to the sinner by faith alone. Rome has the sinner doing necessary works of satisfaction by which he gains congruous merit in order to be justified by Christ.

## THE INDULGENCE CONTROVERSY

Luther's famous Ninety-five Theses were written in response to the preaching and actions of Johann Tetzel in 1517. The theological background for the controversy was rooted in the Church's doctrine of the Treasury of Merit.

1. *The Power of the Keys.* According to Roman Catholic

## JUSTIFIED BY FAITH ALONE

teaching, which was affirmed by Clement VI in 1343 and later by Sixtus IV in 1476, the Church possesses the “power of the keys” given by Jesus to Peter by which sins on earth may be loosed in heaven. In this scheme indulgences may be granted when the Pope applies merit from the Treasury of Merit to needy sinners. The Treasury of Merit is made up of both the merit of Christ and the merit of the saints. The saints live lives of such sanctity that they accrue more merit than they need for themselves. They do this by performing works of supererogation, works done above and beyond the call of duty. Thus the surplus merits of the saints are added to the merit of Christ and may be drawn from the Treasury to aid those who receive indulgences.

An economic crisis in the Church sparked the indulgence controversy of the sixteenth century. Pope Leo X faced a financial crisis that was related to his dealings with Prince Albert of Brandenburg, which included the Fugger bankers in the process. Leo’s predecessor, Pope Julius II, had inaugurated a plenary indulgence to raise funds for rebuilding the basilica of St. Peter’s. This indulgence was revived by Leo X with the announced purpose of using it to rebuild St. Peter’s, though half of the proceeds were actually to go to Albert and the Fuggers.

A plenary indulgence of this sort included the remission of all sins by participation in the merits of the saints, and it

## *The Roman Catholic Doctrine*

could be applied not merely to a living person but to souls in purgatory too.

Rome insisted that the terms of receiving indulgences included the requirement that there be true contrition and confession. So Rome was not simply offering forgiveness for sale. The indulgences were limited to the sacrament of penance, and one form of works of satisfaction was that of almsgiving. To gain the congruous merit from this work, it was necessary that the alms be given in a true spirit of contrition. The problem was that the need for true contrition was ignored by Tetzl. Carrying out his mission with great pomp and pageantry, he preached messages like these:

You should know: Whoever has confessed and is contrite and puts alms into the box, as his confessor counsels him, will have all of his sins forgiven. . . . So why are you standing idly? Run, all of you, for the salvation of your souls. . . . Do you not hear the voices of your dead parents and other people, screaming and saying: "Have pity on me, have pity on me. . . . We are suffering severe punishments and pain, from which you could rescue us." (Heiko A. Oberman, *Luther: Man Between God and the Devil*, trans. Eileen Walliser-Schwarzbart [New Haven, Conn.: Yale University Press, 1989], p. 38)

2. *Luther's Reaction.* Luther reacted vigorously against this type of huckstering as well as against Tetzl's infamous slogan,

## JUSTIFIED BY FAITH ALONE

“As soon as a coin in the coffer rings, a soul from purgatory springs.” It was the kind of reaction any devout person of that day might have had. However, although Luther set out only to call attention to the abuses Tetzl was making of the system, he was soon drawn on to examine and critique the entire system of indulgences and ultimately the sacrament of penance itself.

The issue of purgatory also became a serious matter. Purgatory is called “purgatory” because it is the place believers go upon their death if they have impurities remaining in them. It is the place of purging, a person remaining in purgatory until he or she is purged or cleansed of all remaining impurities, at which point he or she goes to heaven.

It is important to note that the doctrines of purgatory, the Treasury of Merit, and indulgences are still an integral part of the Roman Catholic system of doctrine since they, as well as Trent’s view of justification, have been reaffirmed in *The New Catechism*.

The indulgence controversy of the sixteenth century focused on the issue of the sufficiency of the merit of Christ to secure our redemption. The Reformers viewed the redemptive work of Christ as totally sufficient both with respect to its positive and negative aspects. The atonement totally expiates the sin of the believer, fully satisfying the demands of God’s justice. The value of Christ’s sacrifice satisfies all the negative judgment of God with respect to our demerits before him. This

### *The Roman Catholic Doctrine*

satisfaction can be neither augmented nor diminished by any works of the believer.

On the positive side, the perfect obedience of Christ fulfills all God's requirements for righteousness, earning all the merit necessary to save the believer. Nothing can be added to Christ's righteousness by us to enhance its value or merit.

3. *A Summary of Roman Catholic Doctrine.* The Roman Catholic doctrine of justification may be summarized by the following points:

1. Baptism is the instrumental cause of justification.
2. Justification is by infused grace.
3. Believers must cooperate with and assent to grace to the extent that righteousness becomes inherent within them.
4. Faith is necessary for justification but not sufficient for it.
5. A person is justified until or unless he or she commits a mortal sin.
6. The second plank of justification is the sacrament of penance by which works of satisfaction must be done to gain congruous merit.
7. Believers who die without being pure must go to purgatory for cleansing before they enter heaven.
8. A person is justified by faith *plus* works.
9. A person is justified by grace *plus* merit.
10. Justification is effected sacramentally.



## JUSTIFIED BY FAITH ALONE

11. *Sola fide* is rejected and anathematized as a false gospel.

The gospel according to Rome is the “good news” that a sinner may be justified if he or she receives the sacraments, has faith, and cooperates with grace to the point of becoming inherently righteous. That justification is effective as long as the believer refrains from mortal sin. If the person loses justification by mortal sin, he or she may be restored to justification by the sacrament of penance. If the person dies not in mortal sin but with impurities, he or she can get to heaven after being cleansed in purgatory.

Some believers become so righteous that they not only bypass purgatory and go directly to heaven at death, but also accrue surplus merit that is deposited in the Treasury of Merit to be used by the church in its exercise of the “power of the keys.”



CHAPTER  
THREE

# THE EVANGELICAL DOCTRINE

The evangelical doctrine of justification is communicated by the Reformation slogan *sola fide*, which declares that justification is by faith alone. Even this formula is a kind of theological shorthand for the concept that justification is by Christ alone. By faith we receive the imputation of the righteousness of Christ, whose righteousness is the sole and sufficient ground of our justification.

Justification refers to that act of God by which he forensically declares believers to be just in Christ.

## THE INSTRUMENTAL CAUSE OF JUSTIFICATION

Whereas the Roman Catholic Church teaches that the instrumental cause of justification is baptism (and secondarily

## JUSTIFIED BY FAITH ALONE

penance), the evangelical doctrine is that the instrumental cause of justification is faith and faith alone. Faith is not the ground of justification. Rather, it is the instrument by which the believer is linked to Christ and through which the objective benefits of the saving work of Christ are subjectively appropriated. The phrase introduced by *by* or *through* when we speak of justification, “by faith” or “through faith,” indicates the means by which we receive our justification. That justification, the justification in which God declares us just in his sight, occurs the moment we believe and before righteousness is ever inherent in us.

## LUTHER’S SIMUL JUSTUS ET PECCATOR

Martin Luther made use of the Latin phrase *simul justus et peccator* to illustrate the biblical view of justification. Let us examine it carefully to insure a clear understanding of it. It is made up of four words: *simul*, *justus*, *et*, and *peccator*.

*Simul*. This word means “at the same time” and is the Latin term from which our English word *simultaneously* is derived.

*Justus*. This is the Latin word for “just” or “righteous.”

*Et*. This is the simple Latin conjunction “and.”

*Peccator*. This is the Latin word for “sinner” and is the term from which such English words as *impeccable* or *peccadillo* are derived.

## *The Evangelical Doctrine*

When we assemble these terms, we render the entire phrase by the English, “at the same time just and sinner.” This phrase is paradoxical in that at first glance it seems to be a contradiction. We tend to think of *saint* (a just person) and *sinner* as being mutually exclusive categories.

The definition of *contradiction* rests upon the classic formula for “the law of non-contradiction,” expressed by saying, “A cannot be A and non-A at the same time and in the same relationship.” It means that something cannot be what it is and not what it is at the same time and in the same sense. A man can be both a father and a son at the same time, but not in the same relationship. A father cannot be his own son, nor a son his own father.

To see that Luther’s formula is not a contradiction we need only apply the law of non-contradiction to it. Luther says that justified believers are at the same time just and sinner, but not in the same sense or in the same relationship. The point Luther was making is that we are justified before we are sanctified. A justified person is declared righteous in Christ while he is still a sinner.

This does not mean that a justified person is an unchanged person. An unjustified person has no saving faith and is unregenerate. A justified person is a regenerate person and is a person who possesses faith. However, though the believer is regenerated and possesses faith, neither his

## JUSTIFIED BY FAITH ALONE

regeneration nor his faith makes him instantly righteous inwardly. The regenerate, believing, justified person still sins. To be sure, the process of sanctification has begun, and he is inwardly being brought into conformity to the image of Christ, but he is declared just by God before that process is completed. We are justified before we are sanctified fully.

It is also crucial to understand that though a justified person is a changed person, those changes wrought in him by the grace of God are not the ground of his justification. That ground remains exclusively the righteousness of Christ that is imputed to him. We are just by virtue of the imputation of the righteousness of Christ, which righteousness is imputed to people who are still sinners and in whom sinfulness still inheres.

Herein is the critical difference between the Roman Catholic doctrine of justification and the evangelical view. It is the difference between infused and inherent righteousness versus imputed righteousness.

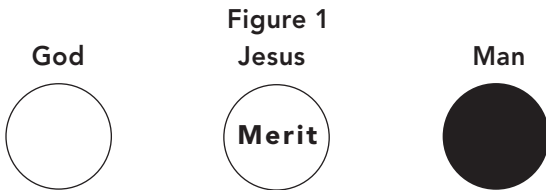
## IMPUTATION

The difference between infusion and imputation captures the essential difference between the Roman Catholic and the evangelical doctrines of justification. Imputation refers to that act by which God “counts” or “reckons” us just by legally transferring the righteousness of Christ to our account. This involves the transfer of Christ’s merit to us.

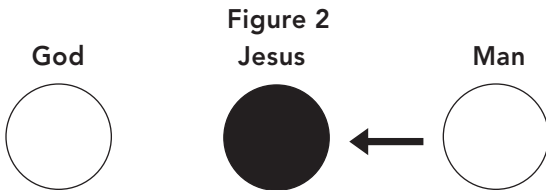
## *The Evangelical Doctrine*

Christ's righteousness is not infused in us but is assigned to us and is counted for us.

1. *A Double Imputation.* Our redemption is grounded in a double imputation by which our sins are transferred to Christ in the atonement and his righteousness is transferred to us. We can illustrate this double transfer by the following chart.



The three circles in Figure 1 show God's circle having no marks inside of it, representing his purity without blemish. The circle representing Jesus likewise has no black marks within it, representing his sinlessness and perfect obedience, his perfect merit. The circle representing man is shaded black, representing the radical pollution of sin in our lives.



In Figure 2 we see the change in the circle of Jesus in that now his circle is covered by sin. The arrow from man's circle to Jesus' circle illustrates that the sin of man is transferred to Jesus.

## JUSTIFIED BY FAITH ALONE

This is what takes place on the cross. In the atonement, God lays upon Jesus our sins. Jesus is the Lamb without blemish who receives our blemishes by imputation. He is our substitute, so that God pours out the wrath of his judgment on Christ who vicariously accepts the imputation of our guilt and sin.

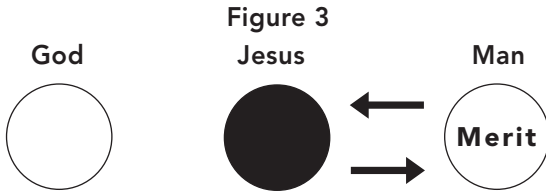
On the cross Jesus was *simul justus et peccator* in the opposite way from us in our justification. On the cross Jesus was just in himself and sinner by imputation. When Scripture speaks of Jesus becoming sin for us, it does not mean that he became in himself a sinner. If that were the case, he would not have been worthy to save himself, let alone us.

On the cross Christ paid the price for our sin. This was both a work of expiation and propitiation. By expiation he “took away” our sins from us. By propitiation he satisfied the justice of God by undergoing the penalty for our guilt.

Christ’s work on the cross is but half the transaction necessary for our justification. By paying the penalty for our sins, he took care of the negative side of our problem in that he atoned for our guilt. To have our sins punished for us in Christ is to leave us now innocent in the sight of God. But to be in a state of innocence is not the same thing as possessing positive righteousness or merit. To be innocent is to be free or empty of sin. One can be empty of sin and still be empty of righteousness. Salvation requires more than innocence. It demands positive obedience to the Law of God. This is

## *The Evangelical Doctrine*

why what is required is not merely a single imputation but a double imputation.



In Figure 3 we see that the circle of man is now clean and righteous. The lower arrow pointing from Jesus to man represents the transfer of the righteousness and merit of Jesus to us. In justification not only are our sins imputed to him by God, but his righteousness is imputed to us. By imputation we possess the righteousness of Jesus in the sight of God.

2. *Alien Righteousness.* Luther and the Reformers insisted that the righteousness by which we are justified is an “alien righteousness” (*iustitia alienum*). This means that it is the righteousness of another, one who is a “foreigner” to us. He is foreign to us, not in the sense that he is unknown by us or that he remains a mysterious stranger to us, but in the sense that he is ever and always distinguishable from us, even though by faith we are “in” him and he is “in” us. James Buchanan wrote:

... the righteousness of Christ considered as the merit of his mediatorial work must ever continue, even when it is imputed to us, to belong primarily, and, in one important



## JUSTIFIED BY FAITH ALONE

respect, exclusively to him by whom alone that work was accomplished. It is his righteousness in a sense in which it can never be ours: It is his, as having been wrought out by him; and it is ours, only as it is imputed to us. (*The Doctrine of Justification* [1867; reprint, London: Banner of Truth, 1961], p. 326)

Alien righteousness is what Luther called a righteousness that is *extra nos*, that is, a righteousness that is apart from or outside of us. That is precisely because it is Christ's own righteousness achieved in his own life in his perfect active obedience to the Law of God and to the will of his Father.

In terms of the old covenant by which dual sanctions were attached to the Law, God's curse was placed on disobedience, and his blessing was promised for obedience. In the double imputation by which we are justified, Christ took our curse upon himself and won the blessing of the covenant for his people. By faith the justified person receives all the blessings of God due to Jesus for his perfect obedience. In this regard Christ is our righteousness. The righteousness that Luther described as being *extra nos* is an extra that becomes ours in the sight of God. Again, the focus is on the grounds of our justification. The righteousness by which I am declared righteous is one that was achieved and merited before I was ever born. It is the righteousness of "another," even Jesus Christ the Righteous. His righteousness becomes mine only by forensic imputation.

## *The Evangelical Doctrine*

It is reckoned to my account, but it was neither achieved nor wrought by me.

The chief model for justification via imputation set forth by the apostle Paul is that of the patriarch Abraham. Paul argues in Romans 4:

*What then shall we say that Abraham, our forefather, discovered in this matter? If, in fact, Abraham was justified by works, he had something to boast about—but not before God. What does the Scripture say? “Abraham believed God, and it was credited to him as righteousness.” Now when a man works, his wages are not credited to him as a gift, but as an obligation. However, to the man who does not work but trusts God who justifies the wicked, his faith is credited as righteousness. David says the same thing when he speaks of the blessedness of the man to whom God credits righteousness apart from works. (vv. 1–6)*

Paul belabors the point that according to the record of Genesis 15 Abraham was counted righteous when he believed. He was justified before he was circumcised or performed any works of the Law.

## SYNTHETIC JUSTIFICATION

The evangelical doctrine of justification by faith alone through the imputation of the righteousness of Christ to the believing person is sometimes referred to as *synthetic* justification.

## JUSTIFIED BY FAITH ALONE

This view is set in sharp contrast to the Roman Catholic view, which may be described as *analytical* justification.

Linguistic philosophy differentiates sharply between analytical and synthetic statements. An analytical statement is basically a tautology or redundancy. It is a statement that is “true by definition” or by analysis. In an analytical statement nothing is added in the predicate that is not already inherent in the subject. For example, the statement “a bachelor is an unmarried man” is analytical. Both the subject and the predicate say the same thing. Here the word “is,” a form of the verb “to be,” serves as a connection making an equation of identity between subject and predicate. There is no such thing as a married bachelor. If we analyze the word *bachelor*, we realize that it refers inherently to an unmarried man. An analytical statement is like the equation  $2 + 2 = 4$ . There is nothing in “fourness” that is not already in “two plus two-ness.”

On the other hand, a synthetic statement adds information in the predicate that is not inherent or already present in the subject. The statement “the bachelor is bald” tells us something about the bachelor that is not true of all bachelors and therefore not inherent in the concept of “bachelorness.” Here we have a synthesis of two distinct concepts, “bachelorness” and baldness. The concept of baldness is added to the concept of “bachelorness” in this specific instance. One particular from the universal category of “bachelorness” (the bachelor)

### *The Evangelical Doctrine*

is combined with another particular trait of humans, namely, baldness.

When we say that the Roman Catholic doctrine of justification is analytical, we mean that according to this view God declares a person to be just when justness (or righteousness) inheres in the subject. For Rome a justified person is just. To say that a person is justified means that the person must in fact be just. The subject, under divine analysis or scrutiny, is found to be just. God justifies the just and only the just. The just may have been formerly unjust, but now by means of the assistance of grace they have become just, and God then declares them to be so. He declares them to be what they are under analysis. There is no *simul justus et peccator* here.

By stark and radical contrast the Reformation view of justification is synthetic. In this view God declares a person just based not upon his analysis of the person but based upon something that is added to the person, the imputed righteousness of Christ. Here God is justifying the unjust by adding to the unjust the justness of Christ. This synthetic view is what Luther meant by his *simul justus et peccator*.

### JUSTIFICATION: A LEGAL FICTION?

Paul teaches in Romans 3:26 that God sent Christ as an atoning sacrifice “to demonstrate his justice at the present time, so as to be just and the one who justifies the man who has

## JUSTIFIED BY FAITH ALONE

faith in Jesus.” This certainly means that in his declaratory act of forensic justification, when God justifies us, he does not abandon his own justice. He remains just and righteous himself.

It is at this point that Rome protests against Protestantism. The protest is lodged against the doctrine of imputation and synthetic justification. If God “counts” or “declares” people to be just who are not inherently just, that would involve God in what Rome calls a “legal fiction.” Fiction departs from reality. The Reformation view has God reckoning people just who are not really just. Rome sees this as casting a shadow over the integrity of God and his justice. For God to consider someone just who is not inherently just is for God to be guilty of some sort of deceit. To do this he would have to compromise his own justice.

Rome cannot tolerate Luther’s *simul justus et peccator*. A person is either just or sinner; one cannot be both at the same time. The only kind of righteousness or justness is that which is inherent.

This objection by Rome misses the heart of the biblical gospel and betrays her rejection of it. If her argument were sound, it would prove too much. It would annihilate the atonement since the atonement also rests upon imputation and would also have to be considered a legal fiction. In the atonement God counts our sin and guilt against Christ. If this were

## *The Evangelical Doctrine*

not so, there could be neither substitution nor satisfaction in the cross for us. Each individual would have to atone for his or her own sins.

The biblical doctrine of justification is not a legal fiction. It is a legal reality. It is a reality because it is based upon a real and true imputation of real and true righteousness. James Buchanan observed:

The imputation of sin and righteousness is not “a legal fiction” if by that expression be meant anything that is unreal or untrue. We made this statement with a limitation, because there are some “legal fictions,” so called, which are very far from being unreal. It is a “legal fiction” to say that “the king can do no wrong,” for unquestionably in his private and personal capacity he can commit sin and may even be guilty of crime; but in his public and official capacity, as the head of the State, he is held in the law of this country to be irresponsible; and the errors or crimes of the government are imputed to his constitutional advisers, who are regarded and treated, by reason of their official position, as alone answerable for them. (*The Doctrine of Justification*, pp. 334, 335)

The charge of legal fiction is the most serious charge that can be leveled against the Reformation doctrine of *sola fide*, for nothing less than the Gospel is at stake. This is because the charge of legal fiction makes the Gospel itself a fiction. Thus the biblical Gospel stands or falls with this concept. Without

## **JUSTIFIED BY FAITH ALONE**

the imputation of our sins to Christ, there is no atonement, and without the imputation of Christ's righteousness to us, all the infused grace we may have will not save us. For Christians can and do sin and thus always and continually fall short of the glory of God. The true gospel is that we are saved by grace alone because of Christ's work alone.



CHAPTER  
FOUR

# THE NATURE AND ROLE OF SAVING FAITH

When we speak of justification by or through faith, we mean that faith is the instrumental cause of justification, not its ground. Justification is *per fidem* (by or through faith) but never *propter fidem* (on account of or on the ground of faith). Again we view justification as being *propter Christum* (on account of Christ). *Sola fide* (justification by faith alone) is theological shorthand for justification by Christ alone. We are justified by grace alone through faith alone because of Christ alone.

The faith that links us to Christ is not a meritorious work. Indeed, saving faith is itself a gift of God wrought in us by the Holy Spirit.



## JUSTIFIED BY FAITH ALONE

During the Reformation, the Reformers were frequently accused of easy-believism and even antinomianism with charges that the apostle James makes it clear that faith without works is dead and therefore faith can be barren or dead and by itself cannot justify anyone. This made it necessary for the Reformers to carefully define the nature of saving faith.

Luther argued that saving faith or true faith is a *fides viva*, a vital or living faith. Such faith was seen as consisting of three distinct but connected aspects or elements. This threefold definition of saving faith consisted of the constituent elements of *notitia*, *assensus*, and *fiducia*. These distinctions were designed to capture the major ways in which the New Testament speaks of faith.

1. *Notitia*. The aspect of faith termed *notitia* (or *notae*) refers to the content of faith that is apprehended by the mind. Though faith is not identical with knowledge, it is by no means devoid of knowledge. Faith does not operate in a vacuum. When we “believe,” there must be something that we believe. To be saved one must believe some basic information. Proclaiming the gospel includes more than imparting information, but by no means less. There is a basic content to the gospel, which includes information about God, man, the person and work of Christ, and how his benefits are appropriated, which we must have some awareness of in order to exercise saving faith.

## *The Nature and Role of Saving Faith*

2. *Assensus*. The aspect of faith termed *assensus* refers to intellectual assent to the truth of the data or content of the gospel. To believe that George Washington was the first president of the United States means that we affirm the truth of that proposition. We cannot have saving faith if we do not believe that the gospel is true.

It is important to note that at the level of *assensus* faith is not a matter of volition. I cannot “decide” to believe something if my mind is not convinced that it is true. I can “hope” that something questionable is true and act according to that hope. I can exercise what Augustine called provisional faith, that is, take steps according to a provisional hypothesis. What I cannot do is actually be convinced of a truth by a mere decision. “Faith” without genuine assent is no more than credulity or superstition.

3. *Fiducia*. This third element of saving faith involves personal trust. This is usually understood as involving something in addition to the cognitive or purely intellectual element. It involves the volitional and affective elements of human response. It includes an awareness (which is also intellectual and cognitive) of the sweetness and excellence of Christ. It involves a change in us wrought by regeneration, which change includes a change in affection, disposition, inclination, and volition. We now choose Christ. We embrace Christ. We gladly receive Christ. Indeed, we flee to Christ. Reformation theol-

## JUSTIFIED BY FAITH ALONE

ogy (especially *sola gratia*) insists that the regeneration that changes the heart of the sinner must precede faith.

Francis Turretin defined *fiducia* as follows:

The third act is fiducial and practical assent or a persuasion of the practical intellect by which we judge the gospel to be not only true, but also good and therefore most worthy of our love and desire; also the promises of grace to be most certain concerning the remission of sins and the bestowal of salvation upon all believers and penitents and so also upon me if I shall believe and repent. (*Institutes of Elenctic Theology*, trans. George Musgrace, ed. James T. Dennison, Jr. [Phillipsburg, N.J.: Presbyterian and Reformed, 1994], p. 562)

The three elements of saving faith—*notitia*, *assensus*, and *fiducia*—separately and individually fall short of being a sufficient condition for justification. But added together, they constitute the essence of saving faith and are the solely sufficient condition by which God's declaration of justification is applied to believing persons.



CHAPTER  
FIVE

## FAITH AND WORKS

The Roman Catholic Church accused the Reformers of being antinomian by denigrating the importance of works. They cited James 2:14–26 (“faith without deeds is dead,” verse 26) to support their rejection of *sola fide*. In response the Reformers insisted that true saving faith is not devoid of good works. They argued that “justification is by faith alone, but not by a faith that is alone.”

Calvin was very thorough at this point. He argued that faith and works are linked but that they can and must be distinguished. No one is justified who is not also sanctified. Faith without works is indeed a dead faith that will justify no one. If works do not follow faith as a matter of necessity, that will prove conclusively that true saving faith is not present. The presence of works “justifies” or “verifies” the presence of true

## JUSTIFIED BY FAITH ALONE

faith just as Abraham's actions in Genesis 22 demonstrated the reality of his faith by his works. Yet, however necessary works are to true faith, works never serve as the ground of our justification. Only the work of Christ can accomplish this. The only sense in which we may say that we are justified by works is if we understand this to mean that we are justified by the work of Christ.

The following chart shows the difference between the Roman Catholic view of faith and works with respect to justification and that of the evangelical (and antinomian) views.

Roman Catholic	Faith + Works = Justification
Evangelical	Faith = Justification + Works
Antinomianism	Faith = Justification - Works

We conclude this book by providing a chart to highlight the chief differences between the Roman Catholic and Reformation views of justification.

## THE ROMAN CATHOLIC VIEW

1. Baptism (with penance) is the instrumental cause of justification.
2. Justification is by infusion.
3. Justification is analytical.
4. Justification is based on an inherent righteousness.

### *Faith and Works*

5. Justification is by faith plus works.
6. Justification is by grace and merit.
7. Justification is on the basis of Christ's righteousness and my righteousness.
8. Justification can be undone by mortal sin.
9. Justification may be completed in purgatory.
10. Justification may be obtained by drawing from the Treasury of Merit.
11. Justification is sacerdotal.

### THE REFORMATION VIEW

1. Faith is the instrumental cause of justification.
2. Justification is by imputation.
3. Justification is synthetic.
4. Justification is based on an alien (Christ's) righteousness.
5. Justification is by faith alone.
6. Justification is by grace alone.
7. Justification is on the basis of Christ's righteousness alone.
8. There is no "mortal sin" for a person who is justified.
9. There is no purgatory or need for it.
10. The only merit is that of Christ alone.
11. Justification is non-sacerdotal.

The differences between these two "gospels" is in grave danger of being lost in our day. Efforts to heal the breach between Rome and the Reformation have yielded confusion among many. The issue cannot be resolved by studied ambi-

## JUSTIFIED BY FAITH ALONE

guities or different meanings attached to the same words. The crucial issue of infusion versus imputation remains the irreconcilable issue. We are either justified by a righteousness that is in us or by a righteousness that is apart from us. There is no third way.

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The Alliance of Confessing Evangelicals is a coalition of Christian leaders from various denominations (Baptist, Presbyterian, Reformed, Congregational, Anglican, and Lutheran) committed to promoting a modern reformation of North America's church in doctrine, worship, and life, according to Scripture. We seek to call the twenty-first century church to a modern reformation through broadcasting, events, publishing, and distribution of reformed resources.

The work centers on broadcasting—*The Bible Study Hour* with James Boice, *Every Last Word* featuring Philip Ryken, *God's Living Word* with Bible teacher Richard Phillips, and *Dr. Barnhouse & the Bible* with Donald Barnhouse. These broadcasts air daily and weekly throughout North America as well as online and via satellite.

Our events include the Philadelphia Conference on Reformed Theology, the oldest, continuing, national, reformed conference in North America; many regional events including theology and exposition conferences and pastors' events, including Reformation Societies who continue to join the hearts and minds of church leaders in pursuit of reformation in the church.

*reformation21* is our online magazine—a free “go-to” theological resource. We also publish *God's Word Today* online daily devotional; *MatthewHenry.org*, a source on biblical prayer; Alliance Books from a list of diverse authors; and more.

The Alliance further seeks to encourage reformation in the church by offering a wide variety of CD and MP3 resources featuring Alliance broadcast speakers and many other nationally recognized pastors and theologians.

Why is the doctrine of justification by faith alone so important? Luther said that *sola fide* is “the article upon which the church stands or falls.” As R. C. Sproul puts it, “We are either justified by a righteousness that is in us or by a righteousness that is apart from us. There is no third way.”

This short work surveys the main tenets of the doctrine of justification in Roman Catholicism and evangelicalism. While there are some similarities, evangelical Christians must understand and appreciate the differences between the two. The issues in this historic theological dispute are of critical importance, and nothing less than the central message of the gospel is at stake.



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CHRISTIAN THEOLOGY / SOTERIOLOGY