Intro: Do you believe in "sola fide"? Those words have caused great debate for centuries. They are Latin words for "faith only." They are at the heart of what it means to be a Christian.

In the year 1517, the world was changed by a simple act of a man who believed in "sola fide." He walked up to the Castle Church in Wittenberg, Germany, took a hammer and tacked a paper he had written to the church door. That paper, commonly known as his "Ninety-five Theses," was the culmination of a search that began years earlier in the life of Martin Luther.

Martin Luther was born in Germany 9 years before Columbus sailed the ocean blue (1483). When he was 21, his father decided he should enter law school, which Martin did. Then in 1505, a strange event occurred. Luther spent a ten day break from school at his home, and on his way back to the university, he got caught in a severe storm. The black clouds swirled in the sky, which seemed to mirror the black clouds in his soul, for he was a young man wrestling with great guilt and inner turmoil. The downpour forced young Martin to seek shelter underneath an elm tree. You can guess what happened. Lightning struck the elm tree, and knocked Luther on his back, half blinding him. One legend says he had a friend with him who was struck dead. Whether or not that is true, this we know. Luther was petrified and terrified (Martin Luther, Mike Fearon, 32).

What frightened him most was the fear of hell. He feared he would die and go to hell, so he prayed. Not to God, but to Saint Anne. Saint Anne was the patron saint of miners. Luther's father had been a miner, so he had probably learned as a child that when in danger, ask Saint Anne for help. Luther bargained, "Saint Anne, save my life and I'll do anything. I'll even become a monk." Luther survived, and true to his vow, he turned from his law pursuits, and entered a monastery of the Augustinian order at Erfurt.

Whatever Luther did, he did with all his might. He eventually became a priest, yet even that accomplishment didn't remove the black cloud of guilt that hung over him. While in the monastery, Luther spent many sleepless nights in prayer, and many days in fasting. Every day he confessed his sins trying to achieve a right standing before God.

Father Johann Staupitz was Luther's mentor in the monastery. He soon realized that this new monk was a man with an unusually sensitive conscience. In fact, Luther was so burdened with his sin and guilt that he kept coming to Staupitz hour after hour to confess his sins. Finally Staupitz told Luther to leave the confessional and not return until he had something really sinful to confess! Luther was miserable. He wanted to be right with God, but he could find no peace. In his own words, "I...was perpetually in torment." (James McGoldrick, Three Principles of Protestantism).

^{**}Note: This is an unedited manuscript of a message preached at Wheelersburg Baptist Church. It is provided to prompt your continued reflection on the practical truths of the Word of God.

In his search for peace with God, Luther walked 850 miles to Rome at the age of 27. Pope Julius II was the head of the Roman Catholic church. Luther thought he would surely find peace in Rome. He visited all the shrines in Rome, which he had been taught would bring peace to his soul. He even went to the "Scala Sancta" (sacred stairs) at the Lateran church. These were supposed to be the stairs from Pontius Pilate's palace which Jesus had walked on. Martin ascended these 28 steps on his hands and knees, saying the Lord's prayer on each one, and even kissed each step for good measure. Some believed that each prayer from these steps released a soul from purgatory. But when Luther left Rome, the black cloud remained (Fearon, 56). When Luther saw Staupitz, he said, "Love God? I hate Him!"

Then the breakthrough occurred. When Martin was 28, he became a professor of theology at the University of Wittenberg. His job was to lecture twice a week. In 1515, he began a series of lectures on Romans. When he read Romans 1:16-17, Luther had another "lightning bolt" experience. "For I am not ashamed of the gospel, because it is the power of God for the salvation of everyone who believes...For in the gospel a righteousness from God is revealed, a righteousness that is through faith from first to last, just as it is written: The Just shall live by faith." Then, by the working of the Holy Spirit, this truth hit Luther. "I am not made right with God by works. I can't make myself right with God. I need a righteousness that comes FROM God. What I need, God Himself supplies through faith in His Son. I can be right with God SOLA FIDE, by faith alone."

Why did Luther nail that paper to the church door? We'll find out later in the message, but for now I want to pose this question. Do you believe in "sola fide"? What difference does it make if we do? We'll find out by returning to the book that transformed Luther's life, Paul's letter to the Romans.

Proposition: According to Romans 3:27-31, when we believe in 'sola fide', it affects three areas of our lives.

- I. It affects our view of Self (27-28).
 - A. We must not boast in ourselves (27).
 - B. We must believe in Christ (28).
- II. It affects our view of God (29-30).
 - A. There is one God (29).
 - B. There is one way to God (30).
 - 1. Jews are justified by faith.
 - 2. Gentiles are justified by faith.
- III. It affects our view of the Law (31).
 - A. We are saved by faith, not good works.
 - B. We are saved by faith, unto good works.

Here's the first area affected when we believe in "sola fide."

I. It affects our view of Self (27-28).

READ vv 27-28 "Where is boasting then?...We conclude that a man is justified by faith apart from the deeds of the law." The first thing that strikes me about this

section is the number of questions. Paul asks six rhetorical questions in five verses. Why? Because he is pulling together the implications of what God has done for us through Jesus Christ. And the implications are rather severe.

Someone might object, "Here's what bothers me about some Christian teachers. They're too hung up arguing about doctrinal details. Love is what matters, not doctrine." Dr. Martin Lloyd Jones, a medical doctor who left medicine to become a preacher, and who wrote a massive commentary on Romans, said this, "The prevailing idea today in many circles in the Church is not to bother about these things (i.e. doctrine). As long as we are all Christians, anyhow, somehow, all is well. Do not let us argue about doctrine, let us all be Christians together and talk about the love of God. That is really the whole basis of ecumenicity." (Romans 3:20-4:25, p. 113)

The question, "How is a person made right with God?" is a doctrinal question. And if we believe we are made right with God "sola fide," by faith alone, then that doctrine will affect the way we view ourselves.

A. We must not boast in ourselves (27).

V 27 "Where is boasting then?" Frankly, there is a lot of boasting in the world, and even in the Church. To boast means to be proud of your own accomplishment.

One day, two men entered the Temple in Jerusalem to worship God (Luke 18). The first was a Pharisee. He prayed with himself, and said, "God, I thank you that I am not like other people. I've never cheated. I've never committed adultery. I give you my tithes, and I even fast twice a week." A second man was also in the Temple, way off in the distance with his eyes fixed on the ground, and his hands beating his chest. The only words that came from his lips, "God, be merciful to me a sinner." Remember what Jesus said, "I tell you, this sinner, not the Pharisee, returned home forgiven! For the proud shall be humbled, but the humble shall be honored (LB, Lk 18:14)."

We must not boast in ourselves. Why not? Paul says, "Where is boasting then? It is excluded. By what law? Of works? Nay, but by the law of faith (27)."

The Jews were proud of the Law. They "rested in the law" (2:17). Many of their religious leaders in Paul's day looked down their noses because they had the Law, and others didn't. The apostle's point is this. "Do you have any reason to boast, just because God gave you the Law? No. The Law doesn't make you right with God. Only God does. He declares us righteous through Christ."

As Christians, we struggle with boasting. Just listen to some of our testimonies. "I'm so glad I chose God. I've sure done a lot for God in my life." God's remedy for boasting is found in I Cor 4:7. If we struggle with pride (and a lot of us do!), we would do well to ask ourselves three questions (I Cor 4:7 NIV):

- 1. For who makes you different from anyone else?
- 2. What do you have that you did not receive? (salvation, talents, etc)
- 3. And if you did receive it, why do you boast as though you did not?

Once we grasp "sola fide," boasting is out. We must not boast in ourselves. What must we do? The second step...

B. We must believe in Christ (28).

V 28 "Therefore, we conclude that a man is justified by faith apart from the deeds of the law." Paul says, "We conclude. The bottom line is this. Here's where the rubber meets the road. We are justified by faith, not by works."

Justification, as we learned last week, is something God does (v 24). It's a declaration, not a process. Justification is the activity of God whereby He declares a sinner to be righteous solely based on the merit of the work of Jesus Christ. So then, if we are justified by faith alone, not by works, what must we do? We must believe in Christ!

Observation: At first, you may think I am splitting theological hairs with my next statement, but I am not. Faith doesn't save us. Christ saves us. Spurgeon put it in these words, "It's not thy hope in Christ which saves you. It's Christ. It's not thy joy in Christ that saves you. It is Christ. And it is not thy faith in Christ that saves you, though that be the instrument, it is Christ's blood and merit." (in McGee, 68) Lloyd Jones adds (120), "Faith is nothing but the instrument of our salvation. Nowhere in the Scripture will you find that we are justified because of our faith; nowhere in the Scripture will you find that we are justified on account of our faith...The Scripture says that we are justified BY faith or through faith. Faith is nothing but the instrument or the channel by which this righteousness of God in Christ becomes ours. It is not faith that saves us. What saves us is the Lord Jesus Christ and His perfect work."

Suppose I am swimming and I start to go under. The lifeguard on shore sees my predicament, swims out and saves me from drowning. Am I going to brag because I trusted the lifeguard? No. What else could I do?! (Wiersbe, 524) When I as a sinner am justified by faith, I have no reason to boast of my faith (which was a gift from God to begin with), but I have ever reason to boast in my wonderful Savior!

When we understand "sola fide," it affects the way we view self. Secondly...

II. It affects our view of God (29-30).

There are two affirmations we can make about God once we get a handle on "sola fide." Here's the first.

A. There is one God (29).

V 29 "Is He the God of the Jews only? Is He not also of the Gentiles? Yes, of the Gentiles also." There is only one God. Paul's Jewish critic would not argue with this. The Jews are strict monotheists. Dt 6:4 was their hallmark verse, "Hear, O Israel, the LORD our Lord is one God." What's Paul's point then?

Follow Paul's logic (J. Vernon McGee, 74), "If justification is by the law, then God DOES belong to the Jews. But if justification is by faith, then He is the God of both Jews and Gentiles." There is only one God. Since that is the case, a second affirmation follows naturally.

B. There is one way to God (30).

V 30 "Seeing it is the one God, who shall justify..." If there is one God, and if God is one, we would expect Him to use one means to bring people to Himself. And He does. Notice Paul identifies two categories of people, but only one way to God.

1. Jews are justified by faith.

V 30 "Who shall justify the circumcision by faith." The "circumcision" refers to the Jewish people. How are Jews saved? By faith. How about Gentiles?

2. Gentiles are justified by faith.

V 30 "And uncircumcision through faith." Uncircumcised people are saved the same way. Ritual doesn't save. Ceremony doesn't save. Religious activity doesn't save a person. What does? Sola Fide. Faith alone in Jesus Christ.

When Martin Luther discovered that the righteousness of God is available "sola fide," he had a dilemma. That truth went cross grain to the very essence of what the Church of his day taught. Pope Leo X became the head of the Roman Catholic Church in 1513. Leo was a connoisseur of the arts. He had many of the finest artists in the world brought to his court, including Michelangelo. To fund many of his whims, he used the "indulgence." An indulgence was a formal letter from the pope, usually bearing his seal, which proposed to take away the need for payment of sin. Instead of going to purgatory, you could buy a certificate of indulgence. You could also buy one for your loved ones who had already died and gone to purgatory.

One Dominican monk named Johann Tetzel, came to Germany to sell indulgences to people. He told people they could obtain forgiveness from God merely by dropping coins in his box, and taking the certificates he offered. He even recited a little jingle, "As soon as the coin in the coffer rings, the soul out of purgatory springs (McGoldrick)." People came from everywhere to buy "forgiveness."

When Martin Luther found out about it, he became enraged. He had just learned that regardless of what the Pope said, the Bible taught that salvation is by "sola fide." He protested to the sale of indulgences. He wrote down his "Ninety-five Theses," or objections to the sale. He launched a protest, which eventually gathered a following, a group which later became known as "Protestants."

On October 31, 1517, Martin nailed the "Ninety-five Theses" to the castle church door in Wittenberg (95 reasons he believed indulgences to be wrong). In the 32nd he wrote, "Those who believe that they can be certain of their salvation because they have indulgence letters will be eternally damned, together with their teachers (McGoldrick)." Luther never intended to found the Protestant Church. His aim was to reform the corruption in the Roman Catholic Church, to bring the Church back to its biblical foundation--Sola Fide.

III. It affects our view of the Law (31).

A Jewish person might follow Paul's reasoning in vv 27-30, and say, "Well, if the Law doesn't save us, does the way of faith cancel out the Law?" Paul anticipated and addressed that question in v 31, "Do we then make void the law through faith? God forbid; yea, we establish the law."

The Law does matter. The Law is good. The Law reveals the holy, unchanging character of God. What then is the relationship between faith and the Law?

A. We are saved by faith, not good works.

Don't miss this. Paul's contrast here is not between faith and the law. It's between faith and the works of the law (Dunn, 192). The Law can't save.

Stuart Briscoe poses this thought (95), "Try to imagine a heaven full of people who had earned their right to be there rather like a political dinner where supporters pay \$1,000 a plate. What arrogance and boasting--what cliques and class distinctions-what arguments and suspicions! Heaven would be no heaven at all! Through God's grace this cannot happen. There will not be a trace of boasting for the simple reason that entrance is limited strictly to those who have been justified by faith."

We are saved by faith, not good works.

B. We are saved by faith, unto good works.

Some Jews thought Paul's gospel did away with the whole Old Testament. Did it? No. "God forbid; yea, we establish the Law." We are not saved by works, but we are saved unto good works (see: Eph 2:10; Tit 2:14).

Conclusion:

Do you believe in "sola fide." Have you come to grips with the truth that you can't make yourself right with God? Salvation is available by grace alone through faith alone, not by works.

This week I talked with a Christian who traveled recently to the city of Minsk in Russia. He told me there are only two churches in this city of 3 million people. He went to one, a large, ornate Greek Orthodox church. When he entered he saw scores of icons and religious relics, and scores of people bowing down to these images. He saw a woman kissing a "picture" of Jesus. She saw him and motioned for him to do the same. His interpreter told him, "She wants us to kiss the picture. She'll be offended if we don't." The Russian interpreter, who was not a Christian kissed the picture, and motioned for the Christian to do the same. He wouldn't. He told the interpreter, "Tell her that Jesus is not there. He is here (in my heart)." The interpreter said, "No, I won't offend her."

One of the reasons many people don't become Christians is because they don't grasp "sola fide." The objections are many:

"I can't be a Christian because I'm afraid I can't be good enough." No one is good enough! Or, "I can't be a Christian until I get my life straightened up." You can't, but He can! Or, "I can't become a Christian because I'm afraid I can't live up to God's expectations." God doesn't justify us because we deserve it, or because we have lived up to His expectations. He justifies us because of what His Son did for us.

The question is, "What have you with Jesus Christ?" Have you trusted Him? There's no other way. Can you say, with Martin Luther, these words:

"A mighty fortress is our God, a bulwark never failing. Our helper He amid the flood of mortal ills prevailing. For still our ancient foe doth seek to work us woe--his craft and power are great, and armed with cruel hate, on earth is not his equal. Did we in our own strength confide, our striving would be losing, were not the right man on our side, the man of God's own choosing. Does ask who that may be? Christ Jesus, it is He--Lord Sabaoth His name, from age to age the same, and He must win the battle."