

Galatians 3:7-14
Sola Fide: The Alone Instrument of Justification
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We are going to focus today on one of the emphases of the Protestant Reformation. During the Reformation, five Latin slogans were used to summarize the essence of Reformation doctrine. They are *sola fide*, *sola gratia*, *solo Christo*, *sola Scriptura* and *soli Deo gloria*. I want to give a little background and then quickly review each of these and its significance.

The church in the middle ages had come to teach that one has to earn a right standing with God. One did this by submitting to the sacraments of the church to gain forgiveness and by obeying God and the church to build up one's own righteous record of good works. Yes, one had to look to God in faith for help to do this, but they taught that what turned the point was not God's grace but a person's own free will. For that reason, a person was thought to actually merit God's acceptance by his proper use of God's grace. An implication of this doctrine was that obtaining a right standing with God was a long process involving much toil and trouble over time. J.I. Packer described this as "a piecemeal salvation, to be gained by stages through working a sacramental treadmill." The Protestant response to this was summarized by the five Latin slogans of the Reformation.

First, *sola fide*, "by faith alone." When one looks in faith to Christ for salvation, he is immediately made right with God without his having to do works in order to slowly earn or merit or deserve God's acceptance.

Romans 5:1

- 1 Therefore, having been justified by faith, we have peace with God through our Lord Jesus Christ, ...

Second, *sola gratia*, by grace alone, by God's free, unmerited, undeserved favor alone. The saved sinner does nothing to merit or to earn or to deserve the salvation he receives. As the Bible says, God justifies the ungodly. Christ came into the world to save sinners. Jesus saved us not by works of righteousness which we have done but according to His mercy.

Third, *solo Christo*, by Christ alone. The reason the saved sinner does not have to merit or earn or deserve his salvation is because Christ has done this for the sinner and in the sinner's place. Jesus has done the work which merits and earns and deserves our salvation. That work was His living a life of perfect obedience, then dying the painful and shameful death of the cross as an atoning sacrifice for sin and finally conquering death and the grave through His resurrection from the dead. Also, the risen and ascended Christ is now the one Mediator between God and men, our only priest and advocate. We need no other mediatorial agent, neither saint nor priest nor virgin. Salvation is by Christ alone.

Fourth, *sola Scriptura*, by Scripture alone. The system of salvation through meritorious works taught in the middle ages was not based on Scripture. For example, the Scriptures do not teach that one can earn favor with God by going on a pilgrimage or by venerating a piece of wood allegedly from the cross or a piece of bone allegedly from some Biblical saint such as John the Baptist. The true doctrines of salvation are to be found in the Scriptures alone.

Fifth, *solī Deo gloria*, glory to God alone. The praise for our salvation goes exclusively and totally to God, for salvation is totally a gift from God. None of the glory goes to us. What turns the point in our salvation is not our free will but God's glorious sovereign grace.

Those are the slogans of the Reformation. Salvation is by faith alone as the alone instrument of justification. Salvation is by grace alone with no admixture of our own merit. Salvation is by Christ alone in that He alone has done the work of salvation which merits God's favor. This true way of salvation is revealed through Scripture alone and not through fallible traditions and teachings. Salvation rightly understood is to the glory of God alone because it is a divine work of sovereign grace.

What I want to do for the rest of this year's Reformation Sunday sermon is to focus on one of these five slogans, the Reformation slogan *sola fide*, by faith alone. The full meaning of this slogan is summarized for us in our reading today from the Westminster Confession of Faith, which is found in chapter 11, paragraph 2:

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

That is a balanced summary of the Reformation doctrine of *sola fide*. This doctrine is a coin with two sides. One side of this coin is that faith is the alone instrument of justification. The other side of

this coin is that faith never is alone in the person justified. We will look at both sides of this coin.

First, faith is the alone instrument of justification. Now in order to understand this, we must first be clear as to what justification is. Justification is but one aspect of our salvation, but it is a very important aspect. We come before God as the Judge of the universe, and He rightfully regards us as guilty before Him because we have broken His holy law. We are transgressors. We have sinned. We have done what God says is wrong, and thus we rightfully deserve His judgment and punishment. Justification is when God pardons our sin, forgives our sin, removes from us the legal burden of the guilt of our sin. But God goes beyond that removal of legal debt. He gives us legal assets. He accepts us as righteous in His sight.

This is no shallow acceptance based on slack standards and superficial scrutiny. God is the perfect Judge who scrutinizes not only deeds, not only words, not only thoughts, but even the subconscious motivations and attitudes found in the deepest recesses of the heart. God then measures these by the standard of perfect conformity to His moral law with no tolerance, with no allowance for the least deviation. In justification, this Judge whose character is the final measure of holiness and justice and purity looks upon our legal record and declares from the bench, “I see no guilt, no legal liability, no judicial culpability. All I see is righteousness, the legal record of a life perfectly lived in full conformity to My moral law and revealed will in thought and word and deed.”

With that understanding of justification, we can now examine the role of faith in justification. Notice that faith is the alone

instrument of justification and not the ground of justification. The difference is crucial. The ground of justification is the reason God is able to pardon our sin and proclaim us righteous. The ground of our justification is the saving work of Jesus Christ. God is able to pardon our sin only because Jesus Christ took responsibility for it and paid its penalty on the cross. God is able to accept us as righteous only because Jesus Christ reckoned to us, imputed to us His own perfect record of a sinless life, a life perfectly lived. Here is the divine mixture of justice and mercy. In justice, God demands punishment for every transgression of His holy law. In justice, God declares as righteous only perfect obedience to His law unstained by any sin in thought, word or deed. In mercy, God allows Jesus to carry this legal burden for those who trust in Him alone for salvation. Thus, as Scripture teaches, God is able to justify the ungodly. God is able to be both just and justifier of the people of God.

The ground of our justification is the saving work of Jesus, not our faith. We are saved through faith but not because of faith. We are saved because of the work Jesus has done in our place. Salvation would not be possible otherwise because the work of Jesus is perfect but our faith is not. We rightly cry out, "I believe; help my unbelief." Our strongest faith is mixed with sinful doubts and reservations. What justifies us is not the strength and purity of our faith but the strength and purity of Jesus, who is the object of our faith.

Suppose two people are trapped on the roof of a burning building. A fireman comes to their rescue on an extended ladder and tells them to come with him down the ladder. They both do as the fireman tells them but with a difference. One has absolute confidence in the fireman and his ladder. The other has fears and

doubts. Yet they are both saved from the fire because their salvation was not based on the strength and purity of their faith but on the reliability of the object of their faith, the fireman on the ladder. All they needed was enough faith to trust themselves to the fireman. That is the way it is with justification. All we need is enough faith to receive and rest upon Jesus alone for our salvation. Our faith need not be the strongest or the purest at the time. The ground of our justification is not our faith but the object of our faith, and that is Jesus together with the work He has done to save us.

Now faith is something we do. God doesn't believe for us. Jesus doesn't believe for us. The Holy Spirit doesn't believe for us. Faith is something we do, but faith is not some condition we meet to merit salvation. Faith by its very nature is an act which denies all merit in itself. Faith is a hand reaching out to God. It is not the working hand demanding wages nor the full hand offering something in payment. It is the empty hand pleading for mercy. Faith is our emptiness looking to the fullness of Christ. Faith is our weakness looking to the strength of Christ. Faith is our poverty looking to the riches of Christ's grace. This is the sense in which faith is an alone instrument. Faith does not bring its fruits, which are repentance and new obedience, as partial payments for salvation or as reasons for acceptance. The hand of faith is the empty pleading hand asking for nothing but undeserved mercy.

Believing in Jesus is not a meritorious condition, but it is a person's responsibility. When a person hears the gospel command "Believe on the Lord Jesus Christ and you will be saved," he should respond with the gospel obedience of faith. If he fails to obey this gospel command, if he refuses to come to Christ and be delivered, that is an affront to God and a great sin. When a person

refuses the offer of salvation, it is not because of some intellectual confusion. In his heart of hearts, he understands what he is doing. There is no external restraint on his will. The person cannot claim that he wanted to come to Christ but God restrained him and prevented him. No, when a person refuses to obey the gospel command, it is because in his heart of hearts he does not want to obey it, and he is fully responsible for that decision. In his heart of hearts, there is sinful pride which refuses to acknowledge God's just case against his sins and his need of a Savior. In his heart of hearts, there is a love of his sinful ways, and he doesn't want to be delivered from them. This combination of self-righteous pride and a love for doing what is right in one's own eyes is what the Bible calls a calloused heart. It is that state of moral inability called spiritual death.

One person rejects the gospel, and he is fully to blame. Another person accepts the gospel and believes, and all the praise goes to God. When this person hears the gospel, Jesus begins pouring out upon him His Holy Spirit to put that person into covenant union with Himself and to keep that person in covenant union with Himself. Through that covenant union, that person comes to spiritual life, and that life immediately expresses itself through faith in Christ, through believing the gospel. Faith is but our conscious experience of our union with Christ. Faith is but the necessary expression of the spiritual life which comes from that union with Christ.

It is like when Jesus spoke the words to the dead Lazarus, "Lazarus, come forth." The words went forth to dead Lazarus with the power of life. And life was given so immediately that Lazarus heard the words and then obeyed them. Christ's speaking the words, the impartation of life, the hearing of the words, the

decision to obey - these all happened almost simultaneously. Yet the gift of life logically preceded the obedient response. Lazarus is the one who walked out of the tomb. Jesus did not walk out of the tomb for him. Yet all the glory and praise for Lazarus' coming forth belong not to Lazarus but to Jesus.

It is the same when we believe. We do the believing, but the Holy Spirit works faith in our hearts by putting us into covenant union with Jesus and keeping us in covenant union with Jesus. In that sense, saving faith is a gift from God. We do the believing, but the praise and glory for it goes to God.

Faith is not the ground of our justification but the alone instrument of our justification. We are saved not because of faith but through faith. Faith has this role in our salvation because faith is our conscious experience of our covenant union with Jesus. Through our covenant union with Jesus, His death becomes the legal payment for our sins. Through our covenant union with Jesus, His record of a life perfectly lived becomes our righteous standing before God.

Faith is the alone instrument of our justification. That is one side of the coin. The other side of the coin is that this faith never exists alone in the one who is justified. Faith always bears its necessary fruit.

Our passage for today repeatedly states that we are justified through faith. Yet later in the book of Galatians, Paul also teaches that faith bears the fruit of love.

Galatians 5:6

6 For in Christ Jesus neither circumcision nor uncircumcision avails anything, but faith working through love.

As I have said, faith is our conscious experience of our union with Christ. And we can't be in union with Christ without its affecting the condition of our heart. Our union with Christ delivers us from the dominating power of the inner urge to sin. Our union with Christ puts deep within us a desire to obey God.

Again, as I have already said, the moment we are in a faith relationship with Jesus, we have a new legal standing before God, a legal standing which is perfect and complete. God forgives our sin and accepts us as righteous only for the righteousness of Christ, imputed to us and received by faith alone. But the moment we are in a faith relationship with Jesus, we also begin a process of transformation which affects the condition of our heart. This is called sanctification. We are sanctified more and more as our faith in Jesus grows.

Justification and sanctification are two distinct acts of salvation but they are inseparable. Faith is the alone instrument of justification, but faith is also always bearing its necessary fruit, and that is sanctification.

Let me give you an illustration. Just as faith is the alone instrument of justification, the physical eye is the alone organ of sight. The eye is the only organ in the entire body which has the power to see. When we use that word "alone" and say that the eye is the alone organ of sight, we don't mean that the seeing eye ever exists and functions apart from its organic connection with the physical body. The eye is not the alone instrument of sight in the sense that it is plucked out of its socket and isolated from the rest

of the body. Similarly, saving faith is the alone instrument of justification, but saving faith never exists alone in the sense of being a barren faith which bears no fruit.

There are two reasons for this. First, our union with Christ is the ultimate basis for both justification and sanctification. For that reason, we can't have one without the other. We can't have a new record without also having a new heart. We can't have a new perfect legal standing without also have a new life. Both are results of our union with Christ.

Second, justification necessitates sanctification in the sense that our legal standing does affect our life condition. For example, a person is condemned for a crime and put in jail. Because of the bad conditions in the jail, he gets weak and sick. Then that person is pardoned for his crime and his legal standing changes immediately. Because of that new legal standing, he is also immediately freed from prison. Now that he is out of prison, his body begins to strengthen and heal. His new legal standing has affected his physical condition.

This is also true with the new legal standing before God which results from justification. When we were condemned sinners under the wrath of God, we were imprisoned by the dominating power of a rebellious spirit which urged us to sin. When God justified us, our legal standing changed immediately. Because of that new legal standing, we were immediately freed from the dominating power of sin. That freedom from the power of sin is called definitive sanctification. And God began the long process of spiritual healing and strengthening, a process called progressive sanctification.

I hope you now have a better understanding of the role of faith in salvation. Let me close today by challenging you to look to Jesus in faith. Will you acknowledge that you have broken God's law? Will you acknowledge that God could today punish you for your sins, and that would be just? Do you want God to forgive your sins and also to deliver you from the overwhelming power of the inner urge to sin? If so, the Holy Spirit is working in your heart. Be encouraged by that, and pray for the gift of a believing heart. You will know when this gift has been given because faith must bear its fruit. When you are in a faith union with Jesus, you will want to confess Him before others. You will want to worship Him. You will want to be a part of His church. You will want to obey Him and serve Him. You will want to do these things not in order to earn your salvation but because Jesus has saved you and is saving you. You will want to do these things because you have been justified and you are being sanctified.