

Saving Faith Is Never Alone

Here I Stand: Foundations of the Faith

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Important Questions

This morning we come to the fourth week in our series on the Reformation. Last week we covered the critical doctrine of justification by faith alone. What this means is that we are declared right in God's eyes by faith, not works. It's not what we do that saves us; it's trusting in what God has done for us. Christ lived a perfect life and died on the cross as the perfect sacrifice for sin. By faith, our sins are forgiven and his righteousness is ours, now and forever.

Luther called justification by faith alone the "chief article on which the church stands or falls." And justification continues to be the main dividing point between Evangelicals and Roman Catholics. The moment we say, "We're justified by faith alone, not by works," a number of difficult questions emerge. These questions have been raised as challenges against the doctrine of justification. I'll list three.

1. **Doesn't the doctrine of justification by faith alone contradict other passages of Scripture?** For example, doesn't James say that we are justified by works? This question has been one of the main criticisms Roman Catholics have made of Evangelicals, ever since the Reformation. It's even caused some to leave Evangelical churches and become Catholics.
2. **Doesn't the doctrine of justification by faith alone lead to loose living?** If we're made right in God's eyes through what Christ has done and not by what we do—if we're *declared* righteous by faith and not *made* righteous by faith and works—then doesn't that give us license to do whatever we want to do? Erasmus once said, "Lutherans seek only two things: wealth and wives. To them the gospel means the right to live as they please."¹
3. **If we're saved by faith, not works of the law, then what is the role of the law?** Some have said that in light of the gospel, the law has no role now. Others have said that the only point of the law is to lead us to see our sin and our need for Christ. What is the role of the law in the lives of believers now?

These are difficult and important questions. As Evangelicals, we want to uphold the central doctrine of justification by faith alone. And we want to celebrate the recovery of the gospel in the Reformation. It's a great thing that the church was rescued from the ditch of legalism. But we don't want to end up in the ditch of license. But that's what happens among many Evangelicals in our day. And the same happened in Luther's day.

Historically, when a glorious truth like justification by faith alone is discovered or rediscovered, a number of half-truths or untruths are birthed along with it.² While we're captivated by the truth of justification by faith alone, we don't want to be held captive to half-truths or untruths. We want to stand on *the* truth; we want to stand on the Word of God.

¹ George, Timothy. *Theology of the Reformers*, Nashville, Tenn: B & H Academic, 2013, p. 73.

² Jones, Mark. *Antinomianism: Reformed Theology's Unwelcome Guest?* Phillipsburg, NJ: P & R Pub., 2013, p. 3.

So how does the Word of God address these questions? As we've been doing throughout our series, I'll seek to answer these questions by looking at Scripture and Martin Luther's understanding of Scripture on these questions.

DOES JAMES 2 CONTRADICT JUSTIFICATION?

Let's start with the first question. Do passages like James 2 contradict the doctrine of justification by faith alone? Before I answer this question, I'd like to read the passage in question.

James 2:14-26³

What good is it, my brothers, if someone says he has faith but does not have works? Can that faith save him? ¹⁵If a brother or sister is poorly clothed and lacking in daily food, ¹⁶and one of you says to them, "Go in peace, be warmed and filled," without giving them the things needed for the body, what good is that? ¹⁷So also faith by itself, if it does not have works, is dead.

¹⁸But someone will say, "You have faith and I have works." Show me your faith apart from your works, and I will show you my faith by my works. ¹⁹You believe that God is one; you do well. Even the demons believe--and shudder! ²⁰Do you want to be shown, you foolish person, that faith apart from works is useless? ²¹Was not Abraham our father justified by works when he offered up his son Isaac on the altar? ²²You see that faith was active along with his works, and faith was completed by his works; ²³and the Scripture was fulfilled that says, "Abraham believed God, and it was counted to him as righteousness"--and he was called a friend of God. ²⁴You see that a person is justified by works and not by faith alone. ²⁵And in the same way was not also Rahab the prostitute justified by works when she received the messengers and sent them out by another way? ²⁶For as the body apart from the spirit is dead, so also faith apart from works is dead.

This is the Word of the Lord.

What do we do with this passage? Doesn't this contradict what Paul says on justification? Or at a minimum, doesn't it contradict what Luther said about justification by faith alone? Luther himself was troubled by this passage, so much so that he called James an epistle of straw. If we're justified by grace alone through faith alone in Christ alone, and not by works, then why does James 2:21 say, "Was not Abraham our father justified by works when he offered up his son Isaac on the altar?" And why does James 2:24 say, "You see that a person is justified by works and not by faith alone."

I admit, these are difficult questions. But I don't think James contradicts Paul or Luther. As R.C. Sproul says, they're not even asking the same questions. So obviously they'll get different answers. But their different answers to these different questions complement each other; they don't contradict each other.⁴

One reason people pit Paul against James is because they seem to be talking about the same thing but coming to different conclusions. They're both clearly talking about justification. And they're both clearly using Abraham as an example. But they're using two different events in Abraham's life. In Romans 4, Paul uses Genesis 15, where Abraham believes God, *before* he did any works (v. 10). He believed God and his faith was counted to him as righteousness before he was circumcised and before he went to offer Isaac as a sacrifice. James uses Genesis 22, which refers to the sacrifice of

³ Scripture quotations are from The Holy Bible, English Standard Version® unless otherwise noted.

⁴ What follows comes from Sproul, R. C. *Are We Together?: A Protestant Analyzes Roman Catholicism*. Orlando, FL.: Reformation Trust, 2012, p. 45-48.

Isaac—an action *after* Abraham believed God, and it was credited to him as righteousness. Paul is focused on justification by faith, not by works. James is focused on the *kind* of faith that justifies.

Look at verse 14. “What good is it, my brothers, if someone says he has faith but does not have works? Can that faith save him?” Then in verse 17, “So also faith by itself, if it does not have works, is dead.” What he’s saying is that works *verify* one’s faith. James is focused on the *manifestation* of true faith. Abraham had saving faith in Genesis 15 before he *proved* his saving faith in Genesis 22.

Paul was emphasizing that faith was present in Genesis 15 before Abraham did any good works; that God counted righteousness to him without works. But people can’t see what’s in our hearts unless it is demonstrated in our works. And that’s the point that James is making.

So you see Paul and James are using different examples in Abraham’s life to deal with different issues. Paul is dealing with justification by faith without works. That’s what saves us. But James is talking about a justifying *claim* to saving faith. And that’s a perfectly legitimate way to use the word “justify.”

In fact, Jesus uses the word in the same way. In Luke 7:35 he says, “Wisdom is justified by her children.” Jesus doesn’t mean that wisdom is brought into a state of grace or made right by her children. He’s saying that wisdom is validated or demonstrated by the fruit it produces. In the same way, when James says we’re justified by works, he means that our faith is demonstrated by works. He’s saying that saving faith will be, and must be, manifest in works. Our works are the evidence of true saving faith. And without them, we have no claim on true saving faith. So James doesn’t contradict Paul. But James and Paul together help us to see an important truth. We’re saved by faith alone not by works, but our works verify saving faith.

Actually, Paul said the same thing! In Romans, after Paul establishes the doctrine of justification by faith alone and grace alone, he anticipates “faith without works” objections. Chapter 6 says, “What shall we say then? Are we to continue in sin that grace may abound? By no means! How can we who died to sin still live in it? Do you not know that all of us who have been baptized into Christ Jesus were baptized into his death? We were buried therefore with him by baptism into death, in order that, just as Christ was raised from the dead by the glory of the Father, we too might walk in newness of life” (Rom. 6:1-4).

I love the way Luther dealt with this issue: “‘Yes,’ you say, ‘but does not faith justify without works of the law?’ Yes, this is true. But where is faith? What happens to it? Where does it show itself? For it surely must not be such a sluggish, useless, deaf, or dead thing; it must be a living, productive tree which yields fruit.”⁵ You see, even though Luther himself struggled to reconcile Paul and James, he basically agreed with both Paul and James. Faith justifies without works of the law. But saving faith will show itself in a productive, fruit-bearing life.

This is how the book *Evangelical Convictions*, our commentary on our Statement of Faith, puts it:

A proper understanding of the gospel leaves no room for nominal Christianity—being a Christian in name only. Without some evidence of God’s sanctifying work in a person’s life, without concern for godliness, we have no reason to believe that a person who makes a Christian profession has, in fact, been truly justified by God’s grace.

⁵ George, p. 73

We're saved by faith alone, not by works, but our works *verify* saving faith. That's the answer to our first question.

DOES JUSTIFICATION LEAD US TO LIVES OF LICENSE?

Let's now turn to our second question about justification by faith alone. Does the doctrine of justification by faith alone lead to license or loose living?

The answer, as you may have guessed, is an unequivocal “no.” Just because our salvation isn't a matter of how we live, that doesn't mean that it doesn't matter how we live. Just because justification keeps us out of the ditch of legalism, that doesn't mean that we want to fall into the ditch of license. But that's what many people who are zealous for the doctrine of grace do. In Jude 4 we learn about certain godless men who infiltrate the church and “change the grace of God into license for immorality.” People have been following in their footsteps ever since.⁶

Luther is known for the recovery of the truth that we're justified by faith alone, not works. But it's so important to make clear that Luther does not reject good works, except as the basis for justification.⁷ Luther was not only known for saying that we're saved by faith alone, not works, he's also famous for saying that saving faith never stands alone...it will always be accompanied by good works.

Or in the words of our own Statement of Faith, “We believe that God's justifying grace must not be separated from his sanctifying power and purpose.” In Ephesians 2:8-9, Paul says, “For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, not a result of works, so that no one may boast.” This is the good news of the gospel. We're saved by grace, not by works. But Paul goes on in Ephesians 2:10 to say that we were also saved for a purpose. “For we are his workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them.” This is the point. We're not saved *by* good works, but we are saved *for* good works.

Luther recovered the doctrines of grace in his day. And they captivated many people in Germany. But as we said earlier, when an important truth is rediscovered, it's common for half-truths to creep in. And that's what happened with many of the pastors in Reformation Germany.

As the Lutheran churches grew in number, they faced a serious problem—training pastors. After the Reformation was getting established in Germany, Luther and his colleague Philip Melancthon started visiting the churches to see how they were getting along. What they found was troubling. Where there was once greed and false doctrine in the Roman Catholic parishes, there was now greed and false doctrine in the Protestant churches.⁸ Luther said,

“The common person, especially in the villages, has no knowledge whatever of Christian doctrine. And unfortunately, many pastors are completely unable and unqualified to teach. This is so much so, that one is ashamed to speak of it. Yet, everyone says that they are Christians, have been baptized, and receive the holy Sacraments, even though they cannot even recite the Lord's Prayer or

⁶ “Article 8: Christian Living.” in *Evangelical Convictions*, Minneapolis, Minn., Free Church Publications, 2011 p. 186.

⁷ David Steinmetz in Jones, p. 5.

⁸ Trueman, Carl R. *Luther on the Christian Life: Cross and Freedom*. Wheaton, Ill: Crossway, 2015, p. 164-165.

the Creed or the Ten Commandments. They live like dumb brutes and irrational hogs. Now that the Gospel has come, they have nicely learned to abuse all freedom like experts.⁹

The bad preaching led to bad theology and bad living. As Luther's critics warned, justification by faith alone did lead to license at first. But that was never Luther's intention.

One of the main problems was that the pastors were preaching forgiveness without repentance. But Luther insisted that forgiveness and repentance cannot be separated. Let there be no mistake; Luther emphasized the all sufficiency of Christ. But not to the exclusion of godly living.¹⁰ We're forgiven of our sin by faith in Christ. But we're also called to repent, to turn from our sin.

We're not saved by good works, but we are saved for good works. So justification does not lead to license. That's the answer to our second question about justification.

DOES JUSTIFICATION DO AWAY WITH THE LAW?

Luther dealt with the problem in the churches by writing two catechisms in 1526, the Small Catechism and the Large Catechism. In these catechisms he sought to help people understand the relationship between grace and works, between the law and the gospel. And that leads us to the third big question raised by justification. Does the doctrine of justification by faith alone do away with the law in the lives of Christians?

Antinomians

In Luther's day, there were some people who said, "We have the gospel now; we don't need the law anymore." These people were called antinomians, which means "no law" or "against the law." Luther had no patience for antinomians. He spent a lot of his ministry writing against their teaching. There were others who said the law's only purpose was to point people to Christ; as people are confronted with the law, they'll see their sin and their need for Christ.

And Luther believed that the law did serve this purpose. In Romans 7:7, Paul says, "What then shall we say? That the law is sin? By no means! Yet if it had not been for the law, I would not have known sins. For I would not have known what it is to covet if the law had not said, 'You shall not covet.'" Luther saw the law as a school master (Gal. 3:24) that shows us our sin and leads us to Christ.

But he saw the law as more than that. He believed that the law also helps us know how to live our lives as Christians. So the law shows us the need for Christ. But then it also shows us how to live like Christ. It gives content to the works God has prepared for us.

Law and Love

Luther believed that the law is grounded in God's love and informs our love for God and for our neighbor. Jesus said, "You shall love the Lord your God with all your heart and with all your soul and with all your mind." And he said, "You shall love your neighbor as yourself." And he went on to say that all of the Law and the Prophets were summed up by

⁹ Luther, Martin. "The Small Catechism." in *Concordia: The Lutheran Confessions*. St. Louis, Mo: Concordia Pub House, 2006, p. 313.

¹⁰ Trueman, p. 165

these two commandments (Matt. 22:37-40). This makes sense because the first four of the Ten Commandments have to do with our love for God. The last six have to do with our love for our neighbor.

So the law has a role to play before and after we're Christians. Before we're Christians it shows us that we fall short of the glory of God. But after we're Christians, it shows us how to love God and love our neighbor. We're saved by grace. God loved the world in such a way that he gave his only Son. If we want to know God's salvation, we have to embrace Christ by faith. But now that we know the love of God, we're called to love like he loved. We love because he first loved us.

But for Luther, we don't love God in any way we want. Love for God and our neighbor is specified in God's law. The Commandments teach us specifically how to love God and specifically how to love our neighbor.

There are many people today who are doing things in the name of love. Abortion, same-sex marriage, adultery, euthanasia, etc. are all done in the name of love. But what does *God* mean when he calls us to love him and to love our neighbor? We need content *from* God to know how to live lives of love *for* God. We don't just get to come up with it on our own. And the Bible shows us a form of love in the law. Luther said that the law gives us an idiom (a language) of love. It gives us a pattern of love.¹¹

That's why Luther's catechisms were so important for the people in his churches. Luther's catechisms expound the Ten Commandments and teach Christians, who are saved by grace, how to live.

So here's the point. We're not saved by works of the law, but the law informs our love for God and our neighbor.

Marked by Love

At First Free we believe that we're saved by grace not by works. But we believe that saving faith will be accompanied by works. Those works are marked by love, and our love will be informed by the two Great Commandments. Like Luther, we believe the law informs our love.

We believe that a disciple who is growing in grace will love God supremely, love one another sacrificially, and love the lost compassionately. These three areas are like our version of a catechism at First Free. They help guide us in living a life of love and they correct us when we're not living a life of love. (This comes directly out of the Closer Look material that I mentioned earlier.)

I'm going to spend the rest of our time this morning walking through these three marks of a maturing disciple. Use this as an opportunity to take inventory and ask God how you might grow in the purpose for which you were saved—to do the good works that God prepared in advance for you to do.

¹¹ Trueman, p. 174

Love God

Those who love God supremely will love God's Word, will respond to God's Word in faith, and will respond to God's Word in obedience. Scripture teaches us that if you love God you will obey him (Jn. 14:15, 21).

But not only will disciples growing in grace love God's Word. It's also true that they won't love the world (1 Jn. 2:15; Jas. 4:4). They won't be consumed by the desires of the world, the flesh, and the devil (Eph. 2:2). Instead they'll be satisfied in all that we have in Christ (cf. Eph. 1:3-14).

Do you love God in this way? In what ways are you struggling in your love of God's Word or with a love for the world? I encourage you to think about the specifics. Talk about it with the people in your small group. Ask God to help give you a love for his Word and a hatred of the things of the world.

Love One Another

And that leads me to the second area of love that's laid out in God's law. We need one another in the church if we're going to live lives of love. So, we're called to love one another sacrificially. Disciples who love one another sacrificially will seek unity in the church (Jn. 17:22-23). They won't live in conflict with one another, and they won't huddle up in cliques. They'll seek unity in the gospel. They'll also build one another up in the body. This involves speaking the truth in love (Eph. 4:15), praying for one another (Eph. 6:18), gathering together for worship (Heb. 10:25), serving one another with our spiritual gifts (Eph. 4:4-16), and giving generously to the church (2 Cor. 8-9).

Do you love one another in this way? In what areas can you grow in your love for one another in the church? This is part of God's purpose for your lives.

Love the Lost

The third area we're called to love is in regard to the lost. Those who are growing in grace will love the lost compassionately. This means specifically that they will pray for the lost (Matt. 5:44; Col. 4:3-4), they will spend time with the lost (Lk. 5:27:32), they will share the gospel with the lost (Lk. 10:1-11; 24:46-47) and they will partner with the church to reach the lost (1 Thess. 1:8).

We're saved by grace alone through faith alone in Christ alone. The only hope for the world is that they too would come to know this grace. And God delights to use us in sharing this grace with the lost world. Our love for God will be demonstrated in our love for the lost. This is a test of our love for God. How are you doing?

As I said earlier, one of the purposes of the law is to show us how we fall short of the glory of God. When we go over a list like this, it can be discouraging. But remember, our standing before God is based on what Christ has done for us, not what we do. So, if you're discouraged, remember that your hope is built on nothing less than Jesus' blood and righteousness.

But maybe you're not discouraged by this teaching. Maybe you've become apathetic or complacent. If that's you, you need to remember that those who have been saved by grace

have been saved for good works. And God's law is a good way to guide us in living lives of love. God's justifying grace must not be separated from his sanctifying power and purpose.

We all need grace.

Luther is a man to be honored in the church for his role in recovering the doctrine of justification—that we're saved by faith alone, not works. He's also to be honored for reminding us that saving faith is never alone—it will be accompanied by good works. But he is not a man to be worshipped. He was a very imperfect man.

Many of you know that later in his life he wrote some horrible things about the Jews. Some people have tried to explain them away. But the fact remains, they are despicable. And they leave a lasting mark on his reputation.¹²

Why do I say this? It's because Luther is not only a man who recovered the doctrine that we're saved by grace. He's a reminder that all of us, even Luther, are in need of God's justifying grace and his sanctifying power in our lives.

Let us pray for God to work in us the things that are pleasing to him.

¹² Howard, Bernard N. "[Luther's Jewish Problem](#)" The Gospel Coalition, Christian Living, October 19, 2017.