

“The Example of Our Justification: Abraham and His Faith (Sola Scriptura)” – Romans 4

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Take a Bible and meet me in Romans 4...

We have a lot of ground to cover this morning, so we are going to jump in quick. There was a lot that I wanted to cram into the sermon and lot that I ended up not having time for, but it's still packed. So let's make haste to the text. I'm going to pick up where we left off, which is at the very beginning of Romans 4. Follow along as I read. This is God's Word...

“What then shall we say was gained by Abraham, our forefather according to the flesh? ² For if Abraham was justified by works, he has something to boast about, but not before God. ³ For what does the Scripture say? ‘Abraham believed God, and it was counted to him as righteousness.’ ⁴ Now to the one who works, his wages are not counted as a gift but as his due. ⁵ And to the one who does not work but believes in him who justifies the ungodly, his faith is counted as righteousness, ⁶ just as David also speaks of the blessing of the one to whom God counts righteousness apart from works: ⁷ ‘Blessed are those whose lawless deeds are forgiven, and whose sins are covered; ⁸ blessed is the man against whom the Lord will not count his sin.’” (Romans 4:1-8)

The first thing we should note about these verses is the context. What Paul says here is an elaboration of what he said in the previous chapter, particularly in verses 27 and 28. Look there again. After describing how God justifies—or counts the sinner as righteous in God's sight—freely by grace and through faith, Paul reasons...

“Then what becomes of our boasting? It is excluded. By what kind of law? By a law of works? No, but by the law of faith. ²⁸ For we hold that one is justified by faith apart from works of the law.” (Romans 3:27-28)

When it comes to salvation, in other words, there is nothing to boast about unless it is Christ and Him crucified. If salvation is an undeserved gift, then it would be pretty outrageous to boast as though it were in some way our accomplishment or entitlement. Now, in chapter 4, Paul is bringing up Abraham to reinforce this point. Abraham's story illustrates that God's kindness is freely given to underserved people. As it was for Abraham, so it is for us.

But before we get to the way Abraham's story makes Paul's point, notice first the question that Paul asks in verse 3—*“For what does the Scripture say?”* What does this question show us? It shows us that Paul believed that our conclusions on these matters should be derived from Scripture. He believed His audience should care about what Scripture says and then adjust their understanding accordingly to what has been revealed by God in His Word. This observation allows us to highlight the fifth and final “sola” that we associate with the Protestant Reformation—*Sola Scriptura*.

Paul has shown us that the source of our justification is God and His grace (3:21-24), which reminds us that salvation is by grace alone (*sola gratia*). He explained how the grounds of our justification are found in Christ and His cross (3:24-26), so we must acknowledge that salvation comes through Christ alone (*solus Christus*). He made it clear in 3:26 that we are not saved by means of works, but through faith alone (*sola fide*). And since our justification (and any aspect of our salvation) is found by grace alone, through faith alone, in Christ alone,

then God deserves all the glory for it (*soli Deo gloria*) and we have no reason to boast in ourselves (3:27). And now, in chapter 4, Paul asks “*what does the Scripture say?*” (4:3) because He wants us to recognize the authority of God’s Word in all things (*sola Scriptura*). Let’s probe a little deeper into this fifth and final *sola*.

Sola Scriptura

What is meant by this theological distinctive known as *sola Scriptura*? Simply put, it means that “Scripture alone is the sole authority for our beliefs and practices” and “should serve as the believer’s guardrails for life, doctrine, and ministry.”¹ The challenge is that there are always alternative voices that compete for our allegiance. In Martin Luther’s day, which I’m going to say a lot about in a moment, the main alternative was church tradition. That tradition sometimes conflicted with biblical revelation. Baptists sometimes imagine that we don’t have a problem with that because we don’t hold up traditions as authoritative. At least on paper. But while it is probably true that we do “suffer from a deficiency of tradition rather than a surfeit of it”,² we do, nonetheless, get caught up in our ways and forget that if the Bible doesn’t mandate a thing then we need not be afraid to change it.

Generally, however, among Evangelicals today the Bible’s chief rival for authority is not tradition, but preference and experience. As Michael Reeves and Tim Chester explain in a book called, *Why the Reformation Still Matters*:

“We have seen a dramatic loss of authority in the modern world. Now preference and experience are everything. Ethical issues are decided on the basis of the personal stories that elicit most sympathy. Individual dilemmas are determined on the basis of a person’s feelings. Any sense that right and wrong may be rooted in metaphysics (the way things are) or in divine revelation has been replaced with subjectivity.

We in the church are not immune to this cultural trend. Plenty of Christians believe the Bible is true. But the Reformers did not simply believe the Bible was true. We need to hear afresh the Reformation challenge of *Scripture alone*. Scripture alone is our supreme authority. The Bible is not just true; it is *truer* than anything else. So the Bible always trumps experience. That does not mean we must ignore experience. Experience will often give rise to questions we bring to Scripture. But Christ still reigns through his Word, read and preached. So we need to work hard to ensure that our lives and our life together are ruled not by tradition or experience, but by Christ through his Word.”³

This became a big deal for Martin Luther (and other Reformers) because they became increasingly convinced that the church in their day had taken liberties with the biblical text and elevated their traditions and the directives of the Pope to the same level (if not higher) than the Scriptures themselves. But this should never be. The Bible should always hold the highest authority in our lives and be the source by which we test every other claim of truth and practice.⁴

For Luther that meant he rejected the notion that the Pope or the Roman Church had a monopoly on the proper interpretation of Scripture. He recognized that the church of his day was saying that ultimate authority in the life of the believer was not found in Scripture alone but Scripture and Tradition (as mediated by the Roman Church). This was something that Luther couldn’t stomach when he began to notice that many of those traditions and teachings of the Roman Catholic Church were not consistent with what the Bible actually taught. When he saw the conflict between Scripture and these traditions, he had to make a choice. He chose to follow Scripture. That was the right choice. And that is the choice that Protestants (at least in theory) have made ever since.

Meanwhile the teaching of the Catholic Church has not changed on this front. In the *Catechism of the Catholic Church*, which is the official statement of Catholic belief, published in 1992 and approved by Pope John Paul II,

Catholics are told that God’s revelation comes to us in “two modes of transmission”, namely, Scripture and Tradition (§81).⁵ It reads:

“As a result the Church, to whom the transmission and interpretation of Revelation is entrusted, does not derive her certainty about all revealed truths from the holy Scriptures alone. But Scripture and Tradition must be accepted and honoured with equal sentiments of devotion and reverence.” (§82)

And that, brothers and sisters, is very dangerous teaching. When you elevate traditions to the level of Scripture, you end up with teachings that violate Scripture, and this can have devastating consequences. Let’s not mince words, damning consequences. And if that wasn’t bad enough, this official document of the Roman Catholic Church goes on to say,

“The task of interpreting the Word of God authentically has been entrusted solely to the Magisterium of the Church, that is, to the Pope and the bishops in communion with him.” (§100)

In other words, when you read Scripture, you have not interpreted it properly unless you have interpreted the way the Pope has interpreted it. So what do you do when the Pope of your day starts affirming things that the Bible rejects? Then you find yourself in quite a conundrum. What do you do when the official teaching that the Catholic Church has adopted conveys a view of justification that does not reflect the teaching of the Scriptures? It’s a question worth asking because that is the situation at hand.

As we’ve seen in previous weeks, the Catholic Church teaches that the grace of justification is “infused” or “poured into” the soul at baptism. This cleanses the person from original sin and makes one right with God, having been “sacramentally regenerated”. Here is how their *Catechism* puts it: “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.” Notice that they call baptism a “sacrament of faith.” This is because they don’t want to deny that faith is necessary for salvation. “So the issue at the time of the Reformation”, R. C. Sproul explains, “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 difference did exist with respect to the role of faith itself in justification.”⁶

So a Catholic would not deny that we are justified by faith. Sometimes Protestants get this wrong when they are speaking about Catholic teaching. For Rome, faith plays an important role in our justification, a necessary role even. What they deny is that faith is sufficient. “For Rome a person may have faith and still not be justified.”⁷ How is that possible? Because of their teaching on mortal sins. They believe that our justification can be lost or forfeit by committing, what they call, “mortal sin,” which “are called ‘mortal’ because they ‘kill’ or destroy the grace of justification.”⁸ Don’t take my word for it. This is how the Catholic Church put it at the Council of Trent:

“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 [i.e., walking away from the faith] whereby also faith itself is lost, but also by every other 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’ (1 Cor. 6:9f.; 1 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.”⁹

What passages like these indicate is that the Catholic Church has taught that “a person can have true faith and not be in a state of justification.”¹⁰ You could have been baptized into the Catholic Church, grown up and

through some mortal sin lose this justification, even though you may still believe. So how does one get restored to the state of justification? The sacrament of penance. The Council of Trent continued:

“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 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.”¹¹

Note the words “second plank”. The sacrament of penance serves as “the secondary instrumental cause of justification.”¹² And this is based on their traditions (cf. “holy fathers”). So while faith may be necessary for justification, according to the Catholic teaching, it is not sufficient. And it was this very issue (which predated Trent) that birthed the Reformation. The Catholic Church had removed the *sola* from *sola fide*. And the sacrament of penance was front and center as an illustration of this error during the Reformation. The Reformers reminded the people that salvation is received by faith alone, apart from works (even sacramental works). If it’s faith + anything, it’s no longer the gospel. It’s a false gospel. A false gospel will not save you. If you get justification wrong and you get the gospel wrong. And the Roman Catholic Church has got the Gospel wrong, both in Luther’s day and in our own.

And, arguably, the main reason they have it wrong is because they do not embrace *sola Scriptura*. Scripture is not the sole authority to guide their faith and practice. The traditions of men have led them astray. The Reformers were not innovators. They weren’t trying to invent something out of thin air. They were trying to get us back to our roots. They weren’t trying to be world-changers. “All they wanted to do was go back to the Bible. But going back to the Bible changed the world.”¹³ Why? Because Scripture is powerful. When it is neglected the church wanes in health or withers into non-existence. When it holds absolute authority in our midst, then things that need to change, change, and who we need to be, we become. That’s what Luther discovered. Here’s how he described his own experience of this:

“I opposed indulgences and all the papists, but never with force. I simply taught, preached, and wrote God’s word; otherwise I did nothing. And while I slept, or drank Wittenberg beer with Philip and Amsdorf [Luther’s friends], the word so greatly weakened the papacy that no prince or emperor ever inflicted such losses upon it. I did nothing; the word did everything.”¹⁴

What a legacy!

What Does the Scripture Say?

Now, historical survey aside, let’s get back to Romans 4. There we notice that the Reformers impulse to let the Scriptures inform their understanding of truth is nothing new. We see Paul doing the same thing and encouraging his readers to do the same thing in verse 3, where he asks them “*What does the Scripture say?*” Of course, this is kind of unique in that Paul is, under the inspiration of the Holy Spirit, writing Scripture himself. Nevertheless, he is assuming that his readers will hold the Scriptures in the highest regard and wants them to see that what he has been arguing in the previous chapter—that justification is by grace alone, through faith alone, in Christ alone, for the glory of God alone—is exactly what biblical history affirms.

So what does Paul do? He pulls out the big guns. He picks the ultimate patriarch and father of God’s people—Abraham—and the ultimate king in the Old Testament—David—and uses them to demonstrate that their lives and stories prove the points that he has been making. He calls them up as witnesses to the stand. This is brilliant because, remember, in Romans 1 through 3, Paul has been arguing against the “nationalistic” and “works-righteousness” tendencies of the Jews. “So who would both the father-founder and the model king agree with?”¹⁵ Look again at verse 1 and following...

“What then shall we say was gained by Abraham, our forefather according to the flesh? ² For if Abraham was justified by works, he has something to boast about, but not before God. ³ For what does the Scripture say? ‘Abraham believed God, and it was counted to him as righteousness.’” (Romans 4:1-3)

Now that citation is very important. It come from Genesis 15. I want us to flip over there briefly because I want you to see how the context of that passage makes Paul’s point that Abraham was justified by faith and therefore had nothing to boast about. So keep your finger in Romans 4 and flip over to Genesis 15. Paul assumes his readers will know the context of that story, so let’s get it fresh in our minds. And this will actually help set us up for next week, when we bring the teaching of James into the mix because he quotes this same verse as well (but to stress something different).

So let me catch you up. Abraham, who at this point of the story is still called Abram, was a man from an idolatrous family, who didn’t know the Lord, and then, somewhere around the age of 75, God called him to leave his country and many in his family to travel to a new land. God doesn’t give him many details, as far as we can tell, but he does give him an amazing promise:

“Now the Lord said to Abram, ‘Go from your country and your kindred and your father’s house to the land that I will show you. ² And I will make of you a great nation, and I will bless you and make your name great, so that you will be a blessing. ³ I will bless those who bless you, and him who dishonors you I will curse, and in you all the families of the earth shall be blessed.’” (Genesis 12:1-3)

This promise points to Christ. He was and is the ultimate descendant of Abraham to bring blessing to the nations. This is a Gospel promise, make no mistake about it. And Abraham responded in faith, he takes God at His word, and sets out. Of course, it has to occur to him that this promise has some obstacles, not least of which that he is an old man and his wife, Sarai (eventually called Sarah), is old and barren. So how will he become a great nation when he doesn’t have children and his wife, who is about a decade younger, is beyond the age of childbearing? Nevertheless, he trusts the Lord to work it out and he does as he was told.

Now fast forward to chapter 15. Lots of stuff has happened, years have passed (maybe as many as 10 years), and there is still no baby. Let’s pick things up in verse 1...

“After these things the word of the Lord came to Abram in a vision: ‘Fear not, Abram, I am your shield; your reward shall be very great.’ ² But Abram said, ‘O Lord God, what will you give me, for I continue childless, and the heir of my house is Eliezer of Damascus?’ ³ And Abram said, ‘Behold, you have given me no offspring, and a member of my household will be my heir.’” (Genesis 15:1-3)

So Abraham has been thinking about things and he has begun to wonder if he understood God correctly back in Genesis 12. Maybe God’s intention was not to make him a great nation by giving him a child by birth, but one through adoption. Eliezer, his trusted servant, is the logical candidate. But God has other plans. Look at verse 4...

“And behold, the word of the Lord came to him: ‘This man shall not be your heir; your very own son shall be your heir.’ ⁵ And he brought him outside and said, ‘Look toward heaven, and number the stars, if you are able to number them.’ Then he said to him, ‘So shall your offspring be.’” (Genesis 15:4-5)

Wow! What a promise. What a covenant! God didn’t owe Abraham any of this. He was a no-name idolator when God chose him. Abraham didn’t choose God. God chose him. Everything has been initiated by God. And if it’s going to happen (and, spoiler alert, it does!) it will have to be accomplished by God since the plan requires something that is physically impossible to do (a hundred-year-old man and a 90-year-old woman conceiving a child). So he was chosen by God’s grace. God’s plan is worked out by grace. And if you read the chapters that come before and after this, you’ll discover that Abraham is a mess of a person, so he certainly

didn't merit all of this grace. And this brings us to verse 6, which Paul quotes in Romans 4. This is Abraham's response to God's promise:

"And he believed the Lord, and he counted it to him as righteousness." (Genesis 15:6)

What happens next is covenant ratification ceremony. It seems strange to us, but it would have been typical for the ancient Near East. Dead animals are laid out of the ground. Certain carcasses are split. And ordinarily the parties entering into the covenant would then walk between the split carcasses as a way of acknowledging that they will deserve what has happened to these animals if they fail to fulfill their responsibilities in the covenant. But this time it's different. God knocks Abraham out. While he is in a deep sleep, Abraham sees "*a smoking fire pot and a flaming torch pass between the pieces*" (15:17). This signifies the presence of God Himself entering into covenant with Abraham. And since Abraham doesn't pass through the pieces, it suggests that the covenant doesn't require anything of Abraham. The promises and responsibilities rest on God's shoulders, not the patriarch's. This reinforces again that God's promise to Abraham and his descendants flows out of God's grace and not their works.

Now flip back to Romans 4...

After just saying that no saved sinner has a right to boast before God because their salvation is a work of God's grace, Paul points us to Abraham. Does Abraham, the father of the faith, have a right to boast? Paul says in verse 2 that Abraham would have something to boast about, if he were justified by his works. But he wasn't justified by his works. How do we know? Because that's what the Scriptures teach. Verse 3...

"For what does the Scripture say? 'Abraham believed God, and it was counted to him as righteousness.'" (Romans 4:3)

There's Genesis 15:6. The word translated "*it was counted*" (or "it was credited") is a very important word. It's an accounting term. "To credit something is to confer a status that was not there before."¹⁶ So faith is not a work. Faith is not itself righteousness. But the God who Himself awakens faith in us, counts that faith as though it were perfect righteousness in our spiritual accounts. He treats us as righteous, though we are sinners. This is what Paul was getting at in verse 5, where he says that God "*justifies the ungodly*". Not the righteous. Not those who were good enough. Not those who do penance. None of the above. He justifies the ungodly. The one whose faith rests on Christ alone is, if you remember Luther's slogan from a couple weeks ago, *simul justus et peccator*, meaning at the same time both righteous and sinful.

Here's how Joel Beeke and Steven Lawson explain Paul's teaching here:

"This verse teaches that justification is the act by which God credits His perfect righteousness to the spiritually bankrupt account of the guilty, condemned sinner who believes in Christ. We are all spiritually bankrupt before a holy God (Rom. 3:23), and 'the wages of sin is death' (Rom. 6:23). We possess no spiritual capital in our account that would merit a right standing before God. In justification God takes the very righteousness of Jesus Christ and imputes it to our account. This transaction takes place by faith. When God surveys His books in heaven and looks next to our name, He sees the perfect righteousness of Christ that has been reckoned to us on the basis of faith."¹⁷

And not simply faith, but faith *alone*, apart from works on our part.¹⁸ Therefore, verse 2, Abraham, like us, could "*not [boast] before God.*" God didn't owe Abraham. He doesn't owe any of us. Nothing we do places God in our debt. If something we did could earn salvation, then salvation would not be by grace. It would be a wage. Wages are not credited freely. Wages are owed. That's the point of verses 4 and following, where Paul brings David into the conversation as well.

“Now to the one who works, his wages are not counted as a gift but as his due. ⁵ And to the one who does not work but believes in him who justifies the ungodly, his faith is counted as righteousness, ⁶ just as David also speaks of the blessing of the one to whom God counts righteousness apart from works: ⁷ ‘Blessed are those whose lawless deeds are forgiven, and whose sins are covered; ⁸ blessed is the man against whom the Lord will not count his sin.’” (Romans 4:4-8)

That’s a quote from Psalm 32:1-2. And I hope you know that “*blessed*” state firsthand! I hope you know the joy of knowing that your “*lawless deeds are forgiven*” and your “*sins are covered*”. Christ died to make that a reality for sinners like us. If we will turn from sin and trust in Christ and His work alone—His cross and resurrection—then we will experience a salvation that will leave us crying out with David—“*blessed is the man against whom the Lord will not count his sin.*”

Christ alone can save you. So trust in Him. Your works, even the best works, cannot save you. And Paul goes on to reinforce that point in the rest of chapter 4. In verses 9 through 12 Paul shows that Abraham was not saved by circumcision, the mark of the Jews later in history. He shows this to confirm what he said in chapter 3, verse 29 and 30—that God is the God of Jews and Gentiles. Abraham was justified through faith before circumcision (which come two chapters later in Genesis), so why would the Gentiles (i.e., the non-Jews) be kept from justification simply because they lack circumcision in Paul’s day? They wouldn’t. It’s not our works—even obedient works—that save us! God saves all—Jew or Gentile—through faith in Christ alone.

Then, in verses 13 to 17, Paul shows us that Abraham could not have been saved through obedience to the Law because the Law of Moses wasn’t introduced until centuries later. So no one is made righteous through works of the Law. The Old Testament Scriptures confirm this in the life of Abraham. And then Paul summarizes what Abraham’s life teaches us about saving faith in the remainder of the chapter, starting in verse 18...

“In hope he believed against hope, that he should become the father of many nations, as he had been told, ‘So shall your offspring be.’ ¹⁹ He did not weaken in faith when he considered his own body, which was as good as dead (since he was about a hundred years old), or when he considered the barrenness of Sarah’s womb. ²⁰ No unbelief made him waver concerning the promise of God, but he grew strong in his faith as he gave glory to God, ²¹ fully convinced that God was able to do what he had promised. ²² That is why his faith was ‘counted to him as righteousness.’ ²³ But the words ‘it was counted to him’ were not written for his sake alone, ²⁴ but for ours also. It will be counted to us who believe in him who raised from the dead Jesus our Lord, ²⁵ who was delivered up for our trespasses and raised for our justification.” (Romans 4:18-25)

Did you catch part about his story being written for our sakes as well? What a wonderful reminder of how important the story of God’s Word is to our lives. Are you in the Word of God? Do you read it every day? We don’t do that because we are trying get God to like us. As Christians we know that, in Christ, He looks on us with Fatherly affection. But we read the Word because we want to know more about our God and His purposes in our life. We read because we believe that it was recorded for our benefit. We read because we believe that what is most important to our faith and practice has been communicated in this book. So are you in it? You need to be! As often as possible. A mentor of mine once told me that he had never met a growing Christian who was not in the Word of God daily. My experience and observation haven’t proved him wrong yet. I doubt your life and the lives of those you know have either.

Let me close with this. The first guy I remember sharing the Gospel with me was a guy named Alan. He asked me a question that I later learned was made popular by an evangelistic training program called *Evangelism Explosion* (EE). Maybe you are familiar with the program. Or maybe you’ve asked or encountered the question. It was something like this:

“Suppose that you were to die tonight and stand before God. And he were to say to you, ‘Why should I let you into heaven?’ What would you say?”¹⁹

What would you say, I wonder? Tim Keller, in his commentary on Romans, points out that if you were to ask that question to many people who grew up in and around church, you might hear three answers surface fairly regularly:

- (a) Because I have tried my best to be a good Christian.
- (b) Because I believe in God and try to do his will.
- (c) Because I believe in God with all my heart.

The frequency of these answers reveals that there are some alarming and “common misconceptions about what it means to believe, to have faith.”²⁰ Again, as we spent a lot of time on in recent week, saving faith is not just knowledge. It’s not just assent to true facts about God. Saving faith involves trust. It involves what Keller calls a “trust transfer,” which is to say, “the removing of one’s hopes and trust from other things to place them on God as Savior.” It involves the shifting of trust from ourselves or anything other than Christ for salvation and trusting instead in Christ alone. But none of those three answers quite get at that, do they? Keller writes,

“Answer (a) is a ‘salvation by works’ answer. Answer (b) is a ‘salvation by faith plus works’ answer. Answer (c) is a ‘salvation by faith as a work’ answer. In each case, the person is religious, but is not someone who ‘does not work’ (v 5); they have not done a real trust transfer. In the last case, the person has even come to trust in his or her trust! But each alternative misses the glorious release of the gospel. These false understandings of saving faith will lead to insecurity, anxiety, a lack of assurance, possible spiritual pride, touchiness to criticism, and a devastation in light of any moral lapses!...But if faith equals trust in God’s promise to save, then you are placing your faith in God and his ability. That leads to humility and confidence...”²¹

Let’s pray...

¹ Jason K. Allen, “Scripture Alone,” in *Sola: How the Five Solas Are Still Reforming the Church*, ed. Jason K. Allen (Chicago: Moody Publishers, 2019), 19. He continues, “In fact, one can argue that *sola Scriptura* is the most foundational, and the most consequential, of all the *solas*. *Sola fide* is known as the ‘material principle.’ This term means that justification by faith alone is the central truth of the Protestant Reformation. It is the central component of our biblical teaching, and the center of the gospel itself. Yet we call *sola Scriptura* the ‘formal principle’ of the Reformation, because Scripture alone is the singular, authoritative source from which our theology—including *sola fide*—is developed. As the formal principle, *sola Scriptura* is the doctrinal foundation upon which we erect the entirety of Christian belief, including our understanding of the gospel itself.” Ibid., 19-20.

² Michael Reeves and Tim Chester, *Why the Reformation Still Matters* (Wheaton: Crossway, 2016), 65.

³ Ibid., 65-66.

⁴ Having said that, this emphasis on *sola Scriptura* (Scripture alone) did not mean for Luther (nor for Protestants today) that the teachings of the creeds, traditions, and church leaders didn’t matter. That’s a misunderstanding of *sola Scriptura*. As the book I mentioned early clarifies: “[*Sola Scriptura*] does not mean that other things cannot inform our theology. The Reformers quoted past theologians freely as authoritative guides. They reflected on experience and used their reason. What *sola Scriptura* does mean is that when we have to choose, there is only one choice we can make: Scripture alone is our ultimate authority. And in particular it is the supreme authority, in contrast to the authority of the church and its traditions.” Ibid., 41.

⁵ *Catechism of the Catholic Church* (London: Geoffrey Chapman, 1994), quoted by Reeves and Chester, 41-42.

⁶ R. C. Sproul, *Justified by Faith Alone* (Wheaton: Crossway, 2010), 18-19.

⁷ Ibid., 20.

⁸ Ibid.

⁹ *Canons and Decrees of the Council of Trent: Original Text with English Translation*, trans. H. J. Schroeder (London: Herder, 1941), 40.

¹⁰ Sproul, 22.

¹¹ *Canons and Decrees of the Council of Trent*, 39.

¹² Sproul, 24.

¹³ Reeves and Chester, 42.

¹⁴ As quoted in *Ibid.*, 43.

¹⁵ Timothy Keller, *Romans 1-7 For You* (The Good Book Company, 2014), 95.

¹⁶ *Ibid.*, 96. He continues: “One example is that some houses can be ‘leased to buy.’ I make payments that are rent; but if a decision is made to buy, then those past rent payments are now counted as mortgage payments. A new status is granted to those payments.”

¹⁷ Joel R. Beeke and Steven J. Lawson, *Root and Fruit: Harmonizing Paul and James on Justification* (Conway, AR: Free Grace Press, 2020), 30-31.

¹⁸ As the French Reformer, Theodore Beza, explained it: “Abraham was not justified, and made the father of the faithful, by any of his own works. Either preceding or following faith in Christ, as promised to him; but merely by faith in Christ, or the merit of Christ by faith imputed to him for righteousness. Therefore all his children become his children and are justified. Not by their works, either preceding or following their faith; but by faith alone in the same Christ.” Quoted in *Ibid.*, 31-32; also found in William S. Plumer, *The Grace of Christ: or Sinners Saved by Unmerited Kindness* (1853; repr. Keyser, WV: Odom, 1990), 244.

¹⁹ D. James Kennedy, *Evangelism Explosion* (Tyndale House, 1973), 21.

²⁰ Keller, 99.

²¹ *Ibid.*, 99-100.