

# By Faith Alone

## Ephesians 2:1–9 (NRSV)

You were dead through the trespasses and sins **2** in which you once lived, following the course of this world, following the ruler of the power of the air, the spirit that is now at work among those who are disobedient. **3** All of us once lived among them in the passions of our flesh, following the desires of flesh and senses, and we were by nature children of wrath, like everyone else. **4** But God, who is rich in mercy, out of the great love with which he loved us **5** even when we were dead through our trespasses, made us alive together with Christ—by grace you have been saved— **6** and raised us up with him and seated us with him in the heavenly places in Christ Jesus, **7** so that in the ages to come he might show the immeasurable riches of his grace in kindness toward us in Christ Jesus. **8** For by grace you have been saved through faith, and this is not your own doing; it is the gift of God— **9** not the result of works, so that no one may boast.

**Introduction.** Among his Anglican clergy colleagues he was more committed to the spiritual disciplines and more determined to lead in the name of Christ. He had been nurtured in a strong Christian home, received the finest theological education and was committed to the tasks of faith development. He was passionate about his cause and willing to make huge sacrifices to bring the “primitive faith” to the people. So at age 33, he made a huge sacrifice to leave the security of his home in England to come to Georgia as a missionary to the colonists and to the Native Americans.

Eighteen months later, John Wesley was on his way home feeling not only that he had failed in his mission but sensing something very important was missing in his life. All the externals were in place but something was not right in his heart.

A few months following his return to London, Wesley was attending a prayer meeting where the group was studying Martin Luther’s Preface to the Book of Romans. As it was being read, Wesley had an experience that transformed his life. He wrote this in his journal:

*About a quarter before nine, while he was describing the change which God works in the heart through faith in Christ, I felt my heart strangely warmed. I felt I did trust in Christ, Christ alone, for salvation; and an assurance was given me that He had taken away my sins, even mine, and saved me from the law of sin and death.*

What had believed Martin Luther and written nearly 200 years earlier that had such a profound impact on Wesley? An even more importantly, could what Martin Luther’s proclamation have such a profound impact on us and those we love?

## The Transactional Account.

For Martin Luther along with billions of other people, one huge question has plagued their minds – “How can I be right with God?” “What must I do to be saved?” “How can I be righteous before the supremely righteous God?” This question, asked in many ways, is of utmost importance not only in the determining one’s eternal fate but also shaping the quality of one’s life now. If you are in bad standing with God now, you will lack the joy, peace and you desire in life. If you are in bad standing with God when you die, it will not bode well for what happens after death.

During Luther’s day the primary lens through which this matter was addressed was that of “transactional accounting.” In order to be in right standing with God, one’s account had to be paid up to date. Every account had to be balanced. If there was an outstanding debt with God, something had to be done about it.

Where does the debt come from? The debt comes from our sin. When a human being refuses to obey God’s laws, does not do what God asks, rebels against the God of heaven, fails to live up to the standards, the debt comes into play. This debt separates the person from God. Paul wrote in Romans that the “*wages of sin is death.*”

Imagine you have strong relationship with a person who you let down royally. Not only do you let them down, you say some things that are highly offensive to that person. How do your actions impact the relationship you have with that other person? Typically a wedge is driven between you and the other person, right? Just as our sins against one another separate us, our sin separates us from God.

The Roman Church understood Christ’s life and death as the primary means God had used to address the debt. According to Galatians 2:20, Christ died for our sins. The Church had a high view of Jesus’ atoning work on the cross. Salvation was impossible apart from what Christ had done. Christ made possible to hope of salvation for us.

But into the Church had crept the prevailing notion that each human being also had to pay the debt (or penalty) for his or her sins. While Christ had paid the debt spiritually, there was the idea of purgation – one’s sins must be purged, the penalty paid. This was done through good works – fasting, prayer, spiritual disciplines, donations to the poor, donations to the church, etc. In the end, the debt had to be balanced. So one would “work out” his/her salvation with fear and trembling.

This thinking has a strong appeal to our human nature. You see it puts us in the driver’s seat and we are responsible for our own salvation. If we work hard enough, we will be right with God. If we are “good enough,” then we will be OK. If we have done some terrible act or even some not so terrible act, we can work it off. In a sense, we get to be our own god.

In Luther’s day, it seems that people were much more aware of their depravity. Most sensed they had sinned and their debt was huge. They lived with the threat and fear of dying and owing this huge debt for their sins. This theology created high sense of spiritual and emotional fear and anxiety.

In our culture, we tend not to have a lower sense of our sin. Most people have a notion of their sins being measured according to their own personal standards. If I don’t steal or kill, I am OK. If I am as good as the next gal, then my account is balance. Surely the good at least equals the bad, God will accept me.

A couple of weeks ago, Patty and I were visiting our parents because our mothers’ birthdays were taking place. I was asking my dad about his sermon for Sunday. While sharing his ideas with me, he said something that resonated. He said that forgiveness rests with the offended person not the offender. He explained that when a person offends another person, there is nothing the offender can do to “make” the offended person forgive.

I understand what he is saying because I have experienced it in my own home. When I mess up and say something to Patty I should not have said and I hurt her, I do not have the power of forgiveness. I can buy her lots of flowers, take her out for a nice dinner and even apologize. These may help to create an environment of forgiveness but the debt of my offense remains. Only she can forgive.

### What can I do?

Martin Luther understood forgiveness and declaring one righteous rested with God. He believed there was nothing any human could do to either erase or pay for his/her sins. If you in anger cursed your parents, cheated someone working for you out of a portion of her pay, allowed pride to make you think of yourself as better than others – what could you do to take it back or erase these acts? What could any of us possibly do for God to pay for our sin? How many prayers must one pray, how much should she give to the church to pay for the sins committed?

Luther had a high regard for the Law of God. He knew the Law was given to show what God desired. Keeping the Law was the means to righteousness before God. *But keeping the law was more than outward actions. One could outwardly do many good things and live an honorable life but something would still be lacking. Fulfilling the Law required one doing it from the bottom of his heart.* Luther maintained, *“all find displeasure in what is good and pleasure in what is bad.”* If you give honest thought to his statements, you will know how this is true for you.

Luther’s ideas remind me of what Jesus said in the Sermon on the Mount. He said, *“You have heard it said, ‘You shall not commit murder.’”* Most of us are good on this commandment, right? But then he went on to say, *“Whoever is angry with his brother is in danger of the judgement?”* I may never commit murder but I have been angry with my brother. He went on to say, *“You have heard it said, ‘love your neighbor.’”* You know some neighbors are easy to love. But then there are others none of us find pleasure in attempting to love. The best we can do is to avoid outward harm toward them. Jesus went on to say, *“Love your enemies and do good to them.”* This takes fulfilling the Law to another level. My hope of fulfilling the law is slim to none when it is a matter of the heart.

Luther also maintained that in order to fulfill the Law, *one must keep it from a willing and happy heart.* The problem is those of us who attempt to keep the Law do so out of compulsion – out of fear of the consequences if we don’t or in hope of reward if we do. So who would attempt to do all God desires purely out of a “willing and happy heart?”

Now this puts every human being in a difficult place. All have sinned and have this debt because of their sin. We can do nothing to erase or pay that debt. Even if we could avoid sin by living according to the Law of God, we would face the problem of the heart. Our hearts take some pleasure in bad and displeasure in good, that I think would equal sin. In all likelihood our attempts to keep it would be motivated by fear or hope of reward. This leaves us in a bad place with nothing we can do. *So, what are we to do?*

### The Land Lord.

Luther used an analogy of a landlord. Imagine you are in debt to your land lord with no means to pay. If the landlord wishes to settle the debt, he has two choices: 1) out of the goodness of his heart, forgive what you owe; or 2) some benevolent person comes along and pays the debt for you. Luther asserted that the latter is what God chose. Jesus comes and through his life and death pays the debt we owe. Therefore through Jesus our debt is forgiven.

During Martin Luther's own struggles with his sinfulness in light of God's righteousness, he found a verse of scripture in Romans which transformed his understanding and led to his own transformation: "*The righteous by faith will live*" (1:17). He came to understand this saving truth that righteousness comes from faith, not works. There is nothing we can do to merit forgiveness or a right standing with God. These come to us through faith.

So the million dollar question – the question on which eternity rests for us – is what is faith?

Faith is a "*living, daring confidence in God's grace.*" It makes "*different men in heart, spirit and powers*" in order to do "*good works incessantly.*" It is ready to "*do good to everyone, to serve everyone, to suffer everything in love and praise of God.*"

"*A living daring confidence in God's grace!*"

Luther stressed faith was not a "*human notion or dream.*" Faith is more than a mental affirmation of this act of God. These do not have the power of reaching the heart. Paul affirmed we must believe in our heart in order to be saved (Romans 10:10).

Once again this created a problem for Luther because as humans we do not have the power to conjure up faith.

From his reading of scripture, he concluded faith is a gift from God. God gives faith to us and counts that faith as "righteousness." As Paul wrote in Ephesians – it is a matter of grace – nothing we can do to merit it. We receive it by faith – a living daring confidence in God's grace. We express the faith that is given us.

John Wesley's younger brother, Charles, had a very similar spiritual pilgrimage. Like John, he traveled to Georgia to minister to the Native Americans. But he realized he carried his "*own hell with him.*" When he returned to England, he became ill and was visited by a layman who knew nothing but Christ. He gave Charles Martin Luther's commentary on Galatians which clearly explained "*justification by faith.*" As Charles read it, his thinking was transformed and was amazed he had never understood this.

He was especially taken by the comments in Galatian 2:20 with the emphasis on "*for me*" (*the Son of God gave himself for me.*)" Something dramatic happened. Charles wrote of that experience:

"*I gave myself to Christ; ... I now found myself at peace with God and rejoiced in hope of loving Christ...I saw that by faith I stood; by the continued support of faith, which kept me from falling, though of myself I am ever sinking into sin.*"

Not long after this experience, Charles wrote a great hymn which we will sing – "And Can it Be."

Response: Will you this day verbalize the gift of faith God give you?