Mission and Meaning
Essays Presented to Peter Cotterell

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Ten Theses on Justification and Sanctification

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The topic of this paper is the related doctrines of justification and sanctification. These will be discussed by means of Ten Theses, in acknowledgement of Peter Cotterell’s own effective use of this device.¹ The theses will combine simple statement of familiar truths with clarification of what will for many be less familiar aspects of the doctrine, restatement of established facets of the doctrine with exploration of at least some sides that are less well established. Some theses will be developed at length, others more briefly, sketching out the direction in which they could be developed.

Which doctrine of justification and sanctification is being discussed? Basically the Protestant doctrine, as found in the writings of the Reformers in general and of Luther and Calvin in particular. But justification is at present the subject of vigorous debate within New Testament studies.² The present paper does not interact with this, for a variety of reasons such as the constraints of space and of the author’s competence (or lack of). Also, some at least of the revised understandings of justification involve not so much the denial of the traditional doctrine as the expansion of it or the viewing of it from a different angle. Finally, while systematic theology should be based upon biblical theology, that does not mean that it is necessary, or even desirable, for it to respond to every changing

¹ Peter Cotterell, Mission and Meaninglessness: The Good News in a World of Suffering and Disorder (London: SPCK, 1990), 75-83.
fashion in biblical studies. At such time as there is a fresh consensus among New Testament scholars about the doctrine of justification the theologian will need to take this into account. But while the air is thick with rival theses and interpretations it is at the very least legitimate to continue to examine the traditional doctrine.

Thesis One: Talk of justification and sanctification may be abstract and analytical, but it is an important and profoundly practical issue for Christian mission.

Peter Cotterell is noted for his concern that theology be practical and, in particular, that it be useful for mission. In the light of that concern, the author's study on whether there were in 1541 two or another publication! Whatever may be the arguments for or against the ultimate practical value of such detailed historical studies, there need be no doubts about the present topic. Some specific practical applications will be discussed in later theses. The doctrines of justification and sanctification concern the question of how sinful humanity is both put right with God and healed. Any concept of mission for which these are not vital issues has clearly strayed from the central concerns of the New Testament Gospel.

But how important are these doctrines? As is well known, Luther gave especial prominence to the doctrine of justification. The article of justification is the master and chief, lord, director and judge over all types of doctrines, which preserves and governs all church doctrine and raises up our conscience before God. It is the principal topic of our doctrine, the one which preserves the church of Christ and without which Christ and the church are lost and there remains no knowledge of doctrines. Again, this is 'the sum of Christian doctrine and that light which illuminates the holy church of God, because when this article stands the church stands, when it falls the church falls'. Relative to Luther, Calvin was a more systematic and less 'occasional' theologian, which moderates the claims that he made for the doctrine. But he still maintained that it was 'the main hinge on which religion turns'.

Can these claims be sustained? There are two reasons for questioning them. First, if the doctrine is so important, where does that leave the church for almost 1,500 years? However the pre-Reformation church may have understood the doctrine, it was not in conformity with the Protestant understanding. We will return to this issue later. Secondly, is justification so central to the New Testament? Its position in the New Testament would suggest that while it is an important doctrine there is no ground for singling it out in the way that the Reformers did. In the sixteenth century, as at all times, those doctrines that were then the subject of controversy were especially emphasised and perceived to be of particular significance. This is because they genuinely were of especial significance – in the polemical context of that time. They remain of importance to other generations, but not necessarily of such central importance.

Thesis Two: In order to understand these doctrines clearly it is important to distinguish them.

One of the major hallmarks of the Reformation was the clear distinction between justification and sanctification. The Reformers defined them so as to make clear the distinction between them. Justification refers to our status before God; sanctification to our actual state. Justification is about God's attitude to us changing; sanctification is about God changing us. Justification is about how God looks upon us; sanctification about what God does in us. Justification is about Christ for us on the cross; sanctification is about Christ in us by his Spirit.

In the popular imagination it was for such a doctrine of justification that Luther strove in his Ninety-five Theses and the subsequent controversy with Rome. This is not so. Luther's doctrine developed gradually and at the time of the Indulgence Controversy fell considerably short of what would later be seen as a fully Protestant understanding. The early Luther was much more

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3 Cotterell, Mission, passim.
4 At the Bangkok conference of the Commission on World Mission and Evangelism of the WCC in 1973 it was a Roman Catholic observer who commented: 'I haven't heard anyone speak on justification by faith. I've heard no one speak of everlasting life. What about God's righteous wrath against sin?'
5 A literal translation of WA 39/1:205:2-5.
9 Cf. the discussion of the issue in K. Barth, Church Dogmatics IV/1 (Edinburgh: T&T Clark, 1956), 521-28.
11 The development of Luther's reformation understanding has been very heavily studied. For one such study, cf. A.E. McGrath, Luther's Theology of the Cross (Oxford: Blackwell, 1985).
concerned to emphasise the centrality of faith than to reconsider the meaning of justification. Furthermore, significant steps towards the final doctrine were taken by Luther's younger colleague Philip Melanchthon. In his 1519 Bachelor's theses he states that all our righteousness is the free imputation of God. This idea is further developed in the first (1521) edition of his Loci Communes. This contains a lengthy section on 'Justification and Faith.' But while this affirms justification by faith alone, there is relatively little on the nature of justification, most of the section comprising a discussion of faith. Melanchthon was also, in 1530, the author of the Augsburg Confession, the most authoritative document of Lutheranism. Article 4, on justification, reads as follows:

Our churches also teach that men cannot be justified before God by their own strength, merits or works but are freely justified for Christ's sake through faith when they believe that they are received into favor and that their sins are forgiven on account of Christ, who by his death made satisfaction for our sins. This faith God imputes for righteousness in his sight.

Calvin typically offers careful definitions of both justification and sanctification. His various definitions of justification all make the same basic points. 'Therefore, we explain justification simply as the acceptance with which God receives us into his favor as righteous men. And we say that it consists in the remission of sins and the imputation of Christ's righteousness.'

"Therefore, 'to justify' means nothing else than to acquit of guilt him who was accused, as if his innocence were confirmed. Therefore, since God justifies us by the intercession of Christ, he absolves us not by the confirmation of our own innocence but by the imputation of righteousness, so that we who are not righteous in ourselves may be reckoned as such in Christ."

Over against justification Calvin sets sanctification, repentance, regeneration. These three terms he uses to describe the same reality: the lifelong process by which God brings us into conformity with Christ. 'Repentance can thus be well defined: it is the true turning of our life to God, a turning that arises from a pure and earnest fear of him; and it consists in the mortification of our flesh and of the old man, and in the vivification of the Spirit.' Later he adds: 'I interpret repentance as regeneration, whose sole end is to restore in us the image of God that had been disfigured and all but obliterated through Adam's transgression.'

Thus Calvin carefully distinguishes justification from sanctification. This appears not just from his definitions but from the structure of his Institutes. In the third book, after discussing saving faith, he devotes eight chapters to sanctification and the Christian life, followed by a further nine on justification and Christian freedom.

The Reformers explicitly and systematically distinguish between justification and sanctification, defining the former in terms of our status as righteous before God, our acquittal before his judgment seat, rather than our actual state. This status is described at least in part in legal, forensic terms. This is not surprising since the word 'justify' is taken from the law court. This does not mean that our relationship to God can only be described in legal terms — rather that justification, the legal term, is one of the categories used to describe this relationship.

This understanding of the term justification was an innovation of the Reformers. In the early church of the second to fourth centuries little attention was devoted to the theme. It was Augustine who brought it into prominence. In his understanding of the term, however, he was influenced by the Latin word (iustificatio), rather than the Greek original. This is a point at which his relative ignorance of Greek was to have profound consequences. In a crucial work, his The Spirit and the Letter, he discusses the meaning of 'justify'. Tantalisingly, he toys with the later Protestant definition, acknowledging that in Romans 2:13 ('the doers of the law shall be justified') 'justify' might mean 'hold just' or 'account just'. But this is the exception that proves the rule since for Augustine 'the word

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15 Inst. 3:3:9. Cf. also the following: 'We define justification as follows: the sinner, received into communion with Christ, is reconciled to God by his grace, while, cleansed by Christ's blood, he obtains forgiveness of sins, and clothed with Christ's righteousness as if it were his own, he stands confident before the heavenly judgment seat' (Inst. 3:17:8).
16 Inst. 3:11:3.
17 Inst. 3:3:5.
18 Inst. 3:3:9.
20 McGrath, Justitia Dei 1:9-16,30-36.
“justified” is equivalent to “made righteous” — made righteous by him who justifies the ungodly, so that he who was ungodly becomes righteous.’ Thus the way of salvation as described by Augustine is about how the sinner comes to live a life of righteousness. ‘By the law comes the knowledge of sin; by faith comes the obtaining of grace against sin; by grace comes the healing of the soul from sin’s sickness; by the healing of the soul comes freedom of choice; by freedom of choice comes the love of righteousness; by the love of righteousness comes the working of the law.’ While The Spirit and the Letter proclaims a doctrine of justification by faith, in later Protestant terms it actually teaches a doctrine of sanctification by faith — teaching that the reformers would acknowledge as true, but not what they would understand as justification.

Augustine and the subsequent Catholic tradition define justification differently from the Protestant tradition. At one level this can be seen as purely a matter of definition that need concern only those who seek to maintain the untenable position that words may only be used in the same way that they are used in the Bible. But at another level the Catholic definition makes it harder to distinguish between justification and sanctification, an essential presupposition of the Protestant doctrine, and this in turn affects the way in which the doctrine is understood.

Alister McGrath lists three characteristic features of the Protestant understanding of the nature of justification. The first two of these are the definition of justification as involving a change of status before God rather than a change of state and, following from this, the deliberate and systematic distinction between justification and sanctification. He also claims that no theologian before the Reformation made such a systematic distinction. Does it matter if this is so? Is it not a purely antiquarian issue, of no present relevance? No. If a particular doctrine was unknown before the Reformation, one would have to conclude either that it was not true or that it was not in fact an important doctrine or that the church has been seriously in error for most of its existence. This last option would accord with the tendency in some Protestant circles to treat church history as if it began in 1517 with Luther nailing up the Ninety-Five Theses. But is it really plausible to suggest that the church almost immediately after its birth went into hibernation for over 1400 years?

Fortunately, we are not required to choose between these alternatives. It is true that theology prior to the Reformation made no systematic distinction between justification and sanctification. But this does not mean that the distinction was unknown. First, it can be said that anyone who believes in the forgiveness of sins has made the distinction, at least implicitly. If my sins are forgiven it means that there is a difference between what I am (guilty) and how God views me (forgiven). The Protestant distinction between justification and sanctification is simply the formal development of this implicit distinction. As all Catholic theology prior to the Reformation (as well as later) acknowledged the forgiveness of sins, the failure to make a formal distinction between justification and sanctification falls into the category of confusion rather than denial of the underlying truth.

Secondly, while it is true that no writer prior to the Reformation makes a formal and consistent distinction between justification and sanctification, it is not true that the distinction was never made. One example will suffice. Duns Scotus made a distinction between the ‘infusion of grace [which] is a real change in man’ and the remission of sins, which is ‘an ideal change within the divine mind and not within man himself’. It is true that for Scotus these were elements of the process of justification, but the fact remains that he did distinguish them. McGrath explicitly denies that there is any precedent here for the Protestant distinction, but on dubious grounds: ‘From its beginning to its end, the medieval period saw justification as involving a real change in the sinner — an understanding which precludes the Reformation distinction between justificatio and regeneratio from the outset.’ It is true that the medievals defined the word justification so as to include a real change in the sinner. While that precludes them from using Protestant terminology, it does not of itself prevent them from making the Protestant distinction using other words, as Scotus appears to have done. Again, the fact that for the medievals it is not possible for the sinner to be reckoned righteous without also being made righteous also proves nothing since the Protestant doctrine also affirms the same, as can be seen from the next thesis.

22 The Spirit and the Letter 30:52 (LCC 8:236).
25 For another example, cf. Lane, ‘Bernard of Clairvaux’, 538.
26 McGrath, Justitia Dei 1:50 (his emphasis).
27 McGrath, Justitia Dei 1:51.
Thesis Three: Justification and sanctification are distinct, yet inseparable.

The reformers took care to distinguish justification from sanctification. They emphasised that justification refers to our standing before God, not to our actual holiness of life. It is not surprising that Roman Catholic theology has often deduced from this that it is possible to be a Christian without sanctification. This seems to have been the impression of one of the leading Roman Catholic philosophers of this century. 'For the first time, with the Reformation, there appeared this conception of a grace that saves a man without changing him, of a justice that redeems corrupted nature without restoring it, of a Christ who pardons the sinner for by faith alone, and simple pardon; nevertheless actual holiness of life, so, to speak, is not separated from free imputation of righteousness.'

Calvin begins the third book of his Institutes with an account of how saving faith leads us to union with Christ. Two benefits flow from this: justification and sanctification. Of these, he decides to treat the latter first, so that it may better appear 'how man is justified by faith alone, and simple pardon; nevertheless actual holiness of life, so to speak, is not separated from free imputation of righteousness.' Justification and sanctification are inseparable, for a simple reason. 'As Christ cannot be torn into parts, so these two which we perceive in him together and conjointly are inseparable - namely, righteousness and sanctification.' Whomsoever, therefore, God receives into grace, on them he at the same time bestows the spirit of adoption, by whose power he remakes them to his own image. This point is reinforced by an analogy. The sun gives out heat and light. These two cannot be separated. When the sun shines there is both heat and light. Yet they are distinct and not to be confused. We are not warmed by the sun's light nor lighted by its heat. To use a modern illustration, justification and sanctification are like the two legs of a pair of trousers, not like two socks which may well become separated and, in the author's experience, too often do become separated.

It might be said that a primary task of any theology of justification and sanctification is to distinguish them, without separating them. This leads to an inevitable tension, which can also be expressed in biblical terms. An adequate doctrine must retain the tension between Luke 18:9-14 and 14:25-33. In the parable of the pharisee and the tax collector it is not the one who can point to his works who is justified but the one who prayed, 'God, have mercy on me, a sinner.' Yet against this must be set the uncompromising teaching that 'any of you who does not give up everything he has cannot be my disciple'. The same tension can be seen between the teaching of Paul and James and also within the teaching of Paul himself. If the rival interpretations of the doctrine are viewed in this light, they can each be seen as different attempts to give expression to this tension. That is not to relativise the differences between them, but it does enable a more positive evaluation of theories that one might consider to be mistaken.

Putting it differently, what is important is that the tension should be lived out in real life. The purpose of the doctrine of justification is to enable us to do this. As such it may be compared to the map that a navigator will use to get from A to B. Maps are important and the wise navigator will use some of the most reliable one. But it is not always true that the person with the better map will make the better navigator. Similarly, some of those with inferior doctrines of justification may in actual practice be better at living out the tension. But that does not mean that the doctrine is unimportant, only that it is not the only factor involved.

The same tension works itself out in the doctrine of the church. On the one hand, the church is the community of forgiveness. Moral achievement is not a precondition for entry. The church is the school for forgiven sinners, the hospital for those who are being healed from sin. When the church becomes a moralistic club for the respectable it has lost touch with its role. Yet, at the same time, the church is meant to witness not just to human impotence but to renewal by God's grace. We are rightly scandalised by those episodes of church history where the church has exemplified the tension.

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29 As noted above, under Thesis Two, Calvin talks at times of sanctification, at other times of repentance or regeneration, these two being broadly synonymous with sanctification. In the passage cited (3:3:1) he refers mainly to repentance. Luther tended to see sanctification as the fruit of justification rather than seeing them both as flowing from union with Christ. Cf. J.H. Rainbow, 'Double Grace: John Calvin's View of the Relationship of Justification and Sanctification', Ex Audita 5 (1989), 102-103.

30 Inst. 3:3:1. Cf. 3:11:1: Sanctification was covered first because 'it was more to the point to understand first how little devoid of good works is the faith, through which alone we obtain free righteousness by the mercy of God.'


32 E.g. Rom. 3:21-28 versus 1 Cor. 6:9-11.

33 In Lehmann and Pannenberg (eds.), Condemnations, 38, the tension between the Protestant and Roman Catholic doctrines is expressed in similar terms.
basest of moral behaviour. This tension is seen most clearly in the conflict between the inclusive state churches and the more 'sectarian' free churches. It is no coincidence that the sixteenth-century Anabaptists were suspicious of justification by faith, suspecting it of being an excuse for a lax, comprehensive state church.

This tension is not just found in a few New Testament texts but is related to one of the most fundamental tensions of New Testament theology, that between the 'already' and the 'not yet'. Justification is the anticipation of the final judgment, the declaration of what we will be. Yet there is also the call to become what we will be, to embark on the course of sanctification.

The tension can also manifests itself in Catholic as well as Protestant doctrines of justification. Cardinal Bellarmine in his seventeenth-century Controversy on Justification argues, in opposition to Protestantism, that the confidence of believers is born not of faith alone but of good merits. But he proceeds to argue that 'on account of the uncertainty of our own righteousness and the danger of vain glory it is safest to repose one's entire confidence in the mercy and kindness of God alone'.

Thesis Four: Justification is in Christ alone and by Christ alone.

The Reformation doctrine of justification by faith alone has been open to misunderstanding in a number of directions. On the one hand is the view that 'faith alone' means justification without a changed life. This misapprehension is answered in both the previous and the following theses. Another misunderstanding comes from the emphasis on faith itself. This has led to the idea that faith in some way 'merits' justification, that justification by faith is a cut-price version of justification by works. Recent Protestant history has shown other ways in which the emphasis on faith can mislead.

It is not the object of faith, that 'in faith alone' means justification without a changed life. This misapprehension is answered in both the previous and the following theses. Another misunderstanding comes from the emphasis on faith itself. This has led to the idea that faith in some way 'merits' justification, that justification by faith is a cut-price version of justification by works. Recent Protestant history has shown other ways in which the emphasis on faith can mislead. With Norman Vincent Peale's The Power of Positive Thinking comes the idea that faith saves in its own right. It is not the object of faith, that in which we believe, that saves, it is the fact of having faith, of thinking positively. Another development is found in Rudolf Bultmann, who sought to justify his historical scepticism by appeal to the


36 N.V. Peale, The Power of Positive Thinking (Tadworth: The World's Work, 1953), e.g. ch. 1: 'Believe in Yourself.' To be fair, Peale's book is about how to succeed in life rather than how to attain to justification.

Reformation doctrine. We are justified by faith alone (understood existentially), not by history. But of course the Reformers, when they affirmed justification by faith alone, did not set faith in opposition either to Christ or to his history.

Calvin answers all of these misapprehensions when he explains the role of faith in justification. 'As regards justification, faith is something merely passive, bringing nothing of ours to the recovering of God's favor but receiving from Christ that which we lack.' Again, 'we say that faith justifies, not because it merits righteousness for us by its own worth, but because it is an instrument whereby we obtain free the righteousness of Christ.' Calvin compares faith to an empty vessel with which we come to receive Christ's grace. The power of justifying lies not in faith itself but in Christ who is received by faith. This is brought out in the eleventh of the Thirty-nine Articles where it is stated that 'we are accounted righteous before God, only for the merit of our Lord and Saviour Jesus Christ by faith.' Or, as Melanchthon put it in the Augsburg Confession, we are 'freely justified for Christ's sake through faith.'

This point is seen not just from isolated quotations of Calvin but from the structure of Book 3 of his Institutes. He begins in the first chapter with the affirmation that 'as long as Christ remains outside of us, and we are separated from him, all that he has suffered and done for the salvation of the human race remains useless and of no value for us.' It becomes ours when the Holy Spirit unites us to Christ by faith - a doctrine that is central in Calvin's theology. After discussing saving faith in the second chapter he proceeds to the two major benefits that flow from union with Christ: sanctification and
justification. 'Now, both repentance and forgiveness of sins – that is, newness of life and free reconciliation – are conferred on us by Christ, and both are attained by us through faith.'44 It is noteworthy that 'newness of life' or sanctification is seen as a gift received by faith as well as a lifelong process.

What is the significance of saying that we are justified 'in Christ'? There are two different ways in which one might understand the statement that we are justified by Christ. One might say that this is a benefit that Christ confers upon us, which we then possess independently of him. This is not what Calvin means. We are justified only by virtue of being in Christ. The difference can be illustrated by comparing a baker with a bunker. During the siege of Sarajevo, a woman might buy some bread from a baker. If five minutes later the baker is blown up, that does not take the bread from the woman. Once she has the bread she has it independently of the baker. But suppose that she goes to eat it in the safety of the bunker. The bunker provides her with safety, but only by virtue of her remaining in it. Once she leaves the bunker its safety is no longer of benefit to her. This is how it is with the benefits of Christ. They are of value to us only as we are in him. This point is well expressed by the popular writer Watchman Nee, who contrasts grace and goods: '[God] is not a retailer dispensing grace to us in packets, measuring out some patience to the impatient, some love to the unloving, some meekness to the proud, in quantities that we can take and work on as a kind of capital. He has given only one gift to meet all our need: His Son Christ Jesus.'45

It is at this point that we encounter the crucial difference between the Protestant and Catholic doctrines of justification.46 Most popular impressions of the difference (including those held by most of the theologically literate) are hopelessly inaccurate. It is a gross caricature to see the difference as between justification by faith and justification by works. It is also wrong to locate the difference at the point which was decisive for Luther in his conversion: the realisation that the righteousness of God revealed in the gospel is not the righteousness by which he (God) is righteous but the righteousness with which the merciful God justifies us by faith.47 The Council of Trent also identifies the formal cause of justification as 'the righteousness of God: not that by which he is himself righteous but that by which he makes us righteous'.48 Where then does the difference lie?

Of the three distinctive features of the Protestant doctrine listed by McGrath, two have already been considered under Thesis Two. These relate primarily to the way of expressing the doctrine, being the definition of justification and the distinction between justification and sanctification. The third point is more substantial and relates to the content of the doctrine rather than merely the manner of stating it. The Protestant doctrine states that 'the formal, or immediate, cause of justification is understood to be the alien righteousness of Christ, imputed to man in justification'.49 For the Council of Trent the single formal cause of justification is the infused righteousness of God, that which the Holy Spirit works in the heart of the Christian.50 For the Protestant doctrine, we are justified on the basis of the righteousness that Christ has achieved for us on the cross; for Trent it is on the basis of the righteousness that is infused into our hearts and inhere there. Thus Luther spoke of the believer as simul iustus et peccator, at 'once righteous [justified by faith] and a sinner'. Our acceptance by God depends on what Christ has done for us on the cross, rather than what he has done in us through the Spirit. The continuing need of mercy at every stage of the Christian life is acknowledged, against the claim of Trent that those dying in a state of grace 'have truly deserved [promeruisse] to gain eternal life'.51

Thesis Five: Justification is only by faith, but the faith that justifies is never alone.

If the Reformation doctrine is linked with any one point in the popular mind it is the claim that justification is sola fide, by faith alone. Ever since Luther inserted the word 'alone' into his translation

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44 Inst. 3:3:1.

47 Luther's account of his conversion in his 1545 Preface to his Latin Works (LW 34:337).
49 McGrath, Justitia Dei 1:182, with the punctuation corrected.
50 Cf. n. 48, above.
51 Decree on Justification, ch.16 in Tanner, Decrees, 678.
of Romans 3:28 this has been a major point of controversy. But what is meant by the formula? As has been seen under the previous thesis, Calvin stresses that faith is effective not in itself but because it unites us to Christ. Faith justifies not because it is of itself inherently superior to, say, love, but because it unites us to Christ, in whom we are accepted. The Reformation stress on faith alone was not intended to affirm that faith is to be found on its own but rather to stress that it is only in Christ that we are acceptable. This is seen in Calvin’s response to those who maintain that we are justified by love rather than by faith, because love is more excellent. Calvin is happy to concede the latter point, but not the former. ‘The power of justifying, which faith possesses, does not lie in any worth of works. Our justification rests on God’s mercy alone and Christ’s merit, and faith, when it lays hold of justification, is said to justify.’ Rather than talk of justification ‘by faith alone’ it may cause less misunderstanding to say that justification is ‘only by faith’. This makes clear the distinctive role of faith without the unfortunate implication that such faith can stand alone.

For the Reformers justification is by faith alone, sola fide, but this faith does not stand alone, is not nuda fides. Calvin states this in terms very similar to our thesis. ‘Faith alone’ does not mean a dead faith which does not work through love. It is therefore faith alone which justifies, and yet the faith which justifies is not alone: just as it is the heat alone of the sun which warms the earth, and yet in the sun it is not alone, because it is constantly conjoined with light.

Hans Künig claims that Bellarmine realised that the sola fide formula definitely belongs to the Catholic tradition. But Bellarmine’s aim was not quite so ecumenical. The heading of the chapter is ‘The argument for sola fide from the tradition of the early fathers is refuted’. His aim is simply to answer the Protestant appeal to passages from the fathers where the formula appears. On what grounds does he answer them? He points out that for Augustine justifying faith is faith that works through love (Gal. 5:6). Again, where Bernard teaches that faith alone can justify where death or some other obstacle prevents baptism, Bellarmine observes that the faith that justifies never justifies without the desire for baptism, penitence and love. For Bernard, the faith that justifies alone is a living faith, joined with love. Here many Catholic apologists have misunderstood the Protestant position. As has been argued, sola fide does not mean nuda fide. The fact that justification is by faith alone does not mean that one can be a Christian with faith alone.

Traditionally, faith hope and love are linked together. Calvin is emphatic that there can be no faith without hope nor vice versa. Similarly, it is faith that gives birth to love and cannot exist without it. ‘We confess with Paul that no other faith justifies “but faith working through love” [Gal. 5:6].’ Again, justification by faith alone does not make repentance an optional extra. This has been seen under Thesis Three. Similarly, while works are most certainly not the ground of justification, where there is true faith works will follow. ‘We dream neither of a faith devoid of good works nor of a justification that stands without them. This alone is of importance: having admitted that faith and good works must cleave together, we still lodge justification in faith, not in works.’ It can be said that repentance and love are necessary conditions in that one cannot be a Christian without them – just as spots are a necessary condition of having measles. This does not prejudice justification ‘only by faith’ in that neither repentance nor love cause justification, just as having spots does not cause measles.

‘Faith alone’ is also not meant to deny the need for baptism. Calvin opposes those who ‘consign all the unbaptized to eternal death’. But this does not mean that ‘baptism can be despised with impunity’. His position is not that baptism is optional but that it is ‘not so necessary that one from whom the capacity to obtain it has been taken away should straightway be counted as lost’. Luther also maintained that faith alone can save without baptism, but added that this does not mean that we can despise the sacrament. Of

52 Though Künig points out that some pre-Reformation translations of Gal. 2:16 contained the formula ‘faith alone’ (Justification, 237).
53 Inst. 3:18:8.
54 I am grateful to David Wright for this suggestion as well as for other helpful comments.
56 Justification, 238, where he gives the incorrect reference to De iustificatione 2:25.
57 De iustificatione 1:25 (cols. 887-890).
58 Inst. 3:2:42-43.
59 Inst. 3:2:41.
60 Inst. 3:11:20.
61 Inst. 3:16:1.
62 For this distinction between cause and condition I am indebted to an unpublished paper by Paul Helm.
63 Inst. 4:16:26.
course, there are instances of salvation without baptism, as with the thief on the cross. But there is a distinction between those who are prevented from receiving baptism and those who deliberately refuse it.

The purpose of the sola fide formula is not to proclaim salvation by naked faith, in splendid isolation. True believers will have hope, love, repentance and good works. True believers will seek baptism. But they are justified not by any of these other things but by Christ alone through faith alone. This statement does, however, need qualification. What about those who die in infancy, without faith? What of those who do not have the opportunity to respond to the gospel? Peter Cotterell has considered this second question in the Ten Theses that have stimulated this study. One would have to say that for those who are as rational adults confronted by the gospel, faith is the instrumental cause of receiving justification. But this does not preclude discussion of exceptional cases such as infants, the mentally retarded or those not encountering the gospel. There is room for such discussion because ultimately justification is by Christ alone so what is at stake is merely the instrument or means by which that is appropriated. Whatever conclusion is reached about the exceptional cases, the norm applying to those who do encounter the gospel is clear — justification only by faith.

The evangelical tradition has, by and large, acknowledged that sola fide does not mean naked faith. Justification is by faith alone yet will be accompanied by love and good works. But there is also a tendency to speak and act as if faith is necessary, while love and works ought to follow but may not do so. Or, more commonly, high standards may be set for the acknowledgement of true faith, while a minimal standard of love and good works may be deemed sufficient proof of conversion, even though higher levels are desirable. Yet Jesus taught the value of 'faith as small as a mustard seed' (Matt. 17:20). The faith that justifies may be the bruised reed that he will not break and the smouldering wick that he will not snuff out (Matt. 12:20 quoting Isa. 42:3). Calvin reminds us that our faith is always such that we need to pray, 'Lord, help our unbelief'. A right stress on justification by faith is not to be confused with the attitude that only strong, unwavering faith justifies or with the attitude that only faith matters, love and good works being unimportant.

Thesis Six: Justification and sanctification are to be understood in a way that is personal, but not to lead to an individualistic neglect of church and sacraments.

The Reformers' doctrine of sola fide was not intended to belittle the Church. Unfortunately it has often come to be taken this way, giving birth to an individualistic view of Christianity. Roman Catholics start from a high corporate view of church and sacraments and are today seeking to incorporate into that a biblical doctrine of justification by faith. Evangelicals, by contrast, start with what is often a strongly individualistic understanding of justification by faith and need to incorporate into that a more biblical understanding of church and sacraments. There is a striking contrast at this point between most modern evangelicals and the Reformers. This can be illustrated by looking at modern evangelical bases of faith, of which I have collected thirteen. The collection is obviously not exhaustive, but it is a representative sample and includes the most important ones such as the Lausanne Covenant or the World Evangelical Fellowship basis.

Of these thirteen confessions of faith, only two mention the sacraments, these belonging to the only two denominational bodies, the BCMS and the FIEC. In the former, the reference is purely negative, opposing 'the mechanical conveyance of grace', without any positive statement about the sacraments. Some will defend the silence on the grounds either that evangelicals hold differing theories of the sacraments or that it is not the role of interdenominational bodies to pronounce on them. These arguments do not really stand

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65 Cf. n. 1, above.
66 These cases are 'exceptional' in that they depart from the norm described in the New Testament. In statistical terms the reverse is true in that only a small minority of those conceived live to become adults and encounter the gospel.
67 Short Treatise on the Lord's Supper 26 in Beveridge and Bonnet, Selected Works, 2:177-78, quoting Mark 9:24.
up. Evangelicals hold to different theories concerning the nature of the Parousia, yet all except the WBT basis mention it, some at length. There is nothing to prevent bases of faith from simply affirming the role of baptism and the Lord’s Supper, without opting for specific theories about them. The silence indicates the fact that they are not in fact perceived to be important. These bases, which deliberately exclude those unwilling to affirm a wide range of doctrines, intentionally include those who dispense with the sacraments altogether.

With the church the picture is less clear. Only two of the confessions (LBC and WBT) totally fail to mention it. Three refer to ‘the one Holy Universal Church which is the Body of Christ and to which all true believers belong’ (IFES, IVF, UCCF) or to ‘the Unity of the Spirit of all true believers, the Church, the Body of Christ’ (WEP). The EA basis is similar, but goes on to affirm that this church ‘is committed by [Christ’s] command to the proclamation of the Gospel throughout the world’. These bases refer to the ‘invisible church’, which in principle includes the isolated Christian stranded on a desert island, but not at all to the empirical visible church. The BCMS basis points out that ‘there is a distinction between the various visible Churches of Christendom and the one mystical Church of God which consists of all who are born again of the Spirit of God’. This may mention the visible church, but with the aim of belittling its significance. The remaining five bases are more positive. Three of them (EUSA, FIEC, SU) speak of both the universal church and the local congregation. All of them speak of the church’s task. It is perhaps significant that these five bases include four of the six that have been composed since 1970, an indication perhaps of increasing evangelical sensitivity in this area.

The relative neglect of the visible church and especially of the sacraments in these bases is an accurate pointer to the way in which evangelical Christianity has often been, and still to a large extent remains, thoroughly individualistic. This is in striking contrast to the theology of the Reformers. They felt that differences over the sacraments were important enough to precipitate the split between Lutheran and Reformed Protestantism. They were desperately concerned about the state of the visible church. Book Four of Calvin’s Institutes, on the church and sacraments, is significantly the longest of the four books. While Calvin does have a doctrine of the invisible church, it receives the barest mention; the bulk of the book being devoted to the visible church. A balanced doctrine of justification and sanctification needs to take account of the corporate as well as the individual, to anchor spirituality within the setting of the visible church and the sacraments.72

Thesis Seven: God rewards our good works.

Justification by faith alone is a vote of no-confidence in human works. Fallen human beings are incapable not only of complete obedience to the law, but even of one perfect work. Strictly speaking, the former claim alone suffices to establish the need for justification by faith. But the Reformers were not satisfied with this and went on to make the stronger claim. This is sometimes contrasted with the attitude of Thomas Aquinas who held that unregenerate sinners are capable of natural good, but not supernatural good because they are unable to aspire to a true love of God.73 But the Reformers did not deny this distinction so much as ignore it. It is not that they were unaware that unbelievers are capable of helping old ladies over the road, but that they regarded such works as fatally flawed if by means of them one seeks to find favour before God. We must remember what is involved in seeking to be justified or reckoned as righteous by a holy God. ‘First, therefore, this fact should occur to us: that our discourse is concerned with the justice not of a human court but of a heavenly tribunal, lest we measure by our own small measure the integrity of works needed to satisfy the divine judgment.’ God’s justice is ‘so perfect that nothing can be admitted except what is in every part whole and complete and undefiled by any corruption’.74

Given this negative attitude towards works, it may come as a surprise to learn that for Calvin God both accepts and rewards the good works of the justified believer. In fact this is not so surprising when one sees what are his concerns. Justification by works is excluded ‘not that no good works may be done, or that what is done may be denied to be good, but that we may not rely upon them, glory in them, or ascribe salvation to them’.75 Works are of no value to those who seek justification from them outside of Christ. But for the justified believer the situation is different. When we approach God in faith we are accepted as righteous, in Christ. But it is not only

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72 One of the merits of the ARCIC II agreed statement Salvation and the Church (cf. n. 46, above) is that it discusses the doctrine of justification within the context of church and sacraments.
74 Inst. 3:12:1.
75 Inst. 3:17:1.
we who are accepted. God also accepts our good works in Christ, overlooking whatever defects and impurities may remain in them. Thus, 'by faith alone not only we ourselves but our works as well are justified'.76 This is Calvin's doctrine of 'double justification'.

Several points need clarification here. This is not God arbitrarily calling evil works good. It is not that the works of Christians are indistinguishable from those of non-christians, God deciding to accept the former but not the latter. These are genuine good works in that they are done in faith from a genuine love for God and neighbour. The reason why such works do not justify in their own right is not because they are totally wrong but because they are less than totally right, because they fall short of the standards of God's holiness. God accepts them, not calling vice virtue but overlooking the 'vicious' elements of what are otherwise virtues. The key is that the believer approaches God not as a righteous Judge but as a heavenly Father.

Why did Calvin develop such a doctrine? This can be answered at a number of levels. At an exegetical and apologetic level, he was forced to account for biblical passages which speak of God rewarding good works. How could these be squared with other biblical teaching against human merit? Double justification was a tool to account for the whole range of biblical data and also to respond to Roman Catholic polemical attacks on this front. There is also an ecumenical dimension to the doctrine. Calvin was one of a number of Protestant theologians involved in a series of colloquies with leading Roman Catholics. Doctrines of double justification served as a meeting point for discussion on the topic and at the final colloquy, at Regensburg in 1541, the two sides were able to agree on a common formulation.77

Pastorally, the doctrine of double justification offers a vitally important counterbalance to the teaching against human merit. The latter, for which the Reformers in general and Calvin in particular are better known, may be true but leaves the believer with little incentive. What is the point of striving for good works if even one's best efforts are going to be weighed and found wanting? Pastorally and psychologically this is a debilitating situation. Some children suffer from such an environment at home. Everything is criticised. A woman recently recalled such an experience on the radio. She returned home from school to report to her mother that she had gained 98% in a maths test. 'And what happened to the other 2%?'

was the only encouragement that she received. Some, inaccuracy, perceive God to be like this. Calvin did not.

Calvin contrasts those who approach God on the basis of law and merit, who cannot please him without perfect obedience, with those who are his adopted children in Christ, whose feeble works he approves with fatherly generosity.78 'We... remarkably cheer and comfort the hearts of believers by our teaching, when we tell them that they please God in their works and are without doubt acceptable to him.'79 As George MacDonald put it, God is easy to please but hard to satisfy.80 He leads his children on as would an earthly parent, encouraging the progress that is there, however slender, and pointing out what still needs improvement. Here is another example of the manner in which God accommodates himself to human capacity in his dealings with us. This dual attitude towards works accords with the basic tension between justification and sanctification, to which attention has been repeatedly drawn. It also accords with the experience of both raising and educating children. Without the confidence that comes from acceptance and approval there will be little true progress; without the constant challenge to progress further there may be confidence, but there will be little or no progress. Unfortunately, the modern western attitude to children (whether in child-rearing, education or policing) has reacted from the excessive judgmentalism of some past generations to the opposite extreme.

Thesis Eight: Justification by faith is the basis for Christian assurance.

Three distinctives of the Reformation doctrine have been considered, under Theses Two and Four. A fourth may be added: the assurance or confidence that my sins are forgiven, that I am a child of God. While the Reformers were not all agreed as to whether it was an inevitable concomitant of saving faith,81 they were agreed that such assurance was open to all true believers. Here they were at odds with the Council of Trent, which declared that 'no one can know, by that assurance of faith which excludes all falsehood, that

76 Inst. 3:17:10.
78 Inst. 3:194-5.
79 Inst. 3:157.
80 As cited by C.S. Lewis, Mere Christianity (London: Collins, 1952), 168-69.
he has obtained the grace of God”. Trent here speaks for the entire Catholic tradition, though the Protestant doctrine is not totally without precedent.88

A belief in the possibility of Christian assurance follows from the Protestant doctrine of justification and can be viewed as one of its hallmarks. But this does not mean that there are no differences in the understanding of assurance. One major difference within the Reformed tradition is between those who, like Calvin, regard assurance as a facet of saving faith and those who, like the Westminster Confession of Faith, regard it as distinct and separable from saving faith. The latter see assurance as possible and desirable, but as something distinct from faith to which many believers will fail to attain. The former, by contrast, see it as an inseparable aspect of faith, without denying that believers are also assailed by doubt.84

Christian assurance follows from justification ‘only by faith’. But what of the tension between justification and sanctification? Does this lead to a corresponding tension in the doctrine of assurance? There is indeed in the New Testament a tension between those passages which speak of assurance and those which warn against presumption. The same Paul who states that the Spirit bears witness with our spirits that we are God’s children and that nothing can separate us from the love of God in Jesus Christ (Rom. 8:15-16, 31-39) also warns those who think that they stand to take heed lest they fall (1Cor 10:12).85 While the New Testament gives ample encouragement to the idea of assurance it warns equally strongly against the dangers of complacency. There are expressions of assurance, especially from some evangelicals, which appear to have lost touch with the warnings and to have broken the tension. One of the most notorious examples is the third line of this verse from Toplady’s ‘A debtor to mercy alone’:

Yes, I to the end shall endure,
As sure as the earnest is given;
More happy, but not more secure,

82 Decree on Justification, ch.9, in Tanner, Decrees, 674.
83 For one example, cf. Lane, ‘Bernard of Clairvaux’, 541-43.
84 For a discussion of this issue, cf. A.N.S. Lane, ‘Calvin’s Doctrine of Assurance’, VoxEv 11 (1979), 32-54. Since then much has been written on the subject including, more recently, J.R. Beeke, Assurance of Faith (New York: Peter Lang, 1991).
85 There are two separate issues here: whether one may have a false sense of assurance and whether those who are genuine Christians can fall away and lose their salvation. A fuller study would need to seek to disentangle these two, which are not totally unrelated.

The glorified spirits in heaven.

Lesson Nine: Justification by faith is the basis for a Christian approach to self-esteem.

One of the marks of our age is a concern for self-esteem. Some Christians have endorsed this concern, others have condemned it.86 Much secular psychology stresses the importance of self-esteem and urges unconditional acceptance as a means to this end. The trouble is that this acceptance can be achieved only at the cost of standards of right and wrong.87

The gospel has implications for self-esteem. Justification by faith is about God’s verdict on me, his acceptance of me. If God accepts me, this enables me to accept myself. But the gospel achieves something that no secular theory or therapy can achieve. It enables me to accept myself without either sacrificing moral integrity or deluding myself about the reality of my moral condition. I accept myself not by lowering my moral standards, nor by pretending that I live a life without sin, but in full acknowledgement of my moral plight, knowing that in Christ God accepts me as I am. Here again we see the biblical tension between justification and sanctification. The gospel holds together both unconditional acceptance and uncompromised moral demand. The reason that it can hold together such incompatibles is that Christ has dealt with our sin on the cross.

Unfortunately, despite the wonder of a gospel that proclaims the miracle of free justification, much of the modern church has chosen instead to imitate secular approaches. This can be seen from the way in which many in Christian circles seek to affirm people. God loves us, we are told, because he made us the way that we are. This is to base self-esteem on a doctrine of creation alone, ignoring the fact of sin and redemption. As with secular approaches, we are simply called upon to accept ourselves as we now are, with the additional encouragement that God has created us. But this flies in the face of the fact that, according to Christian doctrine, fallen humanity is of itself anything but acceptable. To say that God loves us just the way that we are, because he made us that way, is at best highly

87 Cf. McGrath and McGrath, Dilemma, 66-67, 72-77.
misleading. It would, of course, be valid to say that God loves me as I am - short, ugly and bald, with a low IQ - because that is how he made me. But it would not be true to say that God loves me as I am - mean, selfish, greedy, impatient, proud - because that is how he made me. God does love me as I am with all of my sin. But this is not because me created me sinful and therefore likes me that way. It is because he has redeemed me in Christ, he accepts me in him (justification) and he is about the slow and painful business of transforming me into his likeness (sanctification). It is the tension between justification and sanctification that makes possible both unconditional acceptance (by God and therefore by oneself) and uncompromising demand.

Thesis Ten: The relation between justification and sanctification has relevance for politics.

For some years I used to set students an essay in which they were invited to expound Calvin’s doctrine of justification and then to discuss its relevance for their own particular culture. A number of those from a British culture suggested that the doctrine of justification by faith was opposed to the concept of ‘performance-related pay’ which is becoming more widespread even if not necessarily more popular! But is this so? At one level it might be questioned whether this particular doctrine is the most relevant to the settling of pay levels. It is one thing to approach one’s maker on the grounds of one’s total lack of merit and total need of mercy; it is another matter to approach one’s employer on the same grounds. If biblical and/or theological categories are to be applied to the realms of politics or economics, this must be done sensitively.88

Secondly, it is completely mistaken to deduce from the introduction of performance-related pay that British society is one dominated by the need to earn one’s own way. At times critics on the left speak of Thatcherite or even post-Thatcherite Britain as if it were run on the basis of laissez-faire capitalism. This shows that passion has got the better of reason. Since 1979 Government expenditure has never fallen below the low point of 39.25% of GDP (1988-89) and in 1993-94 rose to high point of 45%. Of this massive expenditure, nearly £300 billion in 1994-95, over a quarter is spent on social security. Almost half as much again is spent on the health service and if the amount spent on education is added the total is over 40% of government expenditure. Not all of this expenditure is unrelated to performance, but the vast majority is. Access to the health service or to state education is provided regardless of prior payment and is even extended to resident aliens. Child benefit is paid to all. Some benefits are related to previous payment (most notably pensions) but the majority are based upon need rather than financial entitlement. It seems odd to describe such a society as one where everyone is being forced to earn their own way. If such complaints are found, are they not perhaps to be seen as evidence of the extent to which the Welfare State has bred a dependency culture rather than as a serious critique of modern Britain?

But what does the doctrine of justification have to say to this? Perhaps its relevance lies in the tension between justification and sanctification described under Thesis Three. A similar tension is found in the well-known analogy of the ladder and the safety net. The task of society is to provide a ladder by means of which people and families may rise and improve their lot. Yet at the same time there needs to be a safety net for those who for whatever reason are not able to make it. A laissez-faire capitalism in which the weak go to the wall is not acceptable. Nor is all-embracing state provision which stifles initiative and wealth creation and produces a culture of dependency. This delicate balance is comparable (not identical) to that between the offer of forgiveness (justification) and the call to discipleship (sanctification). The Christian life involves neither ‘earning one’s own way’ nor sitting back and leaving it all to grace. The parallel is not purely superficial in that it corresponds to the reality of the human situation and the needs of human nature.

There will always, of course, be debate about the best balance between the ladder and the safety net. If the net is set too low it both stifles initiative and traps those at the bottom of the ladder. How to strike the balance is a question of fine political judgment which is beyond the scope of the present essay. But the need for balance coheres well with the biblical tension between justification and sanctification. Paul had to handle both those who wished to earn their own way (Rom. 10:3) and those who preferred the dependency culture (Rom. 6:1, 15).

There is another, more direct way in which the doctrines of justification and sanctification have relevance for politics. Politicians often look to the church to teach moral values and standards. This is not an unreasonable expectation and politicians have a right to complain when this fundamental task is being neglected. But the Christian faith is about forgiveness and grace as well as standards. The church can and should offer the nation a clear statement of moral standards and values. But its distinctive contribution lies not

in the preaching of the law but in the gospel, which offers both justification and sanctification. In political terms, the church can offer not just a moral code to live by but forgiveness and a new start when we fail, together with the grace to make real moral progress. When this happens on a large scale, as with the Evangelical Revival in eighteenth-century Britain, it makes a significant political impact.