ECHOES OF THE REFORMATION

FIVE TRUTHS THAT SHAPE THE CHRISTIAN LIFE

BRANDON D. SMITH
HOW TO USE THIS STUDY

This Bible study provides a guided process for individuals and small groups to explore the five alone statements that came out of the Reformation and to discover the practical implications of those statements for believers today. This study is divided into the five alone statements, along with an introductory week that will provide a good foundation for understanding these Reformation tenets. Here are the topics you and your group will examine together:

1. WHY THE REFORMATION MATTERS
2. SCRIPTURE ALONE
3. GRACE ALONE
4. FAITH ALONE
5. CHRIST ALONE
6. GLORY TO GOD ALONE

One week of Bible study is devoted to each of these topics, and each week is divided into three sections of personal study:

1. THE BIG IDEA
2. DIGGING DEEPER
3. GOSPEL APPLICATION

In these sections you’ll find biblical teaching and interactive questions that will help you understand and apply the teaching.

In addition to the personal study, six group sessions are provided that are designed to spark gospel conversations around brief video teachings. Each group session is divided into three sections:

1. START focuses participants on the topic of the session’s video teaching.
2. WATCH provides key ideas presented in the video and space to take notes.
3. DISCUSS guides the group to respond to and apply the video teaching.
TIPS FOR LEADING A SMALL GROUP

PRAYERFULLY PREPARE
Prepare for each group session with prayer. Ask the Holy Spirit to work through you and the group discussion as you point to Jesus each week through God’s Word.

REVIEW the weekly material and group questions ahead of time.

PRAY for each person in the group.

MINIMIZE DISTRACTIONS
Do everything in your ability to help people focus on what’s most important: connecting with God, with the Bible, and with one another.

CREATE A COMFORTABLE ENVIRONMENT. If group members are uncomfortable, they’ll be distracted and therefore not engaged in the group experience.

TAKE INTO CONSIDERATION seating, temperature, lighting, refreshments, surrounding noise, and general cleanliness.

At best, thoughtfulness and hospitality show guests and group members they’re welcome and valued in whatever environment you choose to gather. At worst, people may never notice your effort, but they’re also not distracted.
INCLUDE OTHERS

Your goal is to foster a community in which people are welcome just as they are but encouraged to grow spiritually. Always be aware of opportunities to include and invite.

INCLUDE anyone who visits the group.

INVITE new people to join your group.

ENCOURAGE DISCUSSION

A good small-group experience has the following characteristics.

EVERYONE PARTICIPATES. Encourage everyone to ask questions, share responses, or read aloud.

NO ONE DOMINATES—NOT EVEN THE LEADER. Be sure your time speaking as a leader takes up less than half your time together as a group. Politely guide discussion if anyone dominates.

NOBODY IS RUSHED THROUGH QUESTIONS. Don’t feel that a moment of silence is a bad thing. People often need time to think about their responses to questions they’ve just heard or to gain courage to share what God is stirring in their hearts.

INPUT IS AFFIRMED AND FOLLOWED UP. Make sure you point out something true or helpful in a response. Don’t just move on. Build community with follow-up questions, asking how other people have experienced similar things or how a truth has shaped their understanding of God and the Scripture you’re studying. People are less likely to speak up if they fear that you don’t actually want to hear their answers or that you’re looking for only a certain answer.
GOD AND HIS WORD ARE CENTRAL. Opinions and experiences can be helpful, but God has given us the truth. Trust Scripture to be the authority and God’s Spirit to work in people’s lives. You can’t change anyone, but God can. Continually point people to the Word and to active steps of faith.

KEEP CONNECTING

Think of ways to connect with group members during the week. Participation during the group session is always improved when members spend time connecting with one another outside the group sessions. The more people are comfortable with and involved in one another’s lives, the more they’ll look forward to being together. When people move beyond being friendly to truly being friends who form a community, they come to each session eager to engage instead of merely attending.

ENCOURAGE GROUP MEMBERS with thoughts, commitments, or questions from the session by connecting through emails, texts, and social media.

BUILD DEEPER FRIENDSHIPS by planning or spontaneously inviting group members to join you outside your regularly scheduled group time for meals; fun activities; and projects around your home, church, or community.
ECHOES OF THE REFORMATION

ABOUT THE AUTHOR

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ABOUT THE GOSPEL COALITION

The Gospel Coalition is a fellowship of evangelical churches deeply committed to renewing our faith in the gospel of Christ and to reforming our ministry practices to conform fully to the Scriptures. We have become deeply concerned about some movements within traditional evangelicalism that seem to be diminishing the church’s life and leading us away from our historical beliefs and practices. On the one hand, we’re troubled by the idolatry of personal consumerism and the politicization of faith; on the other hand, we’re distressed by the unchallenged acceptance of theological and moral relativism. These movements have led to the easy abandonment of both biblical truth and the transformed living mandated
by our historical faith. We not only hear of these influences but also see their effects. We've committed ourselves to invigorating churches with new hope and compelling joy, based on the promises received by grace alone through faith alone in Christ alone.

We believe that in many evangelical churches a deep and broad consensus exists about the truths of the gospel. Yet we often see the celebration of our union with Christ replaced by the age-old attractions of power and affluence or by monastic retreats into ritual, liturgy, and sacrament. Any replacement for the gospel will never promote a mission-hearted faith anchored in enduring truth that works itself out in unashamed discipleship eager to stand the tests of Kingdom calling and sacrifice. We desire to advance along the King’s highway, always aiming to provide gospel advocacy, encouragement, and education so that current and next-generation church leaders are better equipped to fuel their ministries with principles and practices that glorify the Savior and do good to those for whom He shed His life’s blood.

We want to generate a unified effort among all peoples—an effort that’s zealous to honor Christ and multiply His disciples, joining in a true coalition for Jesus. Such a biblically grounded and united mission is the only enduring future for the church. This reality compels us to stand with others who are stirred by the conviction that the mercy of God in Jesus Christ is our only hope of eternal salvation. We desire to champion this gospel with clarity, compassion, courage, and joy, gladly linking hearts with fellow believers across denominational, ethnic, and class lines.

Our desire is to serve the church we love by inviting all our brothers and sisters to join us in an effort to renew the contemporary church in the ancient gospel of Christ so that we truly speak and live for Him in a way that clearly communicates to our age. As pastors, we intend to do this in our churches through the usual means of His grace: prayer, ministry of the Word, baptism and the Lord’s Supper, and the fellowship of the saints. We yearn to work with all who seek the lordship of Christ over the whole of life with unabashed hope in the power of the Holy Spirit to transform individuals, communities, and cultures.
WHY THE REFORMATION MATTERS

SESSION 1
Welcome to group session 1 of *Echoes of the Reformation*. Open the group session by asking participants to introduce themselves with quick answers to the following questions.

What’s your name, and what’s one thing you’re looking forward to this week?

Would you describe yourself as a type A personality (organized, proactive) or a type B personality (easygoing, a dreamer)? Why?

How does your personality type affect your daily life positively and negatively?

Most people fall into one of these two camps. If you’re type A, you probably enjoy following a Bible-reading plan or a list of practical steps laid out in your pastor’s sermon. If you’re type B, you probably have a hard time following a strict Bible-reading plan or to-do list. Instead, you enjoy praying and reading more spontaneously. If we’re honest, each personality type thinks the other can be a little crazy.

The truth is, following Jesus is a struggle for all of us. Sometimes we’re so caught up in following a step-by-step rule book that we forget to sit back and enjoy the goodness of the gospel. Others of us can be too undisciplined, forgetting that following God requires intentional effort. No matter where you are on this scale, the message of the Reformation is that the gospel brings you back to center, where your life is defined only by the truth of Scripture. You’re not your personality type.

Read together as a group Galatians 2:20. Then watch video session 1.
WHY CONSIDER THE CORE TRUTHS OF THE REFORMATION?
1. It’s our history.
2. It’s God’s truth.

Luther’s great joy was in having other people hear the gospel and find their joy in Christ.

Instead of being self-directed, repentance is Christ-directed.

FIVE SOLAS
1. Scripture alone
2. Grace alone
3. Faith alone
4. Christ alone
5. Glory to God alone

The word alone is important because we are still prone to the same errors.

These foundational truths are meant to bear the fruit of joy in our lives.

Video sessions available at lifeway.com/reformation
On the video Albert Mohler, Kevin DeYoung, and Trevin Wax discussed the Reformation’s impact on Christians today.

**Why do you think the Reformation is still important today?**

**How did the video discussion challenge your view of church history?**

Christians in Martin Luther’s day didn’t have immediate access to Scripture. Their only exposure to Scripture came through the Roman Catholic Church and its leaders. In other words, people couldn’t read God’s truth for themselves.

**Why is it important for believers to read Scripture for ourselves?**

**Why is it important for believers to focus on the alone aspect of the core truths of the Reformation?**

The Roman Catholic Church taught that people could find grace in the Church’s sacraments and in human works. However, Luther emphasized the necessity of personal repentance and looking to the cross for salvation.

**In what ways do you struggle with repentance? Why do you struggle this way?**

Close in prayer, thanking God for inviting us to participate in the long history of His redemption of all things.

Complete the following three personal-study sections before the next group session. One section will focus on the big idea, the next section will dig a little deeper, and the final section will focus on gospel application.
The young, newly ordained Roman Catholic priest stood in front of the church to officiate his first mass. Priests were expected to have clean hearts before officiating. No sin unconfessed. No heart of stone unturned. But as Martin Luther began to recite the introductory portion of the mass, with the bread and the wine on the altar in front of him, he almost passed out. “I was utterly stupefied and terror-stricken. … Who am I, that I should lift up mine eyes or raise my hands to the divine Majesty?”

Luther’s fear wasn’t misplaced. He knew he was a sinner, and he knew he couldn’t live up to the cleanliness required of a Catholic priest. Who could? And two other events in his life didn’t help either. First, when he had decided to become a priest rather than a lawyer, his father was furious. Luther wouldn’t see him again until his ordination day—the day he officiated his first mass. His dad, who finally showed an ounce of support for his new path in life, was sitting in the crowd. No pressure!

Second, Luther had experienced a close encounter with death just a few years earlier. He had been torn between what his parents wanted, what he wanted, and where God’s will entered that equation. While heading back to the university after visiting his parents, Luther was nearly struck by lightning. To him this was no accident; he believed it was God’s judgment. Luther had been running away from ministry, and God wanted to get his attention. Luther cried out in panic, vowing to become a priest if God spared his life. So he went headfirst into ministry, but he was always haunted by his sinfulness and unworthiness.
Read Proverbs 3:5-6. Have you ever experienced a moment when you weren’t sure whether God approved of your decision? How did you respond?

As you look back on that moment, in what ways was God faithful, even in your uncertainty?

THE ACCIDENTAL REFORMATION?

On October 31, 1517—a decade after his ordination as a priest—Luther nailed his now famous 95 Theses to the door of the All Saints’ Church in Wittenberg, Germany. Of all these 95 affirmations and concerns, the main point was simple: you can’t buy God’s grace, and you can’t override the authority of the Bible. The Roman Catholic Church had missed these truths, and that was a dangerous place to be.

The Church had begun selling indulgences, certificates from the Church guaranteed to reduce the punishment of sins. As Luther saw it, money was also corrupting everyone in power. On top of that, the Church taught that the pope could receive direct revelation from God—that he had the same authority as the Bible itself. These problems and more pushed Luther to the edge. Like any good leader, he took action. Like any good pastor, he cared for his people. He stepped out when no one else would.

It’s important to understand that Luther wanted to reform the Church, but he didn’t want to spark a divisive reformation. He wasn’t trying to start a new denomination. He was just trying to be faithful to God’s Word. As he once said, “I ask that men make no reference to my name; let them
call themselves Christians, not Lutherans.”

But his convictions were strong, and his concerns were legitimate. The gospel compelled him to ignore the dangers associated with stepping out in faith, even when the road wasn’t going to be easy. Proclaiming the truth meant more to him than the backlash he would receive for defending it.

If you had been in Luther’s situation, how would you have handled it?

Read 1 Peter 3:13-17. Mark a point on the scale to indicate your readiness to defend your faith.

Terrified          Not confident          Willing          Ready and able

How does the gospel free you from fear?

Luther wasn’t spreading his theses around in little gospel tracts. He wasn’t shouting his complaints from rooftops or using some sort of medieval Facebook to tell his friends how angry he was. By nailing his letter to the church’s door, he was actually inviting debate in a way common for his time. He wanted to discuss the truths of the Bible with others. He wanted truth to reign. If they were right, Luther thought, they would demonstrate it by proving him wrong.
But Luther was a bold personality. Don’t let his trembling first-mass incident fool you. He was a brilliant theologian and philosopher with a witty and pointed sense of humor. By 1518 his controversial writings began to pick up steam. His issues with the Church’s teaching were gaining popularity. He was beginning to transform from frustrated priest to budding revolutionary. And the Church wasn’t happy about it.⁶

Luther appeared on trial in 1521 at the Diet of Worms. This had nothing to do with eating worms, by the way. Worms was a town in Germany, and a diet was an assembly held by the leaders of the Holy Roman Empire. At Worms Luther was asked to defend himself. His response summed up the spirit of the Reformation:

*I am bound by the Scriptures I have quoted and my conscience is captive to the Word of God. I cannot and I will not recant anything, since it is neither safe nor right to go against conscience.*⁷

Luther was never formally punished for his battles against the Church because he fled Wittenberg. While in hiding, he most notably translated the entire New Testament into German. In 1521 the Diet of Worms reached a decision declaring that Luther was a heretic and that no one should follow his teachings. Unfortunately for the Church—but fortunately for us—his influence couldn’t be suppressed. The Reformation had begun.

**THE AFTERMATH OF THE REFORMATION**

From 1521 to 1522, while Luther was in hiding, he began writing letters to people back home, and they wrote back telling him stories of freedom. Monks were marrying nuns, monks were filling in their bald spots with hair, and people in the churches began taking communion themselves.

While these actions may seem normal to us, they were madness to the Roman Catholic Church. Luther celebrated these freedoms but warned against letting this liberty become more about clothes, diet, and haircuts than about worshiping God.⁸ Luther wanted people to have freedom to
worship God as He’s revealed in Scripture and to understand salvation through Christ alone. Nothing more, nothing less.

Luther returned from hiding in late 1521 to find fellow Reformers pillaging Catholic parishes and vandalizing icons to Mary, carrying knives while they did it. Luther quickly reminded his followers that he didn’t seek to create a violent insurgence. “Preach, pray, but do not fight,” he warned. He saw his work as faithfulness to Scripture, not a war on the Roman Catholic Church. He didn’t set out to destroy; he set out to reform. God’s people aren’t to treat their freedom like a badge of honor; rather, they’re to obey God’s freeing Word. Luther returned to Wittenberg to convince believers of just that. He wanted them to find their identity in nothing but Christ alone.

What freedoms in your life interrupt instead of enhance your worship of God?

REFORMING OUR HEARTS

Even Christians are prone to wrap up our identities in things other than Jesus Christ. For Luther, it was first his father’s approval. He wanted to be a priest, but his father wanted him to be a lawyer. This was the greatest identity crisis of Luther’s life, and it nearly wrecked him.

But then Luther had another identity crisis—one all Christians can relate to. He knew God had called him to be a priest, and he embraced that calling. But beyond his priestly robe, Luther was a sinner in need of grace. His sin tortured his soul much more than a bad sermon ever could have. And when he went to the pages of Scripture, he realized that he couldn’t buy God’s grace. God’s grace was a free gift.

I identify myself as a husband, a dad, and a writer. All of these roles are truly parts of who I am, and I love being all of them. But those identities
are temporary, limited to this earthly life. In eternity I’m a child of God. That’s my true identity. And that’s your true identity. As we discussed in the group session, we aren’t our personality type. That might be a part of the way God wired us, but it doesn’t define us. Personality type or any other human attribute can become a crutch more than a set of wings.

We must go to Scripture with confidence that we’ll find there the truth about our identity. We must recognize that sin is costly, but grace is free. We must join Luther in proclaiming, “I am bound by the Scriptures I have quoted and my conscience is captive to the Word of God.” In our unbelief we must quote one of Luther’s favorite passages, Mark 9:24: “I believe; help my unbelief!”10 May God define us, nothing else.

Spend a few moments praying Mark 9:24: “I believe; help my unbelief!”
Ask God for help in forsaking anything that stands in the way of the truth of His Word.

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5. Trueman, Luther on the Christian Life, 38.
6. Ibid., 39.
7. Martin Luther, as quoted in Documents from the History of Lutheranism, 1517–1750, ed. Eric Lund (Minneapolis: Fortress, 2002), 32.
9. Martin Luther, as quoted in Bainton, Here I Stand, 204.
This is the gospel, that sins are remitted in the name of Christ; and no heart ever received tidings more glad.

HULDRYCH ZWINGLI

When I first became a youth pastor, I was young and impressionable. The pastor who had mentored and later hired me could have pushed me in a wrong direction, but he didn’t. He formed me as a pastor to be loving, self-sacrificing, honest, and ethical. He didn’t let me get away with anything less, because he loved the church too much to see it abused or hurt by its leaders. I worked with him for only a year, but his impact on my life and ministry still provides the core of who I am as a ministry leader.

In the same way, the Reformation didn’t end when Martin Luther died in 1546. Its impact is still felt today. Most obviously, if you’re a Protestant (that is, not Roman Catholic or Eastern Orthodox), you’re a product of the Reformation. We stand on the shoulders of Christians in the past, and knowing where we came from will help us keep moving forward on the mission to which God has called us.

As we discussed earlier, Luther’s greatest legacy to us is his love for and submission to Scripture. Because he loved Scripture, he aligned his life with it. He wasn’t perfect—no one is!—but his love for the gospel, rooted in Scripture, should be an inspiration to us. He acted on what he believed.

In reading about Luther in the first section of this week’s study, did you relate to any of his struggles or successes? Which ones?

Read James 2:18-19. What was James’s point in making this dramatic comparison?
Think of a time when you acted in a way that didn’t reflect what you said you believed. What was the problem?

**THE CLOUD OF WITNESSES**

*Since we are surrounded by so great a cloud of witnesses, let us also lay aside every weight, and sin which clings so closely, and let us run with endurance the race that is set before us, looking to Jesus, the founder and perfecter of our faith, who for the joy that was set before him endured the cross, despising the shame, and is seated at the right hand of the throne of God.*

**HEBREWS 12:1-2**

These “witnesses” (v. 1), introduced in Hebrews 11, are people who came before us and experienced both peace and suffering for their faith. The writer of Hebrews wanted readers to understand that those Christians laid a foundation that still matters today.

Let’s look at some of these witnesses in Hebrews 11.

**ABEL** was faithful to God, and his faithfulness was “a more acceptable sacrifice” (v. 4) than his brother Cain’s. Abel offered an acceptable blood sacrifice, while Cain merely offered fruit. Cain eventually became the world’s first murderer, killing Abel in a jealous rage. Yet Hebrews declares, “through his faith, though [Abel] died, he still speaks” (v. 4). His sacrifice for God—which ended up costing him his life—is an example to us today.

**NOAH** did as God had commanded and built an ark, though he didn’t fully know why. Yet Noah was faithful to God’s command, being motivated by “reverent fear” (v. 7). His desire to follow God was more important than his own ego.
ABRAHAM was willing to lay his own son, Isaac, on the altar and sacrifice him (sound familiar?) to follow God’s commands. God spared Isaac’s life because, as the Hebrews writer said, “He considered that God was able even to raise him from the dead, from which, figuratively speaking, he did receive him back” (v. 19). Abraham’s faith was so strong that not even the death of his son would shake his faith that God was powerful and good.

The writer went on to mention many others who both conquered kingdoms in God’s name and were killed for God’s name. In every circumstance “all these, though commended through their faith, did not receive what was promised” (v. 39). God blessed all these people, but they didn’t get to meet Jesus—the ultimate promise they all looked forward to.

So we cling to the cross, knowing we’re blessed to be right here in this time, on the other side of Jesus’ sacrifice. We’ve benefited from the faith of so many before us, from Abel to Noah to Luther, and we’ve also received the greatest benefit of personal faith in Christ. This large cloud of witnesses stands in heaven, their faith spurring us on as examples.

Name the person who has influenced your life the most. Why did he or she have such an impact on you?

Record the name of one person you can influence for the gospel and ways you can intentionally disciple him or her.

TRUTH IN A WORLD OF OPPOSITION

Luther understood that the falsehood being taught by the Roman Catholic Church was detrimental to the lives of people around him. The witnesses of Hebrews 11 understood that faith in God offered a greater hope than their current circumstances. Their lives help us realize that opposition is no match for the gospel.
It’s common today to hear remarks like “How can we know what truth really is?” and “How dare you tell me that your truth is better than my truth!” Many people accuse anyone with biblical convictions of being intolerant, hateful, and exclusive. It’s not considered loving, after all, to tell people they should change their beliefs.

Consequently, it’s tempting to take the easy road nowadays. If you stay out of the way, you’re less likely to be insulted, picketed, or even ignored. Instead, we agree with those who say, “We should just love everyone! Your truth is yours; my truth is mine.” This would have been an easy sentiment for Luther or others in the Bible, like Jesus’ disciples.

In Acts 5 the apostles were teaching about Jesus in the temple courts right after being released from prison for doing just that. They ran into trouble with the authorities again, and they were arrested and brought before the religious leaders. When told never to preach again, they argued that doing so would disobey God. They were beaten and released, again warned not to preach the gospel again. Their response?

*They left the presence of the council, rejoicing that they were counted worthy to suffer dishonor for the name. And every day, in the temple and from house to house, they did not cease teaching and preaching that the Christ is Jesus.*

**Acts 5:41-42**

Read Acts 5:21-42. Notice that the apostles weren’t angry or hostile, even though they didn’t shy away from their convictions. Why did they remain calm?

Think of an example from your life when you faced opposition for your faith. How did you respond?
How does the gospel make us hopeful even in the face of opposition and potential hardship?

**BELIEF IN ACTION**

Though we shouldn’t seek out a punch to the face or a whip across the back, the faith of the apostles, the Reformers, and everyone who lived in between is the same faith we have today. They weren’t super-Christians who were called to something more godly than we are. God used them to reform their times, and God can use us to reform ours today.

The first step is for us to know what we believe and why we believe it. That’s why those who came before us were willing to do anything and go anywhere for the mission of God. They realized that you can’t separate belief from action. You do what you believe.

For Luther and the Reformers, belief in action sometimes meant losing the things they loved. For Luther, it was first his relationship with his father, and later it was his ministry in the Roman Catholic Church. For those in the Bible, belief in action often meant physical or emotional suffering. And yet they’re our heroes in the faith, and their joy outweighed their grief. Like the pastor I served alongside early in ministry, they laid a foundation that we can continue to build on. Church history, from the New Testament and beyond, is a crucial component of our lives of faith today.

How did you feel about church history before reading this lesson?
- I hadn’t thought much about it.
- I thought it was interesting but not important to my life.
- I viewed Christians from church history as inspirations to my faith.

How has learning some of the history behind the Reformation changed the way you view what you believe?
List three lessons you learned from the life of Luther and the story of the Reformation.

1.

2.

3.

Another Reformer, Huldrych Zwingli, famously said:

This is the gospel, that sins are remitted in the name of Christ; and no heart ever received tidings more glad.2

May we stand for the gospel regardless of our circumstances, knowing that nothing makes our hearts more glad than proclaiming the good news that first came to us by the proclamation of the faithful believers who went before us.

We’ll finish our study this week by looking at five core truths that came out of the Reformation, truths that still echo today. Those core truths will form the basis for the next five weeks of our study as we look at the important beliefs of the Christian faith and why they matter in our lives.

Spend a few moments in prayer, asking God to make you bolder in your faith in both word and deed.

1. Huldrych Zwingli, as quoted in James R. Payton Jr., Getting the Reformation Wrong: Correcting Some Misunderstandings (Downers Grove, IL: IVP Academic, 2010), 120.
2. Ibid.
We should not investigate what the Lord has left hidden in secret …

nor neglect what he has brought out into the open, so that we
may not be convicted of excessive curiosity on the one hand,
or of excessive ingratitude on the other.

JOHN CALVIN

Belief in action. This idea has been repeated a lot this week, but we haven’t fully discussed what we should believe. What beliefs from Scripture form the basis for the ways we love God and others?

When the core truths that came out of the Reformation are defined, they’re usually expressed in the form of solas. The word sola is the Latin word for “alone” or “only.” The five solas are sola scriptura (“by Scripture alone”), sola gratia (“by grace alone”), sola fide (“through faith alone”), solus Christus (“through Christ alone”), and soli Deo gloria (“glory to God alone”).

These terms weren’t coined by Luther or any of the Reformers, though Reformers used them in various ways. Instead, they’ve more recently become the way to describe the DNA of the Reformation. As we’ll see, they’re more than a bunch of cold Latin terms that academics throw around in church-history books. The five solas, like the Reformation itself, are intensely practical. They’re grounded in a real-life, everyday following of Jesus. They’re the most important, basic biblical truths you can ever believe.

Look at the five solas again and read Ephesians 2:4-5. How do these verses summarize the truths behind the solas?

God, being rich in mercy, because of the great love with which he loved us, even when we were dead in our trespasses, made us alive together with Christ—by grace you have been saved.

EPHESIANS 2:4-5
Which statement describes you more accurately?

- □ I know more facts about the Bible than I actually live out day to day.
- □ I’m all about action but can’t always articulate what I believe.

**FAITH SEEKING UNDERSTANDING**

Belief is an interesting thing. Everyone believes in something, right? Not just normal beliefs like the grass is green or the sky is blue. Everyone believes in deeper truths, like goodness, beauty, love, and purpose.

Christian beliefs go even further. We don’t believe in a generic, watered-down version of God the way the world sees Him. We confess and believe certain things about God that affect how we understand everything in life.

As we’ve already said, we do what we believe. According to Paul in Romans 10:9, what we confess with our mouths and believe in our hearts is a matter of salvation, of eternity. The 95 Theses were a clarion call for the Roman Catholic Church to reform some of its beliefs because it directly influenced people’s lives, not just immediately but forever.

An example we discussed earlier this week is the selling of indulgences. People could buy certificates from the Church in exchange for the promise of less punishment for their sins in the afterlife. Someone might say, “Jesus is the only One who can take away the punishment for sins, so who cares whether people thought indulgences accomplished something for them? They seem kind of harmless, right?”

But in reality, these indulgences minimized wholly trusting in Christ for salvation by adding human works. Christians don’t mix false beliefs with right beliefs. Scripture is our authority, and we believe what it teaches. So we don’t give God 99 percent worship and throw in a few indulgences just in case. It’s slavery to believe that anything other than God can forgive sins and erase the punishment for them. The Church in Luther’s day was selling grace, but the Bible teaches that grace is free. You can’t buy it, not even from the Church.

Remember, God isn’t calling us to an ignorant faith. Scripture is an inexhaustible treasure chest of God-centered, life-changing truth. Our faith shouldn’t be blind. It should continually seek more and more understanding about the glorious God we serve. We should center our lives on the key truths He has laid out for us. And that’s where the five solas come in.
Read James 1:22-25. How do these verses enrich this week’s discussion?

**THE REFORMATION ECHOES TODAY**

Let’s finish this week with a brief summary of each of the solas we’ll study over the next five weeks. Go back and read the quotation by John Calvin at the beginning of this lesson. God is so infinite, so extraordinary, that we can’t know everything to be known about Him. Our minds can’t contain it. But we’re often greedy, wanting to know just a little more than He has chosen to give us.

On the other hand, God has been unbelievably kind to reveal Himself to us and has allowed us to know Him in a personal, loving way. Sometimes we want to focus on what we don’t know rather than be thankful for all He has invited us to know, so we take for granted what He has shown us in Scripture. But if we never learn another thing about God or His work in our lives, these five solas would be more than enough. They still echo in our world and our lives today if we’re willing to listen.

**SOLA SCRIPTURA: SCRIPTURE ALONE**

*All Scripture is breathed out by God and profitable for teaching, for reproof, for correction, and for training in righteousness, that the man of God may be complete, equipped for every good work.*

*2 Timothy 3:16-17*

The teaching of the Roman Catholic Church in Luther’s day didn’t mesh well with this Scripture. The Church claimed that the teaching of the pope had the same authority as the teaching of the Bible. The pope, in a very real sense, had as much power as Scripture. But Paul told Timothy that Scripture is from God and makes Christians “complete” (v. 17). It’s not Scripture plus the pope, nor is it Scripture plus anything else. Scripture alone is all we need to learn about God and teach others about God.

*Why can no one—not the pope or your pastor or Brother Joe next door—be on a par with God’s Word?*
**SOLA GRATIA: GRACE ALONE**

*Sin will have no dominion over you, since you are not under law but under grace.*

**ROMANS 6:14**

Grace is most easily defined as “unmerited favor.” God gives grace because He’s loving and merciful, not because we deserve it. It’s free. Absolutely, positively free. We’re saved by grace alone.

The Roman Catholic Church couldn’t sell grace, and Luther knew this. Indulgences put an unbearable law on God’s people. The Church said, “Do this and do that, buy this and buy that, and God will give you grace when it’s time to be punished for your sins.” Talk about pressure!

But God in His Word tells us that we’ve got no shot of earning grace. And that’s OK, because Jesus came to earth as walking, talking grace. That fact shows us that we could never get grace on our own.

How often do you try and earn God’s grace through good deeds and hard work?

Never  Rarely  Sometimes  All the time

**SOLA FIDE: FAITH ALONE**

*By grace you have been saved through faith. And this is not your own doing; it is the gift of God, not a result of works, so that no one may boast.*

**EPHESIANS 2:8-9**

This verse shows grace and faith together. The fact that we even have faith is a gift of grace! God didn’t have to give us faith. He could have pulled the plug on His whole plan after Adam and Eve sinned, leaving us to wander in the dark. But He didn’t.
We’re justified—declared to be right with God—through faith alone. This *sola* is perhaps the cornerstone of the Reformation. Luther’s struggle with his own sin, his continual feeling of being an absolute wretch, reminded him that faith was all he had. He couldn’t offer anything else. Knees on the ground, palms in the air—he had faith that God saved him, and that was his only hope.

**Why is it important to understand that faith is a gift from God rather than something we’ve mustered ourselves?**

**SOLUS CHRISTUS: CHRIST ALONE**

*Jesus said to him, “I am the way, and the truth, and the life. No one comes to the Father except through me.”*

**JOHN 14:6**

There’s no Christianity without Christ. Real shocker, I know. But sometimes, when we’re caught up in ourselves or even our churches and ministries, we forget that we don’t own Christianity. We’re on Christ’s mission; He’s not on ours. There’s no grace without Christ. There’s no faith without Christ. Frankly, there’s no Scripture without Christ, for Scripture is about Him (see John 5:39).

Luther saw the Roman Catholic Church abusing its power, taking Christianity away from Christ. In his eyes the Church had put the pope in place of Christ. He once said, “You are not lords over the pastoral office. ... You have not instituted the office, but God’s Son alone has done so.”² When it comes to salvation, Christ alone. And when it comes to church leaders, even though they’re are supremely important to the church (see Heb. 13:17), Christ alone.

**Why is the idea of Christ alone an unpopular message today, even sometimes among Christians?**
SOLI DEO GLORIA: GLORY TO GOD ALONE

_The heavens declare the glory of God, and the sky above proclaims his handiwork._

**PSALM 19:1**

We noted earlier that _sola fide_ might be the cornerstone of the Reformation. If that’s the case, _soli Deo gloria_ might be the mortar that holds the stones together. As one theologian has pointed out, the Roman Catholic Church in Luther’s day didn’t deny the importance of Scripture, grace, faith, and Christ in salvation. But if you asked about “the little word _alone_,” we would soon find genuine disagreement.”³

God’s glory alone? Well, the Church ran into a bigger problem here. God can’t have all the glory if people play any part in salvation. And the Church insisted that works are an essential part of salvation, not just an outflow from it. Luther rightly fought against this thinking. God gets all the glory, not us. We’re just blessed to be able to look up and see the heavens declaring His glory.

**God’s glory describes His perfect character and the reason He receives praise and credit for all things. Record three ways you try to share glory with God.**

1. 

2. 

3. 

**Spend a few moments in prayer, asking God to help you believe rightly so that you can live rightly.**

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2. Martin Luther, as quoted in George, *Theology of the Reformers*, 102.