"... so that He Himself will come to have first place in everything" (Colossians 1:18).

#### The Power of the Gospel

Romans 1:16-17

16 For I am not ashamed of the gospel, for it is the power of God for salvation to everyone who believes, to the Jew first and also to the Greek. 17 For in it the righteousness of God is revealed from faith to faith; as it is written, "BUT THE RIGHTEOUS man SHALL LIVE BY FAITH."

How much does salvation cost? What is the price tag upon salvation? The story is told of a pastor who received a most unusual phone call. Upon answering the phone, the pastor heard a man on the other end ask with confidence and expectation, "What does your church charge for someone to be saved?"

Caught completely off guard, the pastor asked the man to repeat the question to which the man replied, "I asked, what does your church charge for someone to be saved?" The pastor's mind raced all sorts of thoughts, wondering if someone had put this man up to this as a joke, or even if this man on the other end was just crazy. Sheepishly, the pastor responded, "We don't charge anything for a person to be saved. We don't own salvation and therefore we have no right to sell it."

Unimpressed the man retorted, "Preacher, I know good and well that you sell salvation just like everyone else and what I need to know is the price." Wanting to get to the bottom of this, the pastor asked the man, "What is your name?" The man stayed focused, "Preacher, my name does not matter, I simply need you to tell me what you charge for salvation, and so I ask again, what is the price to be saved?"

The pastor, wanting to be gracious but now ruffled replied, "Sir, I'm not sure who put you up to this, but you need to know that salvation is a free gift and it was paid in full by the death of the Lord Jesus Christ on the cross..." The man cut the pastor off before he could continue saying, "Preacher, preacher...don't feed me the same ol' line that others say, just tell me what does it cost to be saved!"

The pastor, now feeling the flesh taking over, pauses for a moment to let his anger subside, quickly asked the Lord for some direction and responded; "Alright, I will tell you the truth. The price of salvation is one dollar..." The man snapped, "One dollar! One dollar? Wow, that is quite the deal. That is a lot cheaper than anyone else I have talked to. If I may ask, how are you able to sell it so much cheaper than everyone else?"

The pastor explained that he had interrupted him and continued on to say, "The cost is one dollar, but it is always one dollar more than you have right now. It is a dollar more than you can borrow and it will always be one dollar more than you can ever have or get your hands on. So sir, to but it bluntly, and since you are so fired up to buy it, I say to you that salvation is always one dollar more than whatever you have." With that statement, the man hung up the phone.

Now then, what is the point of this story? I share this story because people have always had a tendency to think that there is a price tag on salvation that they can meet. And, at various times in church history, this tendency has been more pronounced than at other times. Today marks the 493<sup>rd</sup> anniversary of the Protestant Reformation; a reforming of the Church, bringing it back to its historical and biblical understanding of how a person is saved by the grace of God. It all began when a troublesome monk by the name of Martin Luther nailed 95 statements for discussion on the chapel door of a little church in Wittenberg, Germany. This morning, I wish to explain to you why this is so important to us today. What I present to you this morning is not so much a sermon as it is a summary of a two competing theologies, two basic ways in which people

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tend to think about salvation; one being the more prevalent and most damning, the other screaming out to proclaim the truth of salvation in Christ alone, through faith alone, by grace alone as recorded in Scripture alone and all for God's glory alone. These two theologies are still alive and at odds today. So then, my desire for us is to look at these two theologies and be encouraged by what was rediscovered 493 years ago and I say to you needs to be rediscovered again in 2010.

At the time of the Protestant Reformation of the 16<sup>th</sup> century, there was a famous line that summed up the general teaching of the Roman Catholic Church as well as the general thought of most people. It read:

"God does not deny His grace to the man who does his best."

While that was famous during the 16th century, such a statement also summarizes well the thinking of most modern Americans. It is not said this way, but might be said similarly like this, "God helps those who help themselves," or perhaps this way, "God has done His part in salvation and now I must do my part." Such statements have the same essential meaning as "God does not deny His grace to the man who does his best." Most of us in here know better than this; we know that the Bible does not teach such things and so we wonder at how such a thought could ever have been the normal teaching of the Church as well as the common understanding of the people. But beloved, such thinking has been in the church through its history. Such thinking was the source of Augustine's debating and debunking the teachings of Pelagius in the 4<sup>th</sup> century who said that man has some good by which he can make himself presentable to God; such thinking was the reason for the counsel of Orange in the 6th century which argued from Scripture the doctrines of grace and man's inability to save himself or even contribute to his salvation; and such thinking was the catalyst for men before the Reformation, men like Anselm of the 11th century, John Wycliffe of the 14th century, and John Huss of the 15th century, all men who held to and proclaimed boldly the Bible's teachings on predestination and God's sovereign, electing grace. Such thinking was seen as a compromise between hell deserving sinners and a just, but merciful God; that if man would just do his best, if he would just convince himself to believe, if he would just strive to do more good than bad, then, perhaps, God would accept him and such an act of God would be, in this theology's thinking, an act of grace.

Such a teaching implies that so long as person does his best, that God would then pick up the slack, take care of what was lacking and make everything right. But what so many did not understand and what so many continue to fail to understand is that such thinking creates as many problems as it solves. For anyone who is rightly concerned for his or her soul, how was such a thinking to be reconciled with Scripture? For example, in Jeremiah 17:9 we read this description by God concerning the human heart;

#### The heart is more deceitful than all else and is desperately sick; Who can understand it?

If this be true, then how can anyone know if he or she has every really done their best? If this be true then how can anyone know if their so-called "best" has really been accepted by God? What happens if I die and then find out that my best was not good enough? Beloved, these were the questions and concerns that were coming to a head at the time of the Reformation. At risk was not only how is a man saved, but also then what is meant by the concept of the grace of God. As we gather here today, we might all technically know what the grace of God is as we define it as the <u>unmerited</u> favor of God. Sometimes we call grace the undeserved kindness of

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God. But at the time of the Reformation there was not such a clear understanding of God's grace. Let me tell you what the church and the people thought concerning grace at the time leading up to the Reformation.

If you became a "Christian" in the 15<sup>th</sup> century, your priest would tell you that God had performed a work of grace on you heart and moved you to confess the truth of what God had done for you. So far so good. You would then be baptized and upon your baptism, God would do another work in you, filling you with "grace." Some of you may have heard it called, infused righteousness as the believer is infused, or filled, by grace, with a measure of righteousness which at that moment in time, justified him, made him fit for heaven. There was just one problem, that problem being that because all are sinners, almost immediately upon being infused with this measure of righteousness, your sins began to diminish that grace and render you unfit for heaven. You might compare it to a battery on a charger. When I charge my phone battery, I am infusing it with power. Upon completion of that charge, I take it off the charger and what happens? It begins immediately to diminish. Because God his holy, if we are to dwell in His presence, our righteousness must be at 100%, but sin always robs and keeps us from being at 100% according to the teaching of the church at the time leading up to the Reformation. Therefore, in order to recharge or reinfuse this righteousness, the church provided a means by which to restore the sinner to this justified state and that was through the sacrament or practice of "penance."

The practice of penance included three parts, contrition (that is feeling sorrow for your sin), confession (that was to admit your sin verbally) and finally satisfaction (that is a "work" by which you demonstrated your remorse). This act of satisfaction could be accomplished in a number ways as prescribed by a priest and was dependent upon the degree of severity of the sin you had committed. Some sins required nothing more than saying a certain number of "Our Fathers" and "Hail Marys" while other more serious sins would require more rigorous acts of penance. Now then, by doing these things, if they were done in complete sincerity, God might graciously grant a measure of "merit" to the act by which that battery of righteousness would be recharged and the sinner would be once again right with God.

Now then, there were some people who might be able and willing to go above and beyond their own need for such "merits" with God and so the Roman Catholic Church kept what was called a "Treasury of Merit" which would then be used by the Pope to restore sinners to their justified state as he saw fit. Eventually, this practice of earning merits by good works turned into actually purchasing merits with money, a practice that was called "indulgences."

It was taught that all but most extraordinary of saints could ever die with unresolved sins and so the belief in purgatory, a place where sinners could complete their penance and merit heaven was held. This is one reason why some "astute" people put off their being baptized until just before death. The Roman Emperor Constantine, for example, believed that if he was baptized just before he died, he would have no opportunity to lose that infused righteousness and would therefore go straight to heaven. But this is also why the sale and practice of indulgences became so popular because people were able to purchase for themselves and even for loved ones who had died, forgiveness of sins.

Now, I know you had no idea you were going to hear a message on the theology of Medieval Catholicism. But bear with me for ultimately, what was at issue was that the Catholic Church had misunderstood the Bible's teaching on justification, that singular act of God whereby He declares a sinner forever right with Himself based upon, not an infused righteousness that waxes and wanes with our sins and our good works, but rather by the imputed righteousness of Christ; this act of God whereby He charges to our spiritual accounts all the merits and all the

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holiness of Christ, seeing us then as if we had lived Christ's perfect life even while we remain in this sinful flesh. This is justification and it happens at the moment of salvation. Romans 5:1 makes it perfectly clear that this is a one time act and not something that needs to be repeated through penance and the purchase of indulgences.

## Therefore, having been justified by faith, we have peace with God through our Lord Jesus Christ...

As Luther would say, *Simul iustus et peccator*: at once justified and sinful. In addition to this one time act of justification, there is also an ongoing experience of sanctification, that process whereby God, by grace enables the believer to become more and more like Christ in his everyday life. It was in this world of misunderstanding how God justifies and sanctifies people that Martin Luther was born, on November 10, 1483, just nine years before Columbus would sail the Atlantic to "discover" the Americas.

We don't have time to do a complete history of Luther, but let me tell you a few things. As a young boy, Martin was timid, most likely the result of the severe discipline he received from his parents as well as the schools he attended. Yet, through it all, Martin showed much aptitude for learning. By time he was 14, Martin's father determined that he should study to be a scholar and a lawyer. And so Martin was shipped off to a Franciscan boarding school and excelled intellectually.

When Martin turned 18 he moved to Erfurt and earned his Bachelor's degree. He was recognized for being a gifted speaker and scholar. Two years into his studies at Erfurt, while in the library, Martin came across a book that fascinated him. It was unlike all the other books he had studied. It was a Bible. This was the first Bible he had ever seen. Now, at 20 years old, reading in Latin, he began to read it and the first story he read was that of Hannah dedicating Samuel to the Lord. He was delighted. His reading the bible caused him to think seriously about religious and theological matters. At the same time, three things happened in Martin's life. First, his best friend was tragically killed which devastated Martin. Second, and because of this, Martin poured himself into his studies and quickly completed both his bachelor's and Master's degrees. And third, in 1505, while walking through the countryside, Martin was almost struck by lightening. So fearful of the wrath of God in all this, Martin vowed to dedicate his life to God by becoming a monk and two weeks later entered the Augustinian monastery at Erfurt. His father, who wanted him to be a lawyer, was furious.

But for Martin, becoming a monk held great promise. Having been one who suffered even at a young age from depression, insomnia and nightmares, much of which focused on being condemned to hell as a sinner, Martin thought that by becoming a monk and studying the Bible and doing all these good works, that he would be infused with enough righteousness to stand before God. And so, Martin became a model monk. Listen to what he wrote about this:

"I was a good monk, and I kept the rule of my order so strictly that . . . if ever a monk got to heaven by his monkery it was I. All my brothers in the monastery who knew me will bear me out. If I had kept on any longer, I would have killed myself with vigils, prayers, reading, and other work."

As a part of his duties, Martin was sent to the holy city of Rome, a trip that Martin had hoped would gain him favor with God as he was struggling greatly with the idea of how a sinner could ever, by anything he did, be righteous enough to stand before God. While in Rome, Luther

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was discouraged. He saw the priests living lavish and debauched life. While Luther would take long times of prayer and confess in Mass, the other priests would mock him. At one point, Luther had an opportunity to do penance, to earn merit with God by scaling the Sancta Scala, the holy stairs, stairs believed to be the very ones that Jesus had ascended on his trial before Pilate. The church taught that those stairs had magically been transported from Jerusalem to Rome and that anyone who would ascend them on their knees praying would "merit" favor with God. As Luther did this and got to the top, he turned around and asked himself, "I wonder if any of this is true?" But no matter what Luther did, he found no peace with God. He committed himself to perfection, but it always eluded him. In fits of torment and rage, he would doubt his salvation every night in his room. He would wear out his confessors with hours of confession and he prayed continually for assurance of salvation based upon his good works. Nothing worked. But what did he hear from his priests and fellow monks? He heard, "God does not deny His grace to the man who does his best." For Luther the problem was this, how does one know if his best is good enough.

In the course of time, Luther was sent to Wittenberg and assigned the task of teaching the bible. Up to this time, Luther had only read portions of the Bible and had memorized passages, but he had never read it through for himself. And so, because of the torment of his own soul, along with the responsibility of his charge to teach, Luther learned to exposit, to study and teach the Word of God. At the age of 29, Luther was to teach the Psalms and the Letter to the Romans. It wasn't long before he ran into trouble. As he read Romans 1, he came across the phrase, "the righteousness of God" in verse 17. Now the way that Luther and the church understood this phrase was this way; the righteousness of God was the standard that God demanded from man, not a righteousness that would be given to man. You and I see the righteousness of God as a gift from God given to us through Jesus Christ, but Luther saw the righteousness of God as a standard or demanded level of perfection unattainable by any man and therefore the standard by which God must dutifully cast all sinners into hell. Luther knew he could not meet God's demands. But something happened to him and I would like to read this in his own words. Bear with me as it is long:

I had indeed been captivated with an extraordinary ardor for understanding Paul in the Epistle to the Romans. But...a single word in Chapter 1...stood in my way. For I hated that word "righteousness of God," which, according to the use and custom of all the teachers, I had been taught to understand as that righteousness...with which God is righteous and punishes the unrighteous sinner.

Though I lived as a monk without reproach, I felt that I was a sinner before God...I did not love, yes, I hated the righteous God who punishes sinners...Thus I raged with a fierce and troubled conscience. Nevertheless, I beat importunately upon Paul at that place...desiring to know what St. Paul wanted.

At last, by the mercy of God, meditating day and night, I gave heed to the context of the words, namely, "In it the righteousness of God is revealed, as it is written, 'He who through faith is righteous shall live." There I began to understand that the righteousness of God is that by which the righteous lives by a gift of God, namely by faith...it is the righteousness of God revealed by the gospel, that is, the passive righteousness with which merciful God justifies us by faith...Here I felt that I was altogether born again and had entered paradise itself through open gates...And I extolled my sweetest word with a love as great as the hatred with which I had before hated the word "righteousness of God." Thus that place in Paul was for me truly the gate to paradise.

"... so that He Himself will come to have first place in everything" (Colossians 1:18).

What Luther came to see and further describe was that *the "righteousness of God"* was an alien righteousness, something that was not humanly obtained but rather divinely imputed, or given to believers. Whereas infused righteousness could be diminished by sin, imputed righteousness is the fullness of Christ's merits, Christ's perfections and Christ's holiness given to, charge to the account of the believer, making the believer not temporarily justified or holy, but permanently justified and enabled to pursue Christlikeness. This is what the Reformers meant then when they spoke of being justified before God through faith alone in Christ alone. There was nothing to buy, nothing to be added, nothing to be changed for Christ alone paid it all. And as Luther realized this truth, it made the common practice of penance and indulgences disgusting to him. For in reality, the selling of indulgence, this purchasing merit from God was really a form of control by the church over the people.

The church had found a way to fill its coffers with money by the selling of indulgences. Through this practice churches, cathedrals, hospitals and even housing for the poor was built. But additionally the selling of indulgences, the practice of earning the forgiveness of sins through penance or purchase, allowed much of the hierarchy of the Catholic priesthood to live lavishly. And the more lavishly they lived, the more they wanted. More monies were needed and so a clergyman by the name of John Tetzel came up with a new way to sell more indulgences to the people. Not only could indulgences be purchased for ones own past sins or for the sins of loved ones to escape purgatory, but now indulgence could be purchased for sins you had not even committed yet. It is said that Tetzel came up with the jingle (and don't ask me why it rhymes in English):

As soon as a coin in the coffer rings, the soul from purgatory springs.

Now some of the folks saw through all this and were reported to have changed the words to the tune saying,

When a coin goes into the pitcher, the Pope just gets richer and richer.

And yet Tetzel was powerful and persuasive in his presentation. He appealed to people's baser emotions as well as their fear and ignorance. Listen to this part of one of his sermons:

Listen now, God and St. Peter call you. Consider the salvation of your souls and those of your loved ones departed. You priest, you noble, you merchant, you virgin, you matron, you youth, you old man, enter now into your church, which is the Church of St. Peter. Visit the most holy cross erected before you and ever imploring you. Have you considered that you are lashed in a furious tempest amid the temptations and dangers of the world, and that you do not know whether you can reach the haven, not of your mortal body, but of your immortal soul? Consider that all who are contrite and have confessed and made contribution will receive complete remission of all their sins. [this is not Christ alone] Listen to the voices of your dear dead relatives and friends, beseeching you and saying, "Pity us, pity us. We are in dire torment from which you can redeem us for a pittance." Do you not wish to? Open your ears. Hear the father saying to his son, the mother to her daughter, "We bore you, nourished you, brought you up, left you our fortunes, and you are so cruel and hard that now you are not willing for so little to set us free. Will you let us lie here in flames? Will you delay our promised glory?"

"... so that He Himself will come to have first place in everything" (Colossians 1:18).

As Luther came to understand the truth of Romans 1:17, that in the gospel "the righteousness of God is revealed from faith to faith, as it is written, 'But the righteous man shall live by faith," he knew that assurance of salvation was based upon faith in what Jesus did on the cross, not what any man or woman does, buys or merits. Martin Luther had learned better. He had discovered from the pages of scripture that Christians did not need to buy forgiveness, but that what freed a person from Hell was faith, and not a piece of paper. This indulgence business, Luther thought, was a terrible practice. Surely, if he could only tell the church leadership what he had come to learn from Romans 1:17 that the bishops and the cardinals would see the error of their ways. And so, on October 31, 1517, 493 years ago today, Luther posted a list of 95 Theses on the door of the church in Wittenberg — 95 reasons why the sale of indulgences was wrong and ought to be stopped.

Well, you probably know what happened next. Instead of thanking Luther for his advice, the Church hierarchy tried to silence the troublesome monk. And the more the Church tried to stifle Luther, the more he pushed back. The Pope branded Luther as a heretic and an outlaw, and tried everything he possibly could to suppress his teaching; that people are justified by faith alone in Christ alone.

As we consider this anniversary of the Protestant Reformation, we might ask ourselves, "Ok, but so what? What does all this have to do with me today? What are the practical implications of the Reformation for my everyday life?" We might be tempted to think that since our sins are forgiven in Jesus, what else matters?

Let me leave you with this encouragement. Do you find it comforting to know the double blessings of Christ's death for sin and His righteousness for our lives both being counted as our own? By the death of Jesus, He bore the penalty our sins deserved and by His righteousness we are provided a record of perfect obedience that we cannot provide for ourselves. This is how God the Father sees every believer in Christ.

The daily, practical implication of this imputed rather than infused righteousness might best be stated by the Puritan, Thomas Brooks who wrote:

Now remember that this imputed righteousness of Christ procures acceptance for our inherent righteousness. When a sincere Christian casts his eye upon the weaknesses, infirmities, and imperfections that daily attend his best services, he sighs and mourns. But if he looks upward to the imputed righteousness of Jesus Christ, [it] shall bring forth his infirm, weak, and sinful performances perfect, spotless, and sinless, and approved according to the tenor of the Gospel. They become spiritual sacrifices, [and] he cannot but rejoice (1Pe 2:5). For as there is an imputation of righteousness to the persons of believers, so there is also an imputation to their services and actions...so the imperfect good works that are done by believers are accounted righteousness....

O blessed thought, that the imperfections of our best service to God becomes *righteous* service in God's eyes because of the imputation of Christ's righteousness to us. And so, rather than focusing on our own inadequacies of pure service, we can become encouraged by their acceptableness to God, who sees them through the lens of Christ's work. So, while I do not pray enough, or read my Bible enough, or share Christ enough, every time I do such things, God sees them as Christ's righteous work in me and accepts them as such. Shouldn't that change your attitude in service to God? I pray that it does.

Beloved, it is important to know about Martin Luther and the issues at the heart of the Reformation, but more important than all this is what we know about God and His Word. I would

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have you leave here this morning knowing what Luther knew about *God*. I hope that you know, as he did, with total assurance and certainty that if you are in Christ; if you are a believer then you know:

that God loves you,

#### 1 John 3:1

See how great a love the Father has bestowed on us, that we would be called children of God; and such we are. For this reason the world does not know us, because it did not know Him.

that by the grace of God through Jesus Christ, you are forgiven and made right with God.

#### Colossians 1:13-14

13 For He rescued us from the domain of darkness, and transferred us to the kingdom of His beloved Son, 14 in whom we have redemption, the forgiveness of sins.

• that what God asks of you is that you receive this salvation with trust and faith and thankfulness.

#### John 1:12-13

12 But as many as received Him, to them He gave the right to become children of God, even to those who believe in His name, 13 who were born, not of blood nor of the will of the flesh nor of the will of man, but of God.

As Martin Luther read the Scriptures, he discovered the gospel, the good news of Jesus Christ. When he did, he said, "the gate of heaven" swung open for him. There is a sense in which we are Luther's spiritual descendants. As the spark for bringing the church back to the gospel, you and I know the truth of the gospel in part because of Luther. And so, like Luther, you can have the same assurance of God's love and grace, and have the gate of heaven swing open for you! Believe on the Lord Jesus Christ and you will be saved!



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