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# By Faith Alone

## DAVE BAST

On October 31, 1517, an event occurred that would have truly momentous consequences for world history. A hitherto unknown German monk named Martin Luther nailed a sheet of paper to the door of the Castle Church in Wittenberg, Germany. The paper listed ninety-five theses or statements concerning the Church's offer of indulgences for the remission of the penalties of sin. Luther's act represented a challenge to the power and wealth of the medieval Church and it sparked a movement that would change the face of Christianity forever: The Reformation. Today on *Groundwork*, we begin a series exploring the basic issues and ideas behind the Reformation, and studying the scriptures that inform them. Stay tuned.

## SCOTT HOEZEE

From Words of Hope and ReFrame Media, this is *Groundwork*, where we dig into scripture to lay the foundation for our lives. I am Scott Hoezee.

## DAVE BAST

And I am Dave Bast; and Scott, today we are launching a new series in commemoration of the five-hundredth anniversary of the Reformation, which is generally dated to that moment—that day—October 31, 1517, when Martin Luther nailed his famous theses to the door.

## SCOTT HOEZEE

Right; and so what we are going to do is we are going to have a five-part series on what is often called the five *solas*, and that is the Latin word solo or sola for alone; and so, we are going to look at...and these are kind of traditional rubrics for the Reformation...so we are going to...today on this program...we are going to look at about how we are saved by faith alone, *sola fide*, and in future programs we are going to talk about how this all comes from scripture alone; it is by grace alone; through Christ alone; and then the last one, and we do everything to God's glory alone: *solus Deo gloria*. So that is the plan for this series.

## DAVE BAST

And today to help us with launching this series, exploring this first sola, sola fide, or salvation through faith alone, we have a special guest, Dr. Lyle Bierma.

## SCOTT HOEZEE

And Lyle works with me, actually, at Calvin Theological Seminary, where he is the P. J. Zondervan Professor of the History of Christianity; and Lyle knows a lot about the Reformation. So, Lyle, welcome to the program. Glad you are here.

## LYLE BIERMA

Thank you very much. Great to be with you.

## DAVE BAST

Yes, it is great to have you, Lyle. So, let me just begin with a question. I referenced the idea of indulgences in the open to the program, because that is really the thing that sparked Martin Luther's attention. What was going on? What exactly was an indulgence, or what is an indulgence?

**LYLE BIERMA**

Yes, let me maybe just back up just a little bit to give a little more background to what Luther was doing when he nailed those theses to the door. We sometimes picture the beginning of the Reformation as a great, dramatic event in which Luther got so upset with things that were happening in the Church that finally one day he just sat down at his desk and wrote these angry statements, ninety-five of them, the theses, marched over to the church door and kaboom, kaboom, kaboom, nailed those things to the door of the Church—the Roman Catholic Church—kind of an act of defiance. Actually...and you said it well at the beginning...all he did was nail a sheet of paper to the door of the Castle Church. It was a very innocent kind of an act that he performed there, because the church door in Wittenberg there was just the community bulletin board. It is where you put up announcements of things that you wanted the rest of the community to read.

**DAVE BAST**

So, it is kind of like sending out a group e-mail...

**LYLE BIERMA**

Exactly.

**DAVE BAST**

Or posting something on Facebook.

**LYLE BIERMA**

The 1517 version of that, exactly; and all he wanted to do was to start a conversation with his colleagues. Remember, these were written in Latin, so the people on the street couldn't even read what was there or understand what was there; they were written in Latin. He wanted to start a conversation about some things that were bothering him in the practice of the Church, namely indulgences; and so he invited them to have this discussion. He also sent a copy to the archbishop, hoping that the archbishop would see what was going on and maybe make some changes.

The other thing, before we get to actually what an indulgence was, that I might mention is that we maybe have the impression sometimes that the Ninety-five Theses are all about the solas; that on page one you have sola fide, and on page two sola gracia, and so forth. Actually, that is not the case. You never encounter those terms or those doctrines explicitly anywhere in the Ninety-five Theses. The Ninety-five Theses are about indulgences or what Luther regarded as the abuse of indulgences. I think underneath the text, you have these themes, as they had worked their way into his life, and now had produced this document; but they are not really explicit on the surface of the text itself.

**SCOTT HOEZEE**

They certainly...I mean, one of the reasons they struck a nerve... I mean, so yes, he is putting something on the community bulletin board for his fellow theologians, and yes, it kind of struck a nerve as it turned out, but one of the reasons, I think, and you were getting at this, Lyle, is that it strikes very near to the core of how we get saved; and the indulgences were a way that, however it was intended from the higher-ups in the Church of the day, it came to look like you could buy your way into heaven or buy your way out of hell. You could contribute money to the Church and that would then reduce your time in purgatory, or maybe just get you straight into heaven if you gave enough money. So, it looked like salvation was by money alone.

**LYLE BIERMA**

Right; and that is what got Luther so upset. I mean, indulgences were actually something that went way back into the early Church, in the practice of the Western Church particularly; and they were really just official ways that the Church would recognize substitutes for acts of penance or works of satisfaction that you had to do to help pay for your sins. Normally you would be assigned a certain number of Hail Mary's or Lord's Prayers over a certain period of time, or something like that; but sometimes the Church would recognize if you had done some extraordinary work on behalf of the Church, like go on a Crusade or donated a piece of land or something like that; and so they would grant a letter of indulgence recognizing that what you had

done substituted for the works of satisfaction that you were supposed to do.

### **DAVE BAST**

Sorry, but I just want to clarify: Technically nobody was teaching that you could escape hell by performing some act or securing an indulgence. It was more about purgatory, right? The penalties of working out your sin or working off your sin.

### **LYLE BIERMA**

Right, exactly; and that is one of the things that bothered Luther so much about these letters of indulgence. The Church had eventually gotten to the point where they put up these letters for sale in order to make money for big projects that they had going on, like the building of St. Peter's Church in Rome, and so on; and so, more and more as they started hawking these letters, people were left with the impression that forgiveness is not something that starts in your heart, but rather it starts in your pocketbook, in a sense; and that is not really the intent of indulgences originally, but it is an abuse of that practice that really bothered Luther. Luther is not against indulgences per se at this point yet in his life, but he is certainly against these abuses; and that is where I think you see underneath the text some of these major themes of the Reformation, where we are saved, not by money, we are not saved by our works, but rather we are saved by faith.

### **SCOTT HOEZEE**

Well, and there was one particular good indulgence seller, as it were, named Johann Tetzel, who worked in Wittenberg where Luther lived, and he had a well-known phrase that some of our listeners have probably heard. The tagline is whenever a coin in the coffer rings, a soul from purgatory springs. It was that idea that somehow giving money to the Church, that the Pope could have control over purgatory. The idea being, Christ is getting eclipsed here—faith is getting eclipsed here—we are focusing more on our works and on what we do, and that was part of what got Luther quite upset, and part of what drove him to want to point back to faith alone; and he found some key scripture texts that talk about that; and we will turn to one of those texts next.

*Segment 2*

### **DAVE BAST**

You are listening to *Groundwork*, where we are digging into scripture to lay the foundation for our lives. I am Dave Bast.

### **SCOTT HOEZEE**

And I am Scott Hoezee, and we are joined in the program today by our guest, Lyle Bierma, who is a professor of Christian history at Calvin Theological Seminary in Grand Rapids, Michigan. So we were just talking about how in the Church culture of Luther's day, good works, giving of money to the Church, our efforts were eclipsing Christ in the role of faith.

### **DAVE BAST**

Right; and we were talking a little bit about penance, Lyle, and you were explaining sort of how indulgences worked as a substitute for acts that you would perform; but really, the issue for Luther and for the other reformers went deeper than that. It was do we win forgiveness through our own good works, even our works of penance? That is really the question, isn't it?

### **LYLE BIERMA**

Yes; so this really is getting right to the heart of the Gospel. I mean, that is why these issues are so important, because we are talking about the fundamentals of the Christian faith here: Our relationship with God and how we enter that relationship and are sustained in it.

### **DAVE BAST**

So here is a passage we really want to look at for starters, and it is a famous section from Romans Chapter 1, a verse that spoke with special strength to Martin Luther in the midst of his spiritual struggles. It is Romans

1:16, 17:

<sup>16</sup>For I am not ashamed of the Gospel (the Apostle writes) because it is the power of God that brings salvation to everyone who believes (there is faith), first to the Jew, then to the gentile. <sup>17</sup>For in the Gospel, the righteousness of God is revealed; a righteousness that is by faith from first to last, just as it is written, “The righteous will live by faith.”

### **SCOTT HOEZEE**

And we earlier had a series on *Groundwork* on the book of Habakkuk, and we noted that that last line there that Paul is quoting—the scripture passage, the righteous will live by faith—is from Habakkuk 2:4. All things being equal, in the book of Habakkuk it is a little bit of a stray verse, and yet Paul has carved it out of Habakkuk and given it this huge prominence now in Romans 1, to say that we are living by our faith alone, not by works or penance or anything we generate from the human end of the equation.

### **LYLE BIERMA**

Yes, and this verse for Luther became what he called kind of the gateway into paradise for him. Toward the end of his life, I think one year before he died, he was reflecting on his so-called conversion or new understanding of the Gospel, and this is the passage that he went to—that he pointed to as so crucial in his spiritual journey. The passage talks about the righteousness of God, and he said: I had always understood this righteousness of God to be a punishing righteousness; the high standards of perfection that God expected us to live up to, and would punish us if we didn't; and he said: It wasn't until I read this passage that I finally came to the understanding that righteousness is not a punishing righteousness, but it is a saving righteousness. It is a righteousness by which God regards us as righteous; by which God embraces us; and, as Paul says here, the vehicle for that, the instrument for that, is not my own efforts or my striving, my works, but faith.

### **DAVE BAST**

Because he had really tried the way of penance, hadn't he, himself? I mean, he became a monk!

Lyle Bierma: He ran the whole gamut. He became a monk, which already involves certain commitments to poverty and obedience and chastity, and so on; but then he went kind of the extra mile as a monk. He would flog himself—beat himself. He would deprive himself of sleep for long periods, starve himself to the point where he reported later on his belly button touched his backbone, he was so thin.

### **DAVE BAST**

Wow.

### **LYLE BIERMA**

And it got him nowhere.

### **DAVE BAST**

And he tried confessing his sins desperately, didn't he?

### **LYLE BIERMA**

Every last little one, and even ones he wasn't even sure that he had committed.

### **SCOTT HOEZEE**

Yes, I heard a story about him once that he had a long prayer of confession of his sins, and he finished the prayer and got up off his knees and felt pretty good about how good that confession had gone, and then he realized he was *proud* of his confession—that was a sin—so he had to go back. His own efforts were getting him nowhere; and so, yes, I think that passage from Romans 1 was the breath of fresh air. It is interesting, too, that the medieval Church really did try to frighten people a lot. I mean, a lot of the doorways of cathedrals had horrible depictions of Judgment Day over them to really frighten people about God, and to kind of scare them to behave; and Luther certainly had that, but all of a sudden, right, he turned around and said: Oh, the righteousness of God is a *gift* and it is a good gift of life; and that was part of the revolution

Luther led.

### **DAVE BAST**

One of the great documents of our tradition is the Heidelberg Catechism, which kind of is our standard Reformed explanation of what we believe; and there is a question in there—a famous one—question and answer 60 that asks: How are you right with God? Which is what Luther was striving for. How can I be right with God? God is so holy; he is so righteous; he demands so much from me, and I just cannot measure up. How are you right with God? And the answer the Catechism gives is: Only by true faith in Jesus Christ without any merit of my own; out of sheer grace God grants and credits to me the perfect satisfaction: Righteousness and holiness of Christ. All I need to do is accept this gift with a believing heart. And that, Lyle, is really justification by faith, right? Isn't that what we mean?

### **LYLE BIERMA**

Exactly; this is really, I think, the passage we just read in Romans 1:16, 17, in other words. It has both the element of the new understanding of righteousness that Luther came to and the appropriation or the receiving of that gift by *another* gift, the gift of faith.

### **SCOTT HOEZEE**

Right; and that is an important point there, Lyle, because from the human end of things, faith sort of looks like something we do to get the ball rolling. "I have decided to follow Jesus," people sing at evangelistic rallies, and then it seems like: Well, we decide; we get faith; I say I believe and then God responds to me; but in the Reformation tradition of Lutheranism and Protestantism—the Reformed tradition in particular—we say faith is the first gift; faith is the gift that let's us receive the gift. If God doesn't take the initiative to hard-wire us with faith, we would never have it on our own.

### **DAVE BAST**

The thing about the gift of faith is, if you don't have it, you can ask for it, right? God is willing to grant to those who seek. If we seek him we will find him, Jesus promises. So, ask for this gift first of all; but faith does something else as well. It is not just an intellectual concept that we are talking about here; it is not agreeing to some definition of justification or righteousness. It is a much more personal, sort of existential thing that gains us union with Christ, and that is the great idea we want to explore next.

*Segment 3*

### **SCOTT HOEZEE**

I am Scott Hoezee, along with Dave Bast, and our guest host today, Lyle Bierma, and you are listening to *Groundwork*, where we are digging in today to the scriptures to think about this idea of how it is we are saved by faith alone. This is one of the big themes of the Reformation. Luther got this conversation—this movement—rolling; and so we were saying, Dave, just a moment ago that faith brings us Christ and all his benefits, right?

### **DAVE BAST**

Yes.

### **SCOTT HOEZEE**

Sometimes faith is called the pipeline that God hooks up to us, through which all the cleansing water of baptism, the cleansing blood of Jesus flows into our hearts; faith is the gift that lets that happen; but Dave, you were saying the other thing that it accomplishes is this very important thing in theology called union with Christ.

### **DAVE BAST**

Yes; and you know, sometimes, to be frank, the Reformed understanding of justification—the traditional Reformation understanding—with Christ's righteousness counted toward us, or imputed to us is the language, that has sometimes been criticized. It has come into ill repute in certain segments of the Church. I

remember reading one scathing critic call it both immoral and offensive—the idea that God would punish Christ for our sins and then credit his righteousness to us. I just wonder, how do we respond to those kinds of criticisms?

### **LYLE BIERMA**

Well, maybe we can go right back to Martin Luther again and the way he understood justification as really more than just part of an accounting process, as you were suggesting. Luther talks about the great exchange that happens in the process of justification, when a person believes in Jesus Christ through faith; and he talked about it in terms of kind of a marriage relationship. When two people get married, each of them has his or her own property, but at the point of the marriage, the property of the one spouse now also becomes that of the other. He says that is what happens in the relationship when we are personally connected to Jesus Christ through faith. Everything that belongs to me...and he talked about sin and death and damnation and so on...that now becomes Christ's. Christ takes that upon himself; and everything that belongs to Christ—grace, life, and salvation—becomes mine; and so, this is more than dispassionate accounting; this is actually personal connection.

### **DAVE BAST**

Yes.

### **SCOTT HOEZEE**

For the Apostle Paul, if you read Romans, Ephesians, Colossians, Galatians, any of Paul's letters, his favorite phrase—it is just a two-word prepositional phrase is “in Christ;” that by faith we gain union with Christ. Everything...as you were just saying, Lyle, everything that was bad about us Jesus has taken upon himself and put away; and everything that is wonderful about Christ becomes ours because we now dwell in him. The great theologian Lewis B. Smedes wrote a lot about this union with Christ idea, and he says: We don't always appreciate what our faith—that gift of faith alone—does for us, but what it does...what does it mean to have union with Christ? It means we live in a new cosmic situation, in which Christ is our elder brother and our friend, and we live in a changed landscape, where sin has no power to condemn us anymore.

### **DAVE BAST**

And actually, that is a wonderfully biblical idea that runs way back into the Old Testament of Yahweh, or the Lord, being the bridegroom, and his people the bride; and Paul talks...and Luther makes reference to this, too, in that same passage you were referring to Lyle, how Paul compares Christ and the Church with husband and wife. So, this is far from being a dry, intellectual thing—faith. It is much more lively and full-blooded, if we can say that, and it leads to a kind of intimacy and love for personally the Lord Jesus himself.

### **LYLE BIERMA**

For those of you who are familiar with the Heidelberg Catechism, which was mentioned just a few minutes ago, it is that idea really that lies behind the introductory question and answer of the Catechism: What is your only comfort in life and death? That I am not my own, but I belong body and soul in life and in death to my faithful savior, Jesus Christ. Actually, if you look at the original text of the Catechism, it doesn't say that I *belong* to Christ, but it says that I am his own—his possession; so, I am not *my* own possession...I don't belong to myself, but I belong to him; and because I belong to him, everything that is his becomes mine. He has fully paid for all my sins and delivered me from the tyranny of the devil and so forth. So really, this whole idea of the great exchange that Luther was talking about bubbles its way up into our own confessional statements.

### **SCOTT HOEZEE**

I suppose someone listening to this program would say: Well, that was five hundred years ago—half a millennium ago—what does this have to do with today? It is also true, and we should acknowledge that in recent years Protestants and Catholics have come much closer together, and have achieved some common understanding as to how we are justified, and we agree that it is finally by faith alone, through Christ alone; so there have been some interesting statements signed on that; but I think we should also say that those of us

in the Protestant wing of the Church know that even though we know we are saved by grace alone, by faith alone, we too can sometimes fall into a works righteousness. Even today there are a lot of people walking around feeling terribly guilty or, am I really forgiven? And there are other Christians walking around thinking: Oh, I don't have to be so grateful. Of course, God is going to like me. If we can appreciate the preciousness of the gift of faith, then we do not have to fear judgment, we do not have to be weighed down by guilt, and we will be motivated to lead very grateful lives because this is huge. So, we Protestants have our own issues with this, and it is an ongoing struggle for each new generation to keep this fresh and before us.

### **DAVE BAST**

You know, when you were talking, Lyle, about this relationship with Christ: I am his and he is mine; it made me think of a famous passage in Galatians 2, where this comes through so clearly in the Apostle, this gratitude idea, where Paul says:

<sup>20</sup>I have been crucified with Christ (literally, *ego*—my ego that has been crucified with Christ) and the life I live, I live by faith in the Son of God, who loved me and gave himself for me. That personal note of gratitude that he never forgot, never lost that.

### **LYLE BIERMA**

And I think one of the happy developments...and you were alluding to that a while ago, too I think, Scott, is that both Catholics and Protestants are beginning to recognize some of those fundamental rhythms of scripture together. There have been a lot of happy dialogs in the last number of years that have led Catholics and Protestants to appreciate elements of each other's traditions more, as they have entered into this conversation.

### **SCOTT HOEZEE**

And that is a wonderful thing to celebrate; that indeed, we are saved by faith alone.

Well, thank you, Lyle, for joining our conversation today; and thank you for listening and digging deeply into scripture with *Groundwork*. We are your hosts, Dave Bast and Scott Hoezee; and again, today's guest was Lyle Bierma. We hope you will join us again next time as we study important passages from II Peter to discover the biblical foundation that influenced the Reformation's teaching of scripture alone. Connect with us at [groundworkonline.com](https://groundworkonline.com) and let us know scripture passages and topics you would like to hear discussed on *Groundwork*.

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