

FAITHFUL TO THE WORD

Systematic Theology Series

SOTERIOLOGY

The Doctrine of Salvation

By Grace Alone, Through Faith Alone, In Christ Alone, To the Glory of God Alone

UNIT 6: JUSTIFICATION BY GRACE ALONE THROUGH FAITH ALONE

The Article by Which the Church Stands or Falls

Lesson 19

Justification and the Roman Catholic Church

The Reformation Debate That Changed the World

The Article by Which the Church Stands or Falls — Then and Now

“If anyone says that the sinner is justified by faith alone... let him be anathema”

— Council of Trent, Session VI, Canon 9 (1547)

Key Texts: Romans 3:28; Galatians 2:16; 3:10–14; Ephesians 2:8–9; Hebrews 10:10–14; Titus 3:5–7

“For by grace you have been saved through faith; and that not of yourselves, it is the gift of God; not as a result of works, so that no one may boast.”

Ephesians 2:8–9, NASB 1995

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Introduction

The Reformation began as a debate about justification. It was ignited not by a political revolution or a philosophical movement but by the pastoral urgency of a German monk who was convinced that the Roman Catholic Church's teaching on how sinners are made right with God was not merely incomplete but fundamentally wrong, wrong in a way that, if left uncorrected, would lead thousands of souls to place their confidence for eternity in a ground that could not hold them: their own cooperation with grace, their own moral performance, their own religious compliance with a sacramental system that promised what only the righteousness of Christ could provide. The question at the center of the controversy, how is a sinner justified before God?, was not a peripheral theological curiosity. It was, and remains, the most practically urgent question in the universe, because the answer determines whether souls rest their eternal hope on the unshakeable foundation of Christ's imputed righteousness or on the shifting ground of their own spiritual performance.

This lesson examines the specific content of the Roman Catholic doctrine of justification as formally defined by the Council of Trent (1545–1563), identifies the precise points at which it differs from the Reformation's biblical account, and traces the theological consequences of those differences through the specific Roman doctrines that the infusion-based account of justification generates: baptismal regeneration, the sacrificial Mass, purgatory, the treasury of merit, and the sacrament of penance. The lesson then addresses the contemporary ecumenical dialogue, specifically the Joint Declaration on the Doctrine of Justification (JDDJ) of 1999 between the Lutheran World Federation and the Roman Catholic Church, and evaluates whether the JDDJ represents a genuine convergence on the gospel or a diplomatic formulation that obscures rather than resolves the underlying disagreement.

A note on tone is essential before we begin. This lesson engages the Roman Catholic Church's doctrine of justification with the conviction that the Reformation's recovery of biblical justification was genuinely a recovery of the gospel itself, and that the Roman Catholic formulation represents a genuine deviation from the apostolic account that has serious consequences for the pastoral care of souls. That conviction is stated honestly and without apology, because the stakes of the justification debate are too high for diplomatic vagueness. But the engagement with Roman Catholic theology must also be characterized by the charity, the precision, and the respect that genuine theological dialogue requires. The Roman Catholic Church contains within it many sincere, devout, and genuinely Christ-seeking people whose personal trust in Christ may, by God's merciful sovereignty, exceed the formal boundaries of their church's doctrinal system. The critique in this lesson is directed at a doctrinal system, not at individuals; it is engaged with the understanding that those who hold the doctrine being critiqued are often doing so in good faith and with genuine spiritual seriousness; and it is offered in the hope that clarity about the gospel will serve the cause of genuine Christian unity grounded in the apostolic truth rather than in diplomatic formulas that paper over genuine disagreements.

This lesson will proceed through seven major sections: the Roman Catholic doctrine of justification in its Tridentine form; the three key differences between the Roman Catholic and Reformation accounts; the specific Roman doctrines that flow from and depend on the infusion model (baptism, the Mass, purgatory, indulgences); the biblical and theological response to each of these doctrines; the contemporary ecumenical dialogue and its significance; the pastoral bottom line; and a concluding reflection on the continuing relevance of the Reformation debate for the contemporary church.

I. The Roman Catholic Doctrine of Justification

The Tridentine Definition and Its Content

A. *The Council of Trent: Historical Context*

The Council of Trent was the Roman Catholic Church's formal, magisterial response to the Protestant Reformation, convened by Pope Paul III in 1545 and concluding under Pope Pius IV in 1563. Its sixth session (1547), which defined the doctrine of justification, is the most theologically significant document of the Counter-Reformation and remains, in its essentials, the binding dogmatic teaching of the Roman Catholic Church on the subject of justification to the present day. The Council was convened with the explicit purpose of responding to the Reformation's challenges, and its definition of justification was formulated in direct opposition to the Reformation's sola fide: the canons appended to the doctrinal chapters specifically anathematize positions that the Reformers held.

The Council of Trent's definition of justification (Session VI, Chapter 7) reads in relevant part: "Justification itself... is not merely the remission of sins, but also the sanctification and renewal of the inward man through the voluntary reception of the grace and gifts whereby an unjust man becomes just and from being an enemy becomes a friend, that so he may be an heir according to hope of life everlasting." Several features of this definition require careful attention. First, justification is defined as including "sanctification and renewal of the inward man", precisely the transformation of the inner person that the Reformation insisted was sanctification, not justification. Second, justification requires "voluntary reception", the human will's cooperation with the infused grace is a necessary component of the justification. Third, the justification produces a genuine moral change in the person (from unjust to just, from enemy to friend), the person actually becomes righteous in her own person, rather than being declared righteous on the basis of an alien righteousness.

Canon 11 of Session VI states the formal anathema against the Reformation's sola fide: "If anyone says that men are justified either by the sole imputation of the justice of Christ or by the sole remission of sins, to the exclusion of the grace and the charity which is poured forth in their hearts by the Holy Ghost and is inherent in them; or even that the grace whereby we are justified is only the favor of God; let him be anathema." And Canon 12 adds: "If anyone says that justifying faith is nothing else but confidence in the divine mercy which remits sins for Christ's sake; or that this confidence alone is that whereby we are justified; let him be anathema." These canons are not diplomatic overstatements; they are the formal dogmatic condemnation of precisely what the Reformers taught and what this curriculum has been establishing as the biblical gospel.

B. *The Three Key Differences*

The Roman Catholic doctrine of justification differs from the Reformation's biblical account at three fundamental points, each of which carries significant theological and pastoral consequences. The first difference is the nature of the righteousness involved: Rome teaches infused righteousness (the actual communication of moral grace to the soul, making the person genuinely and intrinsically more righteous in her own person through the operation of grace), while the Reformers taught imputed righteousness (the legal crediting of Christ's alien righteousness to the believer's account, changing her legal standing before God without making her intrinsically morally perfect).

The second difference is the character of the justification: Rome teaches justification as a process (a continuous, ongoing, potentially reversible transformation of the inner person that advances as the person cooperates with grace and declines when mortal sin destroys the infused grace), while the Reformers taught justification as a once-for-all declaration (a completed forensic verdict pronounced at the moment of faith, irreversible, grounded in the perfection of Christ's imputed righteousness). The third difference is the instrument of justification: Rome teaches faith plus works (the infused faith, formed and perfected by love, together with the merits of good works, as the instrument and cause of justification), while the Reformers taught faith alone (faith as the sole instrument through which the imputed righteousness is received, with works as the fruit of justification rather than its instrument).

Each of these three differences is both theologically decisive and pastorally consequential. On the imputation/infusion difference: if the righteousness that grounds the justified standing is the person's own infused righteousness, then the certainty of the standing is proportional to the degree of the righteousness, which is never complete in this life, and which can be destroyed by mortal sin. If the righteousness that grounds the standing is the alien, imputed righteousness of Christ, then the certainty of the standing is as complete and as permanent as Christ's righteousness itself. On the process/declaration difference: if justification is a process, then the certainty of one's present state of justification is always in question, the Council of Trent explicitly taught that no one, without a special divine revelation, can know with the certainty of faith that they are among the predestined to be saved. If justification is a declaration, then the certainty of the present state is as absolute as the divine verdict that produced it. On the faith-plus-works/faith-alone difference: if works contribute to justification as an instrument or a cause, then the sinner's own moral performance is one of the grounds of her acceptance before God, which is precisely what the Reformation insisted was the corruption of the gospel.

II. Baptism and Initial Justification

The Sacramental Mechanism of Rome's Soteriology

A. *Baptism as the Instrument of Initial Justification*

In Roman Catholic theology, water baptism is the ordinary instrument of initial justification, the sacramental act through which the infused grace of justification is first communicated to the soul of the recipient. The Council of Trent taught that baptism is "the instrumental cause" of justification (Session VI, Chapter 7): it is the means by which the grace that makes the sinner just is first conveyed. This includes infant baptism, through which the infant receives the infused grace of justification before any act of personal faith or repentance, establishing that the justification Rome describes is not the fruit of personal faith but the effect of the sacramental act itself, operating *ex opere operato* (by the work performed).

The Reformation's rejection of baptismal regeneration and baptism as the instrument of justification rests on several converging lines of biblical argument. First, the New Testament's account of justification consistently locates the instrument in faith rather than in baptism: "A man is justified by faith apart from works of the Law" (Romans 3:28, NASB 1995); "by faith in Christ Jesus" (Galatians 2:16); "believe in the Lord Jesus, and you will be saved" (Acts 16:31, NASB 1995). None of these texts name baptism as the instrument of justification; all of them name faith. Second, Paul's extended argument in Romans 4 uses Abraham's justification, which occurred before his circumcision (the Old Covenant's sacramental rite), as the paradigmatic demonstration that justification is by

faith, not by the sacramental rite: “He received the sign of circumcision, a seal of the righteousness of the faith which he had while uncircumcised” (Romans 4:11, NASB 1995). The circumcision/baptism parallel is significant: just as Abraham’s circumcision was the seal of the righteousness he already possessed by faith, so baptism is the sign and seal of the justification received through faith, not its cause.

Titus 3:5–7 is one of the texts most frequently cited in support of baptismal regeneration: “He saved us, not on the basis of deeds which we have done in righteousness, but according to His mercy, by the washing of regeneration and renewing by the Holy Spirit, whom He poured out upon us richly through Jesus Christ our Savior, so that being justified by His grace we would be made heirs according to the hope of eternal life” (NASB 1995). The “washing of regeneration and renewing by the Holy Spirit” has been interpreted as a reference to water baptism, but the most theologically consistent Reformed interpretation understands it as referring to the Spirit’s regenerating work, the cleansing and renewing described in Ezekiel 36:25–27, which may be expressed through or associated with baptism as the sign of that inner reality, without making the baptismal water the cause of the regeneration. The parallel with Romans 4:11 (the sign of something already real) rather than with a cause-and-effect relation is the more consistent account of the relationship between baptism and justification.

B. The Article on Baptismal Regeneration and the Reformed Response

The broader biblical case against baptismal regeneration rests on the consistent New Testament pattern that presents regeneration as the work of the Spirit through the Word, not through water. John 3:5–8 describes the new birth as the work of the Spirit who “blows where He wishes”, the sovereign, unpredictable work of a Person, not the predictable effect of a ritual. First Peter 1:23 attributes the new birth to the “living and enduring word of God.” James 1:18 attributes it to the divine will exercised “by the word of truth.” None of these texts attribute regeneration to the administration of water. And 1 Corinthians 1:17, Paul’s declaration that “Christ did not send me to baptize, but to preach the gospel” (NASB 1995), would be inexplicable if baptism were the instrument of the justification that the gospel proclaims. If baptism were the ordinary means of justification, Paul’s relegation of it to secondary status in his own apostolic ministry would be a dereliction of his primary pastoral responsibility.

The pastoral consequences of baptismal regeneration are significant and serious. The doctrine encourages the confusion of the sign with the reality it signifies: people who were baptized as infants may assume a justified standing before God that they do not in fact possess, because the baptismal act was not accompanied by the regenerating work of the Spirit and the subsequent exercise of genuine saving faith. This is precisely the category of person that the New Testament most urgently warns: those who rest their confidence before God on a religious rite rather than on the living faith that the Spirit produces in the genuinely regenerate. The Reformed tradition insists that baptism is a genuine covenant sign and seal, that it signifies and seals the grace of God in Christ to the one who receives it with faith, but it is never the cause or the instrument of the justification it signifies. The distinction is not a secondary theological refinement; it is the difference between directing the soul toward a sacramental act and directing it toward the living Christ who alone is the ground of the justified standing.

III. The Mass and the Once-for-All Sacrifice

Hebrews 10 and the Sufficiency of the Cross

A. *The Roman Catholic Doctrine of the Mass*

In Roman Catholic theology, the Mass is understood as the continual re-presentation (or re-offering) of Christ's sacrifice, not a separate sacrifice from the one offered at Calvary, but the same sacrifice made present again in a sacramental mode. The Council of Trent defined the Mass as a "propitiatory sacrifice," offered for the sins of the living and the dead, through which the merits of Christ's passion are applied to the recipients. The Roman Catholic Catechism (1994) states: "The Eucharist is thus a sacrifice because it re-presents (makes present) the sacrifice of the cross" (no. 1366). The implication is that the saving benefits of Christ's atoning work are not available simply through faith in the once-for-all accomplished sacrifice, but must be perpetually renewed and applied through the ongoing sacramental re-presentation of that sacrifice in the Mass.

The doctrine of the Mass as a propitiatory sacrifice is incompatible with the New Testament's account of the once-for-all character of Christ's sacrifice as the Epistle to the Hebrews develops it. Hebrews 10:10–14 is the most concentrated statement of the once-for-all sufficiency of Christ's single offering: "By this will we have been sanctified through the offering of the body of Jesus Christ once for all. Every priest stands daily ministering and offering time after time the same sacrifices, which can never take away sins; but He, having offered one sacrifice for sins for all time, sat down at the right hand of God... For by one offering He has perfected for all time those who are sanctified" (NASB 1995). Four specific contrasts in these verses establish the absolute sufficiency and the unrepeatable character of Christ's sacrifice.

First, the Levitical priests stand (present tense, continuous action) offering repeatedly; Christ sat down (aorist, completed action) at the Father's right hand, the seated posture indicating the completed work. A priest stands to offer; he sits when the work is done. The sitting of Christ is the most eloquent possible declaration of the sufficiency of His once-for-all offering: there is nothing more to be done. Second, the Levitical sacrifices are offered "time after time" (Greek: *kata to dinikēs*, repeatedly) and "never take away sins"; Christ's sacrifice is offered "once for all" (*hapax*) and has "perfected for all time those who are sanctified." Third, the Levitical system requires the same sacrifices to be repeated because each offering is insufficient and temporary; Christ's offering needs no repetition because it is complete and permanent. Fourth, the sitting of Christ at the Father's right hand is specifically the posture of the accomplished mission, He has offered the one sacrifice, it has been accepted, and He now rules and intercedes from the position of completed redemptive work.

B. *The Reformed Response to the Mass*

The Reformation's response to the doctrine of the Mass as a propitiatory sacrifice was among its most direct and its most biblically grounded polemical positions. The Reformers insisted, with Hebrews 10's unambiguous testimony, that Christ's sacrifice was offered "once for all" (*hapax* in Hebrews 9:26; 10:10; *ephapax* in 9:12; 10:10), a word that leaves no room for re-presentation, re-offering, or perpetual re-application through a sacramental act. The Greek word *hapax* and its compound *ephapax* mean "once, once only, once for all time", a word specifically chosen by the author of Hebrews to contrast the once-for-all character of Christ's sacrifice with the repeated character of the Levitical sacrifices.

The theological implication of Hebrews 10:10–14 for the pastoral reception of the atonement's benefits is profound. The benefits of Christ's once-for-all sacrifice are not perpetually dispensed through a priestly re-offering that must be attended and received repeatedly; they are fully and permanently available to every person who has received the once-for-all accomplished sacrifice through the once-for-all instrument of faith. The once-for-all

character of the sacrifice and the once-for-all character of the declaration of justification at the moment of faith are mutually consistent: the sacrifice was offered once, its benefits were fully secured once, and the declaration of the justified standing was pronounced once, permanently, irrevocably, on the basis of the sacrifice that neither repeats nor diminishes.

The doctrine of the Mass as a propitiatory sacrifice also has direct pastoral consequences that must be honestly confronted. If the benefits of the atonement must be perpetually renewed through the regular reception of the Eucharist, then the certainty of the justified standing is perpetually contingent on the regular and worthy reception of the sacrament, which is precisely the pastoral anxiety that the Reformation's insistence on the once-for-all character of justification was designed to relieve. The person who trusts the once-for-all accomplished sacrifice of Christ as the permanent basis of her standing before God has a different quality of assurance from the person who depends on the repeated re-presentation of that sacrifice as the mechanism of its ongoing efficacy. And the difference in the quality of assurance, the difference between the stable, Christ-grounded confidence of the believer who rests on the finished work and the perpetually uncertain dependence of the person who must keep returning to the sacrament for the ongoing maintenance of the grace, is precisely the pastoral difference that the Reformation fought to establish and that the Roman system, by its logic, must deny.

IV. Purgatory, Indulgences, and the Treasury of Merit

The Doctrines That Infusion Necessitates

A. Purgatory and Its Theological Logic

The doctrine of purgatory is not an isolated Roman Catholic peculiarity; it is the necessary theological consequence of the infusion-based account of justification. If justification is a process of moral transformation through the infusion of grace, if the justified standing before God requires that the person be actually, intrinsically righteous in her own person, then the obvious problem arises: what happens to the soul of the Christian who dies with the infused grace of justification intact but with venial sins (sins that damage but do not destroy the infused grace) still unconfessed and unatoned? The Roman Catholic answer is purgatory: a state of purification after death in which the soul undergoes the temporal punishment due to sins already forgiven in their guilt, completing the moral transformation that must be complete before the soul can enter the beatific vision.

The Roman Catholic Catechism describes purgatory as the place where “all who die in God’s grace and friendship, but still imperfectly purified, are indeed assured of their eternal salvation; but after death they undergo purification, so as to achieve the holiness necessary to enter the joy of heaven” (no. 1030). The key phrase is “the holiness necessary to enter the joy of heaven”, the implication being that the holiness produced by the infused grace of justification is not sufficient, at the moment of death, to qualify the soul for the direct vision of God, and that further purification must occur post-mortem to complete the moral transformation that the infusion of grace has begun but not finished. Purgatory is, on this account, the post-mortem continuation of the purgatorial process that the sacrament of penance has been managing in this life.

The Reformation’s response to the doctrine of purgatory is grounded in the once-for-all character of Christ’s atoning work and the completeness of the justified standing it produces. If the righteousness that grounds the justified standing is the alien, imputed righteousness of Christ, perfect, complete, and immediately credited to the

believer's account at the moment of faith, then there is no post-mortem purification required, because the standing is already perfect in Christ. Hebrews 10:14's declaration that "by one offering He has perfected for all time those who are sanctified" is the most direct scriptural rebuttal: the perfection is complete, it is permanent, and it is accomplished by the one offering rather than by the ongoing cooperation with infused grace or the post-mortem purification of remaining imperfections. Paul's conviction in Philippians 1:23 that "to die is gain" and that departure is to "be with Christ, which is very much better" (NASB 1995) is inexplicable if death were followed by a potentially extended period of purgatorial purification rather than by the immediate presence of Christ in the fullness of the beatific vision.

B. Indulgences and the Treasury of Merit

The doctrine of indulgences is closely related to purgatory and shares its theological logic. In Roman Catholic theology, an indulgence is the remission, granted by the church through its authority over the "treasury of merit," of the temporal punishment due to sins whose guilt has already been forgiven through the sacrament of penance. The treasury of merit is the accumulated surplus of meritorious acts performed by Christ and the saints beyond what was needed for their own salvation, a surplus that the church, as the steward of this treasury, can dispense to the faithful in the form of indulgences, reducing or eliminating the temporal punishment they must undergo, either in this life or in purgatory.

The indulgence controversy of the early sixteenth century, specifically, the sale of indulgences by Johann Tetzel to fund the construction of St. Peter's Basilica in Rome, was the immediate occasion of Luther's Ninety-Five Theses (1517) and therefore the historical trigger for the Reformation. But Luther's objection was not primarily the abuse of indulgences (though the abuse was real and serious); it was the theological premise that underlay the entire indulgence system: that the merits of Christ and the saints could be dispensed by the church to reduce the punishment owed by sinners for their sins, as if the atoning work of Christ were a reservoir of merit that the church could draw upon and distribute rather than a once-for-all sacrifice whose benefits are fully and freely available to every sinner who comes to Christ in faith.

The theological error underlying indulgences and the treasury of merit is the failure to understand the completeness of Christ's atoning work. Christ's death did not accumulate a surplus of merit beyond what was needed; it accomplished a complete, definitive, once-for-all satisfaction of the divine justice for every sin of every believer. There is no remaining temporal punishment for the justified believer to undergo or to have remitted by indulgence, because the divine justice has been fully satisfied in the propitiation of Christ. Colossians 2:13–14 makes this explicit: "Having forgiven us all our transgressions, having canceled out the certificate of debt consisting of decrees against us... He has taken it out of the way, having nailed it to the cross" (NASB 1995). The certificate of debt, every sin, every charge, every element of the divine claim against the sinner, was nailed to the cross and canceled. There is no remainder, no residual temporal punishment, no ongoing debt that the church's treasury of merit must be invoked to discharge.

V. The Sacrament of Penance and the Assurance Problem

How the Roman System Structures Spiritual Anxiety

A. Penance as the Recovery of Lost Justification

In Roman Catholic theology, the sacrament of penance (also called the sacrament of reconciliation or of confession) is the ordinary means by which the baptized Christian who has fallen into mortal sin recovers the state of grace that the mortal sin has destroyed. The Council of Trent taught that mortal sin destroys the infused grace of justification: the soul that commits a mortal sin loses the state of sanctifying grace (and therefore of justification), and must receive the sacrament of penance, consisting of contrition, confession to a priest, absolution, and the performance of the assigned satisfaction (penance in the older sense), to restore the lost grace and re-enter the state of justification.

The theological structure of the penance system reveals, with particular clarity, the fundamental difference between the Roman Catholic and Reformation accounts of justification. In the Roman account, justification can be lost and must be repeatedly recovered through the sacramental mechanism of the church. In the Reformation's account, justification is a once-for-all declaration that cannot be lost, because it rests not on the quality of the person's moral condition (which can deteriorate) but on the imputed righteousness of Christ (which is permanent). The Roman system requires a perpetual sacramental management of the soul's relationship with God, a relationship that is repeatedly damaged and repaired through the cycle of sin, confession, absolution, and satisfaction. The Reformation's system rests on a relationship established once through the once-for-all declaration of justification and maintained perpetually through the unchanging faithfulness of the God who pronounced it.

B. The Assurance Problem Under the Roman System

The most pastorally devastating consequence of the Roman Catholic doctrine of justification is the structured impossibility of genuine, robust assurance of salvation within the system's own logic. The Council of Trent explicitly addressed and rejected the possibility of such assurance in Session VI, Chapter 9: "No one, moreover, so long as he is in this mortal life, ought so far to presume as regards the secret mystery of divine predestination, as to determine for certain that he is assuredly in the number of the predestinate", and in Canon 16: "If anyone says that he will for certain, with an absolute and infallible certainty, have that great gift of perseverance unto the end, unless he have learned this by special revelation; let him be anathema."

The Tridentine denial of assurance follows with strict logical necessity from the infusion model of justification. If the justified standing depends on the quality of the person's infused righteousness, a righteousness that can be destroyed by mortal sin and must be maintained by ongoing cooperation with grace, then the certainty of the present justified standing requires the certainty that no mortal sin has been committed and unconfessed, that the most recent confession was made with sufficient contrition, that the assigned satisfaction has been performed, and that the grace received has been maintained. None of these conditions can be verified with absolute certainty in this life; therefore the certainty of the justified standing cannot be absolute. The denial of assurance is not a pastoral failure of the Roman system; it is its logical consequence.

The Reformation's recovery of the certainty of assurance was directly connected to its recovery of the imputed righteousness of Christ as the ground of justification. If the ground of the justified standing is not the quality of the person's infused righteousness but the alien, imputed righteousness of Christ, a righteousness that is perfect, permanent, and unchanging, then the certainty of the justified standing is as certain as Christ's righteousness. This is why Luther's discovery of the alien righteousness in Romans 1:17 was the opening of the gates of paradise: not

merely the discovery of a new theological position, but the discovery of a ground of assurance that the Roman system structurally excluded and that the gospel as Luther now understood it structurally guaranteed. Titus 3:5–7’s “being justified by His grace we would be made heirs according to the hope of eternal life” is the declaration of a present justified status and a certain eschatological inheritance, not a hope that depends on the soul’s successful navigation of the sacramental system to the moment of death.

VI. The Contemporary Dialogue

The Joint Declaration and the Limits of Ecumenical Agreement

A. *The Joint Declaration on the Doctrine of Justification (1999)*

The Joint Declaration on the Doctrine of Justification (JDDJ), signed by the Lutheran World Federation and the Roman Catholic Church on October 31, 1999 (the 482nd anniversary of Luther’s Ninety-Five Theses), was presented by many as the resolution of the theological dispute that had divided Western Christianity since the Reformation. The JDDJ declared a “consensus in basic truths of the doctrine of justification” between Lutherans and Roman Catholics, and stated that the mutual condemnations of the sixteenth century do not apply to the other partner’s present doctrine. It was widely reported as a landmark ecumenical achievement and as a significant step toward the reconciliation of the two traditions.

The JDDJ’s account of the shared consensus includes genuinely important common affirmations. Both traditions affirm that justification is by grace alone (*sola gratia*), that the whole of the initiative in salvation belongs to God and not to human effort. Both affirm that Christ is the sole mediator of salvation. Both affirm that faith is the means by which the sinner receives the grace of God in justification. And both affirm that good works are the fruit of the justified life rather than its basis. These are genuine and significant agreements, and they represent real doctrinal common ground that should be acknowledged honestly.

However, the JDDJ’s consensus language conceals persistent and unresolved differences precisely at the points where the Reformation debate was most heated. The declaration acknowledges, in its “differentiating language” sections, that Lutherans understand justification as the declaration of the forgiveness of sins and the imputation of righteousness, while Roman Catholics understand it as the renewal and transformation of the inner person through infused grace, and it claims that these “different emphases” are within the scope of the agreed consensus rather than contradictions of it. But the imputation/infusion distinction is not a difference of emphasis on the same underlying reality; it is a difference about the nature of the reality itself. Either the righteousness that grounds the justified standing is alien (imputed, Christ’s) or it is inherent (infused, the person’s own transformed moral condition); and this difference determines whether the certainty of the standing is as stable as Christ’s unchanging righteousness or as variable as the person’s fluctuating moral condition.

B. *Why Evangelicals Cannot Sign the JDDJ Without Compromising the Gospel*

The JDDJ was signed by the Lutheran World Federation, a body that includes Lutheran churches across a wide theological spectrum, many of which have moved significantly from the confessional Lutheran theology of the sixteenth century. Conservative and confessional evangelicals (including Reformed evangelicals) were not party to the JDDJ, and for good theological reasons. The declaration’s claim that the sixteenth-century condemnations

do not apply to the current partner's teaching would require demonstrating that the Roman Catholic Church has actually changed its teaching on the points that the Reformation declared to be departures from the gospel, and the evidence for such a change is not forthcoming. The Catechism of the Catholic Church (1994), published five years before the JDDJ, reaffirms the Tridentine doctrine of justification in its essentials: infused grace, the sacramental mechanism, the necessity of ongoing cooperation with grace, and the role of good works in the process of justification.

The signing of the JDDJ, for evangelical Christians, requires not a convergence on the gospel but a redefinition of the gospel that makes the sixteenth-century differences appear less significant than they are. The Reformation did not begin over a minor theological refinement; it began over the question of how a guilty sinner stands before the holy God, and the answer the Roman Catholic system gave and continues to give is genuinely different from the answer that the apostle Paul gives in Romans 3:21–28. Galatians 1:6–9 provides the apostolic standard for evaluating any proposed restatement of the gospel: “If anyone preaches to you a gospel contrary to what you received, he is to be accursed” (NASB 1995). The standard for evaluating whether the JDDJ represents a genuine convergence on the gospel is not whether both parties can agree to a set of sufficiently vague formulations that each can interpret according to its own theological tradition, but whether both parties are actually affirming the same account of how sinners are justified before God that Paul gives in the letter to the Romans.

The pastoral bottom line, which the lesson's outline names explicitly, is this: justification by faith alone is not a secondary doctrine over which charitable disagreement can be maintained while the churches pursue other forms of cooperation and unity. It is the gospel itself. Luther was right: it is the *articulus stantis et cadentis ecclesiae*, the article by which the church stands or falls. A church that teaches that sinners are justified by faith plus the sacramental mechanism, by the infusion of grace plus the ongoing cooperation of the will, by the imputed righteousness of Christ plus the infused righteousness of the transformed soul, is not teaching a less complete version of the same gospel; it is teaching a different gospel. And a different gospel, however sincerely held and however elaborately developed, is not the power of God for salvation to everyone who believes.

VII. The Biblical Response and the Continuing Relevance

Sola Fide Then and Now

A. *The Galatians Parallel*

The most directly relevant biblical parallel to the Reformation's debate with Rome is Paul's letter to the Galatians, written in response to a crisis that was structurally identical to the one the Reformation addressed: the addition of human religious performance to Christ's accomplished righteousness as the ground of acceptance before God. The Judaizers were not denying Christ; they were adding to Him. They were not saying that faith was unnecessary; they were saying that faith was insufficient. They were insisting that Gentile Christians must be circumcised and observe the Mosaic law in order to be “fully” justified, that Christ's righteousness, received through faith, needed to be supplemented by the performance of the law's demands. And Paul's response was not the measured acknowledgment of a different but legitimate theological emphasis; it was the most categorical and most urgent condemnation of a false gospel available in the apostolic vocabulary.

Galatians 3:10–14 is Paul’s specific scriptural argument against adding the law’s demands to faith as the ground of justification: “For as many as are of the works of the Law are under a curse; for it is written, ‘Cursed is everyone who does not abide by all things written in the book of the law, to perform them.’ Now that no one is justified by the Law before God is evident; for, ‘The righteous man shall live by faith.’ However, the Law is not of faith; on the contrary, ‘He who practices them shall live by them.’ Christ redeemed us from the curse of the Law, having become a curse for us— for it is written, ‘Cursed is everyone who hangs on a tree’— in order that in Christ Jesus the blessing of Abraham might come to the Gentiles, so that we would receive the promise of the Spirit through faith” (NASB 1995). The argument is airtight: if anyone’s justification depends in any part on their performance of the law, the law’s demands are absolute (all things, not some things), and no one meets them, which means the person seeking partial justification through law-keeping is under the law’s curse, not its blessing. Christ redeemed from the curse precisely by bearing it, and the redeemed receive the blessing through faith, not through law.

The parallel to the Reformation’s debate is direct: the Roman Catholic system’s addition of the sacramental mechanism, the ongoing cooperation with grace, and the infused righteousness of the person’s own moral transformation to Christ’s accomplished righteousness as the ground of justification is structurally analogous to the Judaizers’ addition of circumcision and law to faith as the ground of justification. In both cases, what is being added is a human contribution to the ground of acceptance before God; in both cases, the apostolic response is the exclusion of every such addition as the corruption of the gospel; and in both cases, the consequence of the addition for the pastoral care of souls is the same: anxiety where there should be assurance, conditional acceptance where there should be permanent peace, and dependence on human religious performance where there should be rest in the finished work of Christ.

B. The Continuing Relevance

The Reformation debate about justification is not a historical artifact that can be safely consigned to the sixteenth century while contemporary Christians focus on more pressing concerns. It is as relevant as the question it addresses: how does a guilty sinner stand before the holy God? As long as that question is asked, and it will be asked in every generation by every human soul that has honestly confronted its own condition before the divine tribunal, the answer that the Reformation recovered from Paul’s letter to the Romans will be the answer that the gospel provides: by grace alone, through faith alone, in Christ alone, to the glory of God alone.

The practical relevance of the justification debate extends into every dimension of the pastoral life of the contemporary evangelical church. The person who drifts toward a works-based understanding of her relationship with God, who measures her standing before God by the quality of her moral performance, whose assurance rises and falls with the consistency of her spiritual disciplines, who approaches God with the dread of the unworthy rather than the confidence of the justified, has functionally adopted the Roman Catholic psychology of justification even if she has never heard of the Council of Trent. And the appropriate pastoral response to that functional Roman-ism within evangelical experience is precisely the Reformation’s recovery: the specific, theologically precise, personally directed declaration that the standing before God rests not on the quality of the performance but on the alien, imputed, permanently credited righteousness of Christ.

Hebrews 10:10–14 provides the most comprehensive single-paragraph statement of the Reformation’s central pastoral claim: “By this will we have been sanctified through the offering of the body of Jesus Christ once for all... For by one offering He has perfected for all time those who are sanctified.” Once for all. Perfected for all time. Not maintained through repeated sacramental acts, not sustained through ongoing cooperation with infused

grace, not completed after death through purgatorial purification, but accomplished once, perfected permanently, available fully to every person who has received it through the once-for-all instrument of faith in the once-for-all sacrifice of the Son of God. This is the gospel. This is what the Reformation recovered. This is what the church in every generation must preach, guard, and live.

“By this will we have been sanctified through the offering of the body of Jesus Christ once for all... For by one offering He has perfected for all time those who are sanctified.”

Hebrews 10:10, 14, NASB 1995

Theological Terms and Definitions

Council of Trent	The Roman Catholic Church's formal magisterial response to the Protestant Reformation, convened by Pope Paul III in 1545 and concluding in 1563. Its sixth session (1547) defined the doctrine of justification in direct opposition to the Reformation's sola fide, teaching justification as a process of moral transformation through infused grace mediated by the sacraments, requiring the voluntary cooperation of the human will. Canon 11 explicitly condemned justification by the "sole imputation of the justice of Christ"; Canon 12 condemned justification by faith alone as "nothing else but confidence in the divine mercy." These canons remain in force as binding Catholic dogma, unrepealed by any subsequent council or papal definition.
Infused Righteousness	The Roman Catholic doctrine that justification involves the actual communication of sanctifying grace to the soul, making the person genuinely and intrinsically more righteous in her own moral character through the operation of the sacraments and the cooperation of the human will. Contrasted with imputed righteousness (the Reformed doctrine that the righteousness grounding the justified standing is the alien righteousness of Christ, credited to the believer's account through faith). The infusion/imputation distinction determines whether the certainty of the justified standing depends on the quality of the person's fluctuating moral condition (infusion) or on the perfection of Christ's unchanging righteousness (imputation).
Ex Opere Operato	Latin: "by the work performed." The Roman Catholic principle that the sacraments confer grace by virtue of the sacramental act itself, independently of the moral state of the minister who administers them, though not independently of the disposition of the recipient. The principle establishes the objectivity of the sacramental grace: the grace is conferred when the sacrament is validly administered, not when the minister performs the act with particular holiness. Ex opere operato is the basis for the Roman Catholic understanding of baptism as the instrument of initial justification (infusing grace by the administration of water) and of the Mass as the re-presentation of Christ's sacrifice (applying the merits of the passion by the performance of the Eucharistic rite).
Purgatory	The Roman Catholic doctrine of a state of post-mortem purification for souls who die in God's grace but with venial sins unconfessed or the temporal punishment due to forgiven sins not yet discharged. Theologically necessitated by the infusion model of justification: if the justified standing requires the soul to be actually, intrinsically righteous in its own person, and if the moral transformation wrought by infused grace is incomplete at death, then post-mortem purification is required to complete the transformation before the soul can enter the beatific vision. The Reformed response: purgatory has no biblical basis, and its theological necessity disappears when the justified standing is grounded in the alien, imputed righteousness of Christ (which is complete at the moment of faith) rather than in the person's own infused moral transformation.
Indulgences	In Roman Catholic theology, the remission granted by the church, through its authority over the treasury of merit, of the temporal punishment due to sins already forgiven in their guilt through the sacrament of penance. The treasury of merit is the accumulated surplus of meritorious acts performed by Christ and the saints beyond what was needed for their own justification. The sale of indulgences by Johann Tetzel was the immediate occasion of Luther's Ninety-Five Theses (1517). The Reformed objection: Christ's atoning work did not accumulate a surplus of merit beyond what was needed; it accomplished a complete, definitive satisfaction of the divine justice for every sin of every believer, leaving no remaining temporal punishment for the church's treasury of merit to discharge (Colossians 2:13–14).
Treasury of Merit	The Roman Catholic doctrine that the meritorious acts of Christ and the saints, exceeding what was needed for their own salvation, constitute a treasury from which the church can draw to

	grant indulgences to the faithful, reducing or eliminating the temporal punishment due to forgiven sins. The theological premise of the treasury of merit is that the merits of Christ and the saints are quantifiable, surplus in character, and dispensable by the church's apostolic authority. The Reformed objection: Christ's sacrifice accomplished a complete satisfaction of the divine justice for every sin of every believer (Hebrews 10:14: "perfected for all time those who are sanctified"); there is no surplus to be dispensed, because the satisfaction was complete and the standing it produced is permanent.
Sacrament of Penance	In Roman Catholic theology, the ordinary means by which the baptized Christian who has committed mortal sin recovers the state of sanctifying grace (and therefore justification) destroyed by the mortal sin. The sacrament consists of contrition (sorrow for sin motivated by love of God or fear of punishment), confession to a priest, absolution (the priest's pronouncement of forgiveness in Christ's name), and satisfaction (the performance of the assigned act of reparation). The Reformed objection: the sacrament of penance implies that the justified standing can be lost and must be repeatedly recovered through a sacramental mechanism, which is incompatible with the once-for-all, irrevocable character of the divine declaration of justification grounded in the imputed righteousness of Christ.
Articulus Stantis et Cadentis Ecclesiae	Latin: "the article by which the church stands or falls." Luther's characterization of the doctrine of justification by faith alone (sola fide): the doctrine on which the church's health and integrity depend. A church that teaches this doctrine accurately is a church that is standing; a church that corrupts or denies it is a church that is falling. The characterization reflects Luther's conviction that justification is not one doctrine among many but the central doctrine on which the entire structure of the gospel depends, the article that determines whether the sinner's confidence for eternity rests on the unshakeable foundation of Christ's imputed righteousness or on the shifting ground of her own religious performance.
Hapax / Ephapax	Greek: "once," "once only," "once for all time." The adverbs used repeatedly in the Epistle to the Hebrews (hapax in 9:26, 27; 10:10; ephapax in 9:12; 10:10) to describe the once-for-all character of Christ's sacrifice, specifically in contrast with the repeated character of the Levitical sacrifices. The hapax/ephapax language is the Epistle to the Hebrews' most direct response to any doctrine that makes the benefits of Christ's sacrifice dependent on a repeated sacramental re-presentation (the Roman Mass): Christ offered His sacrifice once, the offering was accepted, and the benefits of the once-for-all sacrifice are fully and permanently available to every person who receives them through the once-for-all instrument of faith.
Joint Declaration on Justification	The JDDJ: a formal agreement signed on October 31, 1999, by the Lutheran World Federation and the Roman Catholic Church, declaring a "consensus in basic truths of the doctrine of justification" and stating that the mutual condemnations of the sixteenth century do not apply to the other partner's present doctrine. Evangelical and Reformed critics argue that the JDDJ achieves apparent consensus by using language sufficiently vague to allow each party to interpret it within its own theological tradition, without genuinely resolving the imputation/infusion distinction that was the central point of disagreement in the sixteenth century. The Roman Catholic Church did not withdraw any of the Tridentine canons in signing the JDDJ, and the Catechism of the Catholic Church (1994) reaffirms the essential content of the Tridentine doctrine.

Practical Application

A. For the Mind: What Must We Believe?

We must believe that the doctrinal differences between the Reformation's gospel and the Roman Catholic system's soteriology are not peripheral theological refinements over which charitable Christian disagreement is appropriate, but differences about the very substance of the gospel itself. The imputation/infusion distinction, the declaration/process distinction, and the faith-alone/faith-plus distinction are not differences about how the same gospel is expressed; they are differences about what the gospel is. A gospel that directs the sinner to place her hope in the quality of her own infused moral transformation, in the ongoing sacramental maintenance of the grace she has received, and in the eventual post-mortem purification of her remaining moral deficiencies is a different gospel from the one Paul preaches in Romans 3:21–28, and a different gospel is no gospel at all, however sincerely held and however elaborately developed.

We must believe this with the specific theological precision that the Reformation's debate with Rome requires: not merely that sola fide is our preferred formulation while Rome's formulation is a less complete alternative, but that the forensic, once-for-all, imputed-righteousness-of-Christ account of justification is the account that the apostolic testimony demands and that the alternative accounts deviate from it in ways that have serious consequences for the pastoral care of souls. Luther was right that the article by which the church stands or falls is not a secondary matter. The entire edifice of the Christian life, assurance, prayer, sanctification, mission, suffering, is built on the foundation of the justified standing before God. Distort the foundation and the edifice becomes unstable; clarify and secure the foundation and the entire edifice is strengthened.

We must also believe that the appropriate engagement with Roman Catholic Christians is not condescension or hostility but the honest, charitable, intellectually serious presentation of the gospel as the apostle Paul preaches it, together with the patient, theologically informed demonstration of how and why the Roman Catholic system deviates from that gospel in ways that matter for souls. Many Roman Catholics know and love Jesus Christ and will find themselves in heaven not because of the Roman Catholic system's sufficiency but because God's mercy is greater than any human theological system. But our responsibility to Roman Catholic friends, colleagues, and family members is not to affirm their system as an adequate expression of the gospel but to commend to them the specific, personally liberating, assurance-producing truth of justification by grace alone, through faith alone, in Christ alone, the truth that sets souls free from the treadmill of self-justifying performance.

B. For the Heart: What Must We Feel and Desire?

The emotional register that this lesson should produce is a combination of gratitude for the Reformation's recovery of the gospel and genuine pastoral concern for those who are still living under the burden of the system the Reformation opposed. The gratitude is not triumphalism; it is the specific, personal, theologically grounded thankfulness of someone who understands what it would mean to live without the assurance that the imputed righteousness of Christ provides. Imagine, honestly and compassionately, living in a theological system where no one can know with certainty whether they are among the predestinate, where the justified standing is perpetually contingent on the quality of the last confession and the adequacy of the performed satisfaction, where the prospects of post-mortem purgation add an unknown period of suffering to the uncertainty of the present. This

is not a caricature; it is the logical consequence of the Tridentine system, and the freedom from it that the gospel of imputed righteousness provides is the freedom that souls in that system need.

Desire the specific pastoral courage to engage the Roman Catholic doctrine of justification not with the avoidance of those who consider it impolite to raise theological differences with sincere religious people, but with the honest, charity-grounded, truth-loving directness of those who know that the specific content of the gospel matters for eternity. The ecumenical pressure of the contemporary environment consistently rewards the avoidance of specific doctrinal differences and treats the raising of such differences as the violation of the spirit of Christian unity. But the unity the gospel seeks is not the unity of doctrinal vagueness; it is the unity of the truth that sets free, and the truth that sets free is specific enough to be worth protecting from compromise, even at the cost of the temporary discomfort that doctrinal honesty produces.

Desire also the ongoing self-examination that this lesson makes necessary. The Roman Catholic psychology of justification, the works-based approach to the standing before God, the performance-calibrated assurance, the sacramental dependence for the maintenance of grace, is not confined to those who formally belong to the Roman Catholic Church. It is the default psychology of every human heart that has not been thoroughly shaped by the specific, disorienting, liberating truth that the standing before God rests entirely on the alien, imputed righteousness of Christ and not at all on the quality of one's own spiritual performance. Examine your heart for the functional Romanism that exercises itself without formal Roman Catholic allegiance, and bring it to the specific truth of Romans 3:24 and Ephesians 2:8–9 until the performance-based anxiety is replaced by the Christ-grounded assurance.

C. *For the Hands: What Must We Do?*

- Read the Council of Trent's Decree on Justification (Session VI) in its entirety, both the sixteen chapters of the doctrinal definition and the thirty-three canons appended to it. Note specifically: (a) Canon 11's condemnation of justification by the "sole imputation of the justice of Christ"; (b) Canon 12's condemnation of the definition of faith as "confidence in the divine mercy"; (c) Canon 24's condemnation of the teaching that the received justice is not preserved and augmented by good works; and (d) Canon 30's condemnation of the teaching that there is no purgatory. Then compare each canon with the biblical account of justification developed in this unit and identify the specific biblical text or argument that most directly addresses each canon's condemnation.
- Study Hebrews 10:1–18 as the New Testament's most sustained treatment of the once-for-all character of Christ's sacrifice and its consequences for the Christian's standing before God. Note the specific vocabulary of once-for-all (hapax, ephapax) and its role in the argument. Note the seated posture of Christ (v. 12) as the declaration of completed work. Note the perfected-for-all-time character of the sanctification produced by the one offering (v. 14). And note the Jeremiah 31 quotation in verses 15–17 (the New Covenant promise that sins will be remembered no more) as the eschatological foundation for the declaration of verse 18: "Now where there is forgiveness of these things, there is no longer any offering for sin." How does this final statement (no more offering for sin needed) address the Roman Catholic doctrine of the Mass as a continued propitiatory sacrifice?
- Read Galatians 1:6–9 and 3:1–14 as the apostolic standard for evaluating any proposed gospel. Using the specific criteria Paul provides, the gospel he preached (Galatians 1:8: "contrary to what we preached") and the biblical account of justification by faith apart from law-keeping (Galatians 3:10–14), evaluate the Roman Catholic doctrine of justification against that standard. Does the Roman Catholic account represent a

“gospel contrary to what Paul preached”? Where specifically? What is the apostolic response to a gospel that adds human religious performance to Christ’s accomplished righteousness as the ground of justification? And how does the directness of Paul’s response in Galatians inform the appropriate tone and urgency of the evangelical engagement with the Roman Catholic doctrine?

- Read the Catechism of the Catholic Church (sections 1420–1498 on the sacrament of penance and 1030–1032 on purgatory), available freely online, and compare the doctrine of each with the biblical account developed in this lesson. Note specifically: (a) the role of the sacrament of penance in restoring the grace lost through mortal sin, and compare with the once-for-all character of justification; (b) the description of purgatory as the “purification necessary to enter the joy of heaven”, and compare with Hebrews 10:14’s declaration that Christ’s one offering has “perfected for all time those who are sanctified”; and (c) the Catechism’s teaching on indulgences and the treasury of merit, and compare with Colossians 2:13–14’s declaration that the debt was nailed to the cross and canceled.
- Write a one-page personal reflection on the following question: If you had been raised in a devout Roman Catholic home and had never encountered the Reformation’s account of imputed righteousness and the assurance of salvation, what specific aspects of your spiritual life would be most different? What would you be anxious about that you now have peace about? What would you be depending on for your standing before God that you now recognize as unnecessary because Christ’s righteousness is sufficient? And how does this exercise of imaginative empathy both deepen your gratitude for the Reformation’s recovery of the gospel and increase your pastoral concern for Roman Catholic Christians who are living within the system that the Reformation opposed?

Key Texts: *Romans 3:28; Galatians 2:16; 3:10–14; Ephesians 2:8–9; Hebrews 10:10–14; Titus 3:5–7; Colossians 2:13–14; Philippians 1:23; Romans 4:11*

Study and Discussion Questions

Opening Question

- Before studying this lesson, how familiar were you with the specific content of the Roman Catholic doctrine of justification as defined by the Council of Trent? Did you think of the differences between Roman Catholic and evangelical/Reformed soteriology as primarily about secondary doctrines (purgatory, indulgences, Mary) or as centered on the fundamental question of how sinners are justified before God? And how does the lesson's claim that the imputation/infusion, declaration/process, and faith-alone/faith-plus distinctions are differences about the substance of the gospel itself, rather than different emphases within a shared gospel, strike you after studying the content of the Tridentine definition?

Observation Questions (What Do the Texts Say?)

- Read Hebrews 10:1–18. In verse 1, what is the specific description of the Levitical law (shadow vs. true form)? In verses 3–4, what do the repeated sacrifices demonstrate (they are a... of sins; they can never...)? In verses 11–12, what is the contrast between the Levitical priests' posture (standing and offering...) and Christ's posture (sat down...)? What does the contrast in posture specifically signify about the completion of the work? In verse 14, what specific claim does Paul make about the effect of the one offering (He has... for all time those who are...)? And in verse 18, what conclusion does the author draw about further offerings for sin (now where there is... there is no longer any...)?
- Read Galatians 3:10–14. In verse 10, what is the condition for being under the law's curse, and what is its scope ("all things")? In verse 11, what does Paul cite from Habakkuk 2:4 to demonstrate that justification is not by law? In verse 12, what does Paul cite from Leviticus 18:5 to demonstrate that law operates on a different principle from faith? In verse 13, what specific act constitutes the redemption from the curse, and what Old Testament text (Deuteronomy 21:23) does Paul cite? And in verse 14, what is the purpose of the redemption, and through what instrument is the blessing received?
- Read Titus 3:4–7. What is the basis on which salvation occurred (v. 5: "not on the basis of... but according to His...")? What two dimensions of the Spirit's saving work are named in verse 5 ("the washing of... and renewing by...")? Who is the agent of the Spirit's work (v. 6: "whom He poured out upon us richly through...")? What is the result of the Spirit's work in verse 7 ("so that being... by His grace we would be made... according to the hope of...")? And how does the sequence of this passage, mercy, Spirit's work, justification by grace, heirs of eternal life, address the Roman Catholic system's addition of the cooperation of the human will to the reception of justification?
- Read Colossians 2:13–14. In verse 13, what is the description of the pre-Christian condition ("when you were..."), and what has God done ("He made you alive... having... us all our transgressions")? In verse 14, what specific image does Paul use for the cancellation of the debt against the sinner ("having canceled out the... consisting of decrees...")? What was done with this document ("He has taken it out of the way, having nailed it to the...")? Does this passage leave any remaining debt outstanding for the sinner whose sins are forgiven, or is the cancellation total? And how does this passage address the Roman Catholic doctrine of the temporal punishment due to sin that must be discharged through penance or purgatory?
- Read Philippians 1:21–23. In verse 21, what are the two alternatives Paul names ("to live is... to die is...")? In verse 23, what does Paul describe as the result of departing ("to depart and be with..."), and how does he evaluate this alternative ("which is very much...")? Is there any mention of an intervening period of

purification between death and the presence of Christ? And how does the immediate, unqualified character of “to be with Christ” (without any intervening purgatorial period) address the Roman Catholic doctrine of purgatory?

Interpretation Questions (What Does It Mean?)

- The lesson argues that the three key differences between Rome and the Reformation (infusion vs. imputation, process vs. declaration, faith-plus vs. faith-alone) are differences about the substance of the gospel rather than different emphases within a shared gospel. Evaluate this argument. Is it possible to hold the imputation view and the infusion view as complementary emphases on the same underlying reality (as the JDDJ suggests), or do they actually describe mutually exclusive accounts of what constitutes the justified standing before God? What would be the specific consequence for the question of assurance if the imputation view were true? If the infusion view were true?
- The lesson argues that the doctrine of purgatory is the “necessary theological consequence” of the infusion-based account of justification, that if the justified standing requires actual moral transformation and that transformation is incomplete at death, post-mortem purification follows logically. Evaluate this argument. Is purgatory genuinely necessitated by the logic of the infusion model, or could a Roman Catholic theologian hold the infusion model without purgatory? And does the Reformed account of imputed righteousness genuinely eliminate the theological need for purgatory, or are there other grounds on which purgatory might be argued? What specific biblical texts most directly address the doctrine of purgatory, and how do they do so?
- The lesson presents the Mass as incompatible with Hebrews 10’s once-for-all account of Christ’s sacrifice. The Roman Catholic Church, however, insists that the Mass does not re-sacrifice Christ but “re-presents” (makes present again) the one sacrifice in a sacramental mode. Does this distinction between re-sacrificing and re-presenting adequately answer the Reformed objection, or does the objection apply equally to a re-presentation? Specifically: if the benefit of the atoning sacrifice is available only through the re-presentation of the sacrifice in the Mass, rather than through the once-for-all instrument of faith in the once-for-all accomplished sacrifice, does the Mass’s re-presenting mode compromise the once-for-all sufficiency that Hebrews 10:14 describes?
- The lesson evaluates the Joint Declaration on the Doctrine of Justification (JDDJ) as achieving apparent consensus through language sufficiently vague to allow each party to interpret it within its own theological tradition. Is this a fair evaluation? Read the specific language of the JDDJ’s article 4.4 (on justification as forgiveness and renewal) and evaluate whether it represents a genuine convergence on the imputation/infusion question or a formulation that each party can accept while holding incompatible underlying doctrines. And how does the fact that the Roman Catholic Church did not repeal any of the Tridentine canons in signing the JDDJ affect your assessment of the declaration’s significance?
- The lesson closes by arguing that justification by faith alone is as relevant to the contemporary evangelical church as it was to the sixteenth-century Reformation, specifically because the “Roman Catholic psychology of justification” (works-based assurance, performance-calibrated standing, sacramental dependence) is the “default psychology of every human heart” apart from the specific shaping of the gospel. Evaluate this claim. Is the human default toward a performance-based understanding of the divine relationship accurately described as functionally Roman Catholic? What specific dimensions of the Roman Catholic psychology of justification do you recognize in evangelical spiritual experience? And how would you specifically diagnose and address this functional Romanism in the pastoral care of evangelical believers?

Application Questions (What Does It Demand of Us?)

- The lesson argues that evangelical Christians should engage Roman Catholic doctrine about justification with “honesty, charity, precision, and respect” rather than either condescension or avoidance. Evaluate your own default posture toward Roman Catholic soteriology. Do you tend toward the condescension of those who dismiss Roman Catholic Christianity without engaging it seriously? Or toward the avoidance of those who treat it as impolite to identify the specific theological differences? And what specific changes in your approach to conversations with Roman Catholic friends, family members, or colleagues would reflect the combination of clarity and charity that the lesson recommends?
- The lesson describes the “structured impossibility of genuine, robust assurance” within the Roman Catholic system’s own logic, grounded in the Tridentine teaching that no one can know with certainty they are among the predestined (Canon 16). Consider the pastoral implications of this for Roman Catholics you know. What specific spiritual consequences would the absence of assurance produce in the life of a devout Roman Catholic who takes her church’s teaching seriously? And how would you, with pastoral sensitivity and theological precision, introduce the specific assurance-grounding truth of imputed righteousness to a Roman Catholic who is open to the conversation?
- The lesson identifies the indulgence controversy as the historical trigger for the Reformation and traces the theological error underlying indulgences to the failure to understand the completeness of Christ’s atoning work. Examine whether any analogues to the indulgence system exist in contemporary evangelical practice, forms of religious activity that implicitly function as partial satisfactions of divine claims that Christ’s atonement has fully satisfied. What specific contemporary evangelical practices might carry the implicit message that the believer’s performance contributes to maintaining or improving her standing before God? And how does a clear theology of the completed, once-for-all, fully sufficient atonement address each such practice?
- The lesson argues that the pastoral bottom line is that “justification by faith alone is not a secondary doctrine but the gospel itself, and to compromise it is to lose the gospel.” Luther called it the *articulus stantis et cadentis ecclesiae*. Do you agree with the strength of this claim? Are there forms of theological compromise on justification that you think are genuinely tolerable without losing the gospel, forms that the Roman Catholic or other traditions represent? Or do you find that the lesson’s exegetical case from Galatians 3, Hebrews 10, and Ephesians 2 establishes the importance of the doctrine with sufficient clarity to justify Luther’s strong claim? Let your answer be specific, biblical, and honest about the pastoral stakes.

Prayer Focus

Open this lesson's prayer time with a reading of Hebrews 10:10–14 as the declaration of the once-for-all sufficiency that is the foundation of everything this lesson has defended. Read it slowly, attending to the specific theological weight of every phrase: the “once for all” of the offering, the “sitting down” of the completed work, the “perfected for all time” of the sanctification that results, and the “no longer any offering for sin” that follows from the once-for-all sacrifice's completion. This is the gospel's specific answer to the Roman Catholic system's perpetual-offering logic: the work is done; the sacrifice is complete; the standing is perfected; nothing more is needed. Receive it as the declaration of your own standing before God at this moment.

Pray with specific thanksgiving for the men and women of the Reformation who were willing, at great personal cost, to speak the truth about the gospel against the most powerful religious institution in Western Christendom. Martin Luther risking his life before the Diet of Worms (“Here I stand; I can do no other”). William Tyndale translating the New Testament into English so that the plowboy could read the Bible in his own language, and dying for it. Thomas Cranmer writing the Thirty-Nine Articles that summarized the Reformation's biblical theology, and dying for it. These were not merely historical heroes of a past theological controversy; they were the instruments of the Spirit's sovereign work to recover the gospel from the centuries of obscurity that had covered it, and the recovery they accomplished is the reason that your own access to the assurance of imputed righteousness is not a personal spiritual discovery but the inheritance of a long and costly theological tradition.

Pray for Roman Catholics, specifically, the Roman Catholics you know personally: family members, colleagues, neighbors, friends. Pray for them not with the condescension of those who assume they are lost, but with the genuine pastoral concern of those who know that the system they inhabit is structured in ways that make the specific assurance of the gospel harder to receive, and who desire for them the specific, personally liberating, assurance-producing truth of imputed righteousness. Ask the Spirit to do in their hearts what only the Spirit can do: to make the gospel of grace not merely an interesting theological proposition but the personally transformative reality that sets the soul free from the performance treadmill and grounds it in the alien, permanent, perfectly credited righteousness of Christ.

Pray with honest self-examination for the functional Romanism that may be present in your own spiritual experience. Bring before God the specific dimensions of your Christian life where you know that a works-based psychology is operative, where your sense of acceptance before God rises with spiritual success and falls with spiritual failure, where the quality of this morning's devotional time shapes your sense of confidence in prayer, where the recent failures of the past week make the approach to the throne feel less confident. Name them specifically, not to produce guilt but to bring them to the specific, theologically precise correction: the standing before God is not calibrated by your performance. It rests on the alien righteousness of Christ, imputed once, complete permanently, and as unchanging as the eternal Son whose righteousness it is.

Close with Ephesians 2:8–9 as the corporate declaration of the grace-through-faith-alone justification that this lesson has defended: “For by grace you have been saved through faith; and that not of yourselves, it is the gift of God; not as a result of works, so that no one may boast.” Speak it as those who mean every word: by grace (not by cooperation with grace, not by grace plus the sacramental mechanism, not by grace plus the infusion of righteousness that must be maintained by ongoing compliance with the system, but by grace alone), through faith (not through faith plus works, not through faith plus baptism, not through faith plus the Mass, but through faith

alone), not of yourselves (not from any quality or performance or religious contribution of your own), it is the gift of God (pure gift, from the God who gives what He gives without any reciprocal payment from the recipient). This is the gospel. Stand in it.

“Therefore, brethren, since we have confidence to enter the holy place by the blood of Jesus, by a new and living way which He inaugurated for us through the veil, that is, His flesh, and since we have a great priest over the house of God, let us draw near with a sincere heart in full assurance of faith.”

Hebrews 10:19–22a, NASB 1995

Key Texts: Romans 3:28; Galatians 2:16; 3:10–14; Ephesians 2:8–9; Hebrews 10:10–14, 19–22; Titus 3:5–7; Colossians 2:13–14; Philippians 1:23; Romans 4:11; 1 Corinthians 1:17

Soli Deo Gloria
To God Alone Be the Glory

FAITHFUL TO THE WORD

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