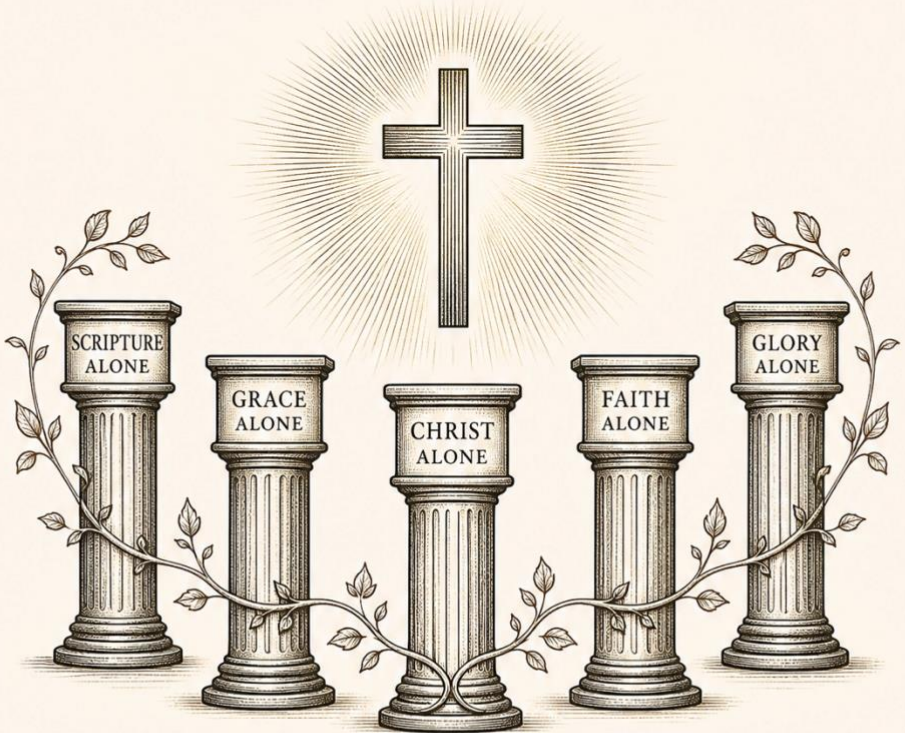


THE FIVE SOLAS

Scripture, Grace, Christ, Faith, and Glory Alone



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Pastor Emeritus, Th.B., A.B., D.D

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A Theological Study in the Five Pillars of the Reformation

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DEDICATION

“For from him and through him and to him are all things.

To him be glory forever. Amen.”

— *Romans 11:36*

To the HELP, Inc. fellowship,

faithful hearers and seekers of the whole counsel of God.

Soli Deo gloria.

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Preface

The five Reformation solas, *Sola Scriptura*, *Sola Gratia*, *Solus Christus*, *Sola Fide*, and *Soli Deo Gloria*, are not merely historical slogans. They are the grammar of the Christian faith. They are the breath by which the Church speaks truly when she speaks of God, of salvation, and of the life to which the redeemed are called. To recover them is not nostalgia. It is reformation.

These chapters grew out of a series of theological lectures that I delivered to the HELP, Inc. fellowship over many years. Each sola was addressed in its own right, and yet the five form a coherent whole, a tapestry of grace in which every thread is essential to the pattern. Remove any one, and the doctrine of salvation unravels. Hold to all five, and you hold to the Gospel.

My aim throughout is not academic novelty but pastoral fidelity. Every chapter attempts to state what the Reformed tradition has always affirmed: that in matters of salvation there is but one source (Scripture), one ground (grace), one Mediator (Christ), one instrument (faith), and one goal (the glory of God alone). These are not five separate truths. They are one truth, stated from five angles. I have tried to let the Bible speak for itself, and for that reason I have quoted the words of Scripture wherever I have appealed to them, so that you never have to take my word for what God has said.

I have arranged the chapters in the order that the Reformers themselves most often traced. We begin with the Word, because it is in the Word that we learn everything else. We move to grace, the unmerited favour of God that is the source of every blessing. We turn to Christ, in whom grace has a face and a name. We consider faith, the empty hand that receives what Christ has won. And we end where all true theology ends, in the glory of God, for whom and to whom are all things.

You are invited to engage these chapters not merely as a student but as a worshipper. Theology that does not bend toward doxology has missed its purpose. At the close of each chapter you will find three reflection questions. The first probes the doctrine itself, the second asks

how your church should live in its light, and the third asks what you will do about it this week. I pray that you will not hurry past them.

May these pages serve the glory of God and the good of His people.

Soli Deo gloria.

Introduction

The Protestant Reformation of the sixteenth century was, at its heart, a theological crisis. When Martin Luther posted his Ninety-Five Theses on the door of the Wittenberg church in 1517, he was not simply protesting ecclesiastical corruption. He was, knowingly or not, raising a question that would reshape the Christian world: On what authority does the Church stand, and by what means is a sinner made right with God?

The answers that emerged from that upheaval were gathered into five Latin phrases. *Sola Scriptura* declared that Scripture alone, and not tradition or papal decree, is the final norm for Christian doctrine and life. *Sola Gratia* affirmed that salvation is entirely of grace, entirely God's initiative, entirely unmerited by the sinner. *Solus Christus* proclaimed that there is but one Mediator between God and man, the man Christ Jesus. *Sola Fide* maintained that justification is received through faith alone, apart from works of the law. And *Soli Deo Gloria* declared that the glory belongs to God alone.

These five affirmations did not originate with the Reformers. They are the distillation of the apostolic testimony, the echo of Augustine, and the inheritance of the whole catholic (that is, universal) tradition of the Church rightly understood. What the Reformers did was to recover them from beneath layers of ecclesiastical accretion and to set them once again at the center of Christian teaching. They did not claim to have invented a new gospel. They claimed to have dug out the old one.

Why, then, should a book be written about them in our day? The answer is that the questions have not gone away. Every generation asks again where final authority lies, whether salvation is a gift or a wage, who stands between God and the sinner, what it means to believe, and for whose sake the whole creation exists. The vocabulary changes. A congregation may no longer speak of indulgences or relics, but it may speak of spiritual experiences, church programs, personal charisma, or moral achievement in precisely the same tone of confidence that once surrounded the old medieval devices. Error does not die. It migrates.

It is my conviction that the Church of Jesus Christ in the twenty-first century stands in need of the same reformation that the sixteenth-century Church required. The antidote to error is always the same: a return to the Word of God, received by faith, through grace, in Christ, for the glory of God alone. That single sentence contains all five solas, and the chapters that follow are an extended meditation upon it.

A word about method. Each chapter opens with a Scripture that carries its theme, followed by a short statement of the doctrine. The body of each chapter is then divided into lettered sections, and I have kept the order and wording of those sections as I first taught them to the HELP, Inc. fellowship. Chapter 1 asks what the Bible is, and works through inspiration, illumination, inerrancy, and authority. Chapter 2 asks what grace is, and answers that it is God's love extended to us, at Christ's expense, and experienced in the Christian life. Chapter 3 shows Christ as the revelation of God, the representative of mankind, and the Redeemer of His Church. Chapter 4 asks what saving faith is, and considers its origin, its object, and its objective. Chapter 5 shows that the glory of God is displayed in creation, in the condemnation of sin, and in the covering and cleansing of sin.

Throughout, I have tried to define technical terms where they first appear, and a short Glossary at the back gathers them for quick reference. A Scripture Index is provided for those who wish to trace a particular text through the book. The Personal Questions and Challenges that follow the Conclusion are meant for slower and more private reflection, and they may also serve a study group that wishes to work through the whole book together.

I do not pretend that these pages say everything that may be said. The Reformed tradition has produced libraries on each of the solas. My hope is simply that a pastor, an elder, or a thoughtful believer who has never studied them in order will find here a clear and faithful map, and that having seen the map, he will go on to explore the territory in the Scriptures themselves. The apostle Paul did not blush to say what stands at the head of every true gospel ministry, and I place his words here as the banner under which this book is written.

“For I am not ashamed of the gospel, for it is the power of God for salvation to everyone who believes, to the Jew first and also to the Greek.”

— Romans 1:16

CHAPTER 1

Sola Scriptura: Scripture Alone

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

— 2 Timothy 3:16–17

The Church exists under the Word of God. This is not a metaphor but a theological confession of the most fundamental kind. The people of God do not stand over Scripture, determining its meaning by magisterial decree or by the shifting winds of cultural consensus. They stand under it, judged by it, formed by it, and sustained by it. Scripture alone is the highest authority for faith and life. This is what the Reformation meant by *Sola Scriptura*, and this is what must be recovered whenever the Church drifts from its moorings.

People of the world and of the Church alike err most profoundly when they cease to resort to the Bible alone as the best and only guide for the minds, hearts, and conduct of God’s people. God has not left us in our errant and fallible condition without a sure guide. When He brought Israel out of Egypt, He spoke first, and what He spoke became the foundation of a nation: “I am the LORD your God, who brought you out of the land of Egypt, out of the house of slavery. You shall have no other gods before me” (Exod. 20:2–3). The same God who spoke at Sinai caused His words to be written, so that those who were not present at Sinai might still hear Him.

Bible writers were moved by His Spirit to inform, guide, and prompt us to the way of truth, goodness, and practicality for our life. “Trust in the LORD with all your heart, and do not lean on your own understanding. In all your ways acknowledge him, and he will make straight your paths” (Prov. 3:5–6). The Holy Bible has been given to us for this very purpose. It is not one source of authority among many. It is the supreme and final authority for Christian doctrine and life, and every

other source of knowledge, whether tradition, reason, or experience, must be brought before it and judged by it.

In this chapter I will follow four steps. First, we shall see that the Bible comes to us by divine inspiration, given through holy human writers. Second, we shall see that the same Spirit who inspired it also illumines its readers. Third, we shall consider what it means to call such a book inerrant and infallible. Fourth, we shall draw the conclusion that Scripture has divine authority over all our life.

A. By Divine Inspiration for Holy Human Writers

The foundation of *Sola Scriptura* is the doctrine of inspiration. The Bible is not merely a human document, a collection of religious impressions gathered over centuries. It is the Word of God given through human words. This dual authorship is the nerve of everything the Reformation claimed about Scripture.

1. The Source of Scripture

The Apostle Peter makes the source of Scripture explicit: “For no prophecy was ever produced by the will of man, but men spoke from God as they were carried along by the Holy Spirit” (2 Pet. 1:21). The human writers did not invent the message. They were borne along by the Spirit of the living God. The Greek word that Peter uses suggests the movement of a ship under sail, driven by the wind. The sailors are active, for they trim the sails and hold the rudder, but the wind determines where the ship goes. In the same way the biblical authors wrote with their own minds, vocabularies, and personalities, yet the Spirit determined what they wrote.

The same Spirit who brooded over the waters at creation now brooded over the hearts and minds of the biblical authors, ensuring that what they wrote was precisely what God intended to say. When I say that Scripture is inspired, therefore, I do not mean that it is inspiring, as a fine poem or a noble speech may be inspiring. I mean that it has its origin in God.

2. The Meaning of “Breathed Out”

Paul uses a word that is found nowhere else in the New Testament when he says that “all Scripture is breathed out by God” (2 Tim. 3:16). B. B. Warfield pointed out long ago that the word does not describe a breath breathed into the writers, as though God merely stirred them to be creative. It describes Scripture itself as the breath of God, as the product of His mouth. What Scripture says, God says. This is why Paul can say that “the Scripture, foreseeing that God would justify the Gentiles by faith, preached the gospel beforehand to Abraham” (Gal. 3:8), as though Scripture were itself a speaking person. It is also why the writer to the Hebrews can introduce a psalm with the words, “as the Holy Spirit says, ‘Today, if you hear his voice, do not harden your hearts’” (Heb. 3:7–8), attributing to the Holy Spirit words that were first sung in Israel’s worship.

This does not make the human authors into mere secretaries taking dictation. Luke tells us that it seemed good to him, “having followed all things closely for some time past, to write an orderly account” (Luke 1:3). His research was real, and his style is his own. Yet his Gospel is Scripture. The doctrine of inspiration does not abolish the human author. It guarantees that the human author, in all his humanity, wrote what God willed to be written.

3. The Testimony of Christ

Our Lord Himself settles any doubt about how He regarded the Old Testament. “For truly, I say to you, until heaven and earth pass away, not an iota, not a dot, will pass from the Law until all is accomplished” (Matt. 5:18). He did not treat the text as a record of fallible human opinion. He treated it as the voice of His Father. He promised His apostles that the Holy Spirit “will teach you all things and bring to your remembrance all that I have said to you” (John 14:26), and thereby He authorized the New Testament in advance. The Church did not create the Scriptures. The Scriptures, given by the Spirit, created the Church.

This is not abstract theology. It is the ground on which you may stand when you open your Bible tomorrow morning. The words you read

there are not the best guesses of religious men. They are the words of the God who made you.

B. By His Illumination, Scripture Was Divinely Guided

Inspiration concerns the composition of Scripture. Illumination concerns its comprehension. Both are gifts of the same Spirit. The Spirit who breathed out the Word now illumines the minds of its readers to receive and understand what He has given. This is the promise of the New Covenant: “I will put my law within them, and I will write it on their hearts. And I will be their God, and they shall be my people” (Jer. 31:33).

1. The Need for Illumination

Paul develops this theme with remarkable precision in 1 Corinthians 2. “Now we have received not the spirit of the world, but the Spirit who is from God, that we might understand the things freely given us by God” (1 Cor. 2:12). The Spirit of God, who searches the depths of God, communicates spiritual truth in spiritual words to spiritually discerned minds. “The natural person does not accept the things of the Spirit of God, for they are folly to him, and he is not able to understand them because they are spiritually discerned” (1 Cor. 2:14).

The things of God are spiritually discerned, and the unregenerate mind cannot receive them. This is why a brilliant scholar may master the grammar of the Greek New Testament and yet remain blind to its message, while a humble believer with a plain translation sees Christ on every page. The difficulty is not in the clarity of the text but in the darkness of the heart. For this reason the psalmist prayed, “Open my eyes, that I may behold wondrous things out of your law” (Ps. 119:18). And Paul prayed for the Ephesians “having the eyes of your hearts enlightened, that you may know what is the hope to which he has called you” (Eph. 1:18).

2. Illumination and the Authority of Interpretation

The implication is profound. The Bible does not merely inform the mind as any human document might. It addresses the heart as the living Word of the living God, and it does so by the agency of the same Spirit who inspired it. John Calvin taught that the highest proof of Scripture is that God Himself speaks in it, and that the Spirit who spoke through the prophets must penetrate our hearts before we are persuaded that they faithfully proclaimed what had been divinely commanded. Without that inward testimony, argument alone will never carry us over the line into assured faith.

The corollary for Scripture's sufficiency is significant. If the Spirit illumines the reader to understand what the inspired text says, then the reader does not need an authoritative external interpreter to stand between him and the Word. The Reformers' slogan was not that every reader's private interpretation is authoritative. Peter warns that "no prophecy of Scripture comes from someone's own interpretation" (2 Pet. 1:20), and the Reformers heeded the warning. They insisted that the Church's teachers must be heard, tested, and corrected by the Word. But they did insist that no human institution possesses the kind of interpretive authority that belongs to the Spirit-illuminated Word alone.

3. The Right Use of the Word

The believers at Berea are the model. They "received the word with all eagerness, examining the Scriptures daily to see if these things were so" (Acts 17:11). They did not reject Paul. They tested Paul, and Luke calls them "more noble" for doing so. A church that discourages its people from testing every sermon by the Word has already begun to lose the first sola. A church that sets pastors, elders, and members together under the open Bible, each praying for light, is a church that remains reformable.

C. The Divine Inerrancy and Infallibility of Holy Scripture

A Scripture that is divinely inspired and Spirit-illuminated is, by necessity, a Scripture that is inerrant and infallible. These two words are sometimes used loosely, but they are not identical. Inerrancy refers to the truthfulness of Scripture in all that it affirms. Infallibility refers to Scripture's incapacity to fail in its purpose, so that it achieves what God intends for it to achieve.

1. Inerrancy: The Truthfulness of the Word

Paul's declaration in 2 Timothy 3:16 that "all Scripture is breathed out by God" grounds both attributes in the nature of God Himself. Because God is true, the Word He has breathed out cannot err. "Let God be true though every one were a liar" (Rom. 3:4). He is "God, who never lies" (Titus 1:2). It follows that He cannot inspire a falsehood. Our Lord prayed to His Father, "Sanctify them in the truth; your word is truth" (John 17:17). He did not say that the word contains truth, or that it points toward truth. He said that it is truth.

Inerrancy does not demand that Scripture speak with modern scientific precision, nor that every figure of speech be read as plain prose. The Bible uses poetry, parable, hyperbole, and the ordinary language of observation. Inerrancy asks only that what the text actually affirms, rightly understood in its own genre and context, be true. When difficulties arise, and they do, the believer approaches them as a student who trusts his teacher, and not as a judge who presumes the teacher guilty.

2. Infallibility: The Word That Cannot Fail

Because He is sovereign over His purposes, the Word He has given cannot fail. "So shall my word be that goes out from my mouth; it shall not return to me empty, but it shall accomplish that which I purpose, and shall succeed in the thing for which I sent it" (Isa. 55:11). The Bible is not a ship that may or may not reach harbour. It will accomplish what

God sent it to do. It will save the elect, harden the proud, comfort the weary, and rebuke the careless, just as He has determined.

3. The Anchor: God Does Not Change

James adds the anchor: “Every good gift and every perfect gift is from above, coming down from the Father of lights with whom there is no variation or shadow due to change” (Jas. 1:17). The God who gave us Scripture does not change. His truth does not waver. His Word, therefore, does not mislead, does not err, and does not fail. “The sum of your word is truth, and every one of your righteous rules endures forever” (Ps. 119:160). This is the ground of the believer’s confidence.

There is a pastoral reason why I press this point. A Bible that is true in some places and doubtful in others cannot comfort a dying man. If the preacher must say, “Perhaps this promise is reliable, and perhaps it is not,” then the conscience has nothing to rest on. But if every word is breathed out by the God who cannot lie, then the weakest believer may lean his whole weight on a single sentence of Scripture and find that it holds.

D. The Divine Authority of Scripture

Inspiration, illumination, inerrancy, and infallibility converge on a single practical question: Does the Bible have the right to command our obedience? The answer of *Sola Scriptura* is an unequivocal yes. Scripture exercises divine authority, over all human authorities and over all human activities.

1. The Authority Our Lord Acknowledged

Jesus settled this question by His own use of Scripture. In the wilderness the tempter came to Him three times, and three times He answered with the words “It is written.” For Him this was not an appeal to one opinion among many. It was the decisive word, the conversation-ender, the tempter-silencer, the death-defeater. “Heaven and earth will pass away, but my words will not pass away” (Luke 21:33). The permanence of the

Word of God is the permanence of the authority of God, and no human word can stand above it.

2. The Authority That Reaches Every Domain

This authority extends to every domain of life. “Your word is a lamp to my feet and a light to my path” (Ps. 119:105). “Trust in the LORD with all your heart, and do not lean on your own understanding” (Prov. 3:5). The Scriptures are sufficient to make the man of God “complete, equipped for every good work” (2 Tim. 3:17). There is no arena of human existence, whether family, church, vocation, civil life, or personal ethics, that stands outside the claim of the Word of God.

To say that Scripture is sufficient does not mean that it teaches everything there is to know about medicine, engineering, or agriculture. It means that everything necessary for knowing God, being saved, and living to His glory is given there, so that no further revelation, no ecclesiastical decree, and no spiritual experience needs to be added to it. Where the Church adds a second source of revealed truth, she soon finds that the second source quietly governs the first.

3. The Authority That Binds the Conscience

Martin Luther, standing before the emperor and the princes at Worms, declared that his conscience was captive to the Word of God and that he could not and would not recant. His courage was not the courage of a man with a private opinion. It was the courage of a man who had been mastered by a Book. That is what *Sola Scriptura* looks like in a human life. It does not make a person arrogant, for he knows that he stands under the Word. It makes him free, for he fears no merely human authority more than he fears God.

You and I will be tempted, as every generation of believers has been, to bow to the opinion of our friends, the mood of our culture, or the voice of our own heart. Against all of these, the Word of the Lord remains. It is a lamp for the feet of those who will walk by it.

Reflection Questions: Chapter 1

1. What does it mean to say that Scripture is the supreme and final authority for Christian faith and life? How does the doctrine of divine inspiration ground this claim, and why does it matter for the way we read and obey the Bible today?
2. How should the doctrine of *Sola Scriptura* shape the way your church approaches questions of doctrine and practice? Where might your community be tempted to place human tradition or contemporary opinion above the clear teaching of Scripture?
3. In what specific area of your own life do you most need to submit more fully to the authority of Scripture? What would it look like, practically, to trust the Word of God more completely this week?

CHAPTER 2

Sola Gratia: Grace Alone

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

— Ephesians 2:8–9

We are what we are by the grace of God. This sentence, borrowed from the Apostle Paul, is not a statement of false modesty: “But by the grace of God I am what I am, and his grace toward me was not in vain” (1 Cor. 15:10). It is a confession of the most radical kind, a confession that strips every last ground of human boasting and places the whole of salvation in the hands of the God who gives freely because He loves freely, not because He finds anything in us to love. *Sola Gratia* is not merely one doctrine among others. It is the very atmosphere in which the Gospel breathes.

To speak of grace is to speak of God’s love extended to us at immeasurable cost, the cost of His own Son. It is to speak of an initiative that is entirely His, a rescue that is entirely undeserved, and an adoption that is entirely of His choosing. The Reformers recovered this truth from beneath centuries of meritorious theology. A popular maxim of the late Middle Ages taught that God will not deny grace to the person who does what lies within him. The Reformers asked the obvious question: what lies within a dead man? In answering it from Scripture, they gave back to the Church the Gospel in its full and liberating force.

The pattern of this chapter follows the way I have taught it. Grace is God’s love extended to us. Grace is His love at Christ’s expense. Grace is His love as we experience it. Three simple statements, and yet they take in the whole of the Christian life from eternity past to eternity future.

A. God's Grace Is His Love Extended to Us

Grace, at its most basic, is the unmerited favour of God toward sinners. It is not a quality we possess or a right we may claim. It is given, not earned, and bestowed, not deserved. The Scriptures never speak of grace as God's response to something good that He has found in us. They speak of it as His free decision to set His love upon us.

1. Love That Meets Us as Enemies

Paul's language in Romans 5 makes this unmistakable: "But God shows his love for us in that while we were still sinners, Christ died for us" (Rom. 5:8). Not after we had cleaned ourselves up. Not after we had made our peace with God. While we were still sinners, and enemies in fact, He loved us. "For if while we were enemies we were reconciled to God by the death of his Son, much more, now that we are reconciled, shall we be saved by his life" (Rom. 5:10). This is grace. It does not wait for the rebel to lay down his weapons. It sends the Son to the rebel's own ground.

Paul describes our condition before grace in the plainest language. "And you were dead in the trespasses and sins in which you once walked." We were not sick, waiting for a remedy. We were dead. And then he turns on the word that changes everything: "But God, being rich in mercy, because of the great love with which he loved us, even when we were dead in our trespasses, made us alive together with Christ" (Eph. 2:1–2, 4–5). A dead man does not contribute to his own resurrection. If grace begins with resurrection, then every claim that we cooperated with it in order to be saved is silenced from the start. The preacher who tells a congregation to make a decision for Christ in order that God may then act has put the cart before the horse. God makes alive, and the living respond.

2. Love That Surrounds Every Moment of Life

God's grace surrounds His people at every point of their existence. The apostle closes his letter to the Philippians with the greeting, "The grace

of the Lord Jesus Christ be with your spirit” (Phil. 4:23), and this is no mere courtesy. Grace is the element in which the believer lives.

It reaches them as His chosen people. “You did not choose me, but I chose you and appointed you that you should go and bear fruit” (John 15:16). They are not chosen because of anything foreseen in them. They are chosen in Christ, “even as he chose us in him before the foundation of the world, that we should be holy and blameless before him” (Eph. 1:4). It reaches them as convicted sinners brought to see their need, for when the Holy Spirit comes, “he will convict the world concerning sin and righteousness and judgment” (John 16:8). It covers them as those whose sins are forgiven: “Blessed is the one whose transgression is forgiven, whose sin is covered” (Ps. 32:1; Rom. 4:7). And it cleanses them, not merely covering but removing the stain of sin altogether. “If we confess our sins, he is faithful and just to forgive us our sins and to cleanse us from all unrighteousness” (1 John 1:9).

3. Love That Accomplishes What It Intends

This love, extended by grace, is not a passive sentiment. It is a sovereign act. When God decides to love, that love is effective. It accomplishes what it sets out to accomplish. Grace does not merely offer salvation and wait to see whether the sinner will cooperate. It regenerates, calls, justifies, and glorifies.

“For those whom he foreknew he also predestined to be conformed to the image of his Son, in order that he might be the firstborn among many brothers. And those whom he predestined he also called, and those whom he called he also justified, and those whom he justified he also glorified.”

— Romans 8:29–30

The golden chain of redemption is linked by grace at every point, and not one link is allowed to fall away. Augustine saw this clearly when he confessed to God that the Lord must command what He wills and give what He commands. If the sinner’s faith, repentance, and perseverance were left finally to the sinner, none would be saved. Because they are given, all whom God has chosen will be saved. What a comfort this is to those who know the weakness of their own hearts!

B. God's Grace Is His Love at Christ's Expense

The cross is the price of grace. Whenever I hear someone speak of the free grace of God as though it cost nothing, I want to say that it is free to us precisely because it was infinitely costly to Him. Grace is therefore not cheap. It is not the comfortable assumption that God will overlook sin because He is fundamentally good-natured. It is the most costly transaction in the universe, paid in the blood of the eternal Son.

1. The Cost to the Father

“He who did not spare his own Son but gave him up for us all, how will he not also with him graciously give us all things?” (Rom. 8:32). The Father’s love for sinners cost Him the dearest thing He had. We tend to think of the cross as what Christ endured, and rightly so. But Paul would have us also think of what the Father gave. He did not spare His own Son. The reasoning of the verse is an argument from the greater to the lesser: if He gave the Son, will He withhold lesser gifts?

2. The Cost to the Son

This is the meaning of Christ’s condescension in the Incarnation. He who was “in the form of God” did not regard equality with God as something to be grasped for His own advantage, but, in Paul’s words, “emptied himself, by taking the form of a servant, being born in the likeness of men” (Phil. 2:5–7). He who was rich became poor, as Paul reminds the Corinthians: “For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich” (2 Cor. 8:9). And having become poor in the flesh, He descended further still. “And being found in human form, he humbled himself by becoming obedient to the point of death, even death on a cross” (Phil. 2:8).

When the Son emptied Himself, He did not cease to be God. The theologians call this the hypostatic union, the union of full deity and full humanity in the one Person of Christ. The Son laid aside the visible splendour of His glory and the free exercise of certain prerogatives, but He did not lay aside His divine nature. It was precisely because He was

God that His sacrifice had infinite value, and precisely because He was man that it could be offered in our place.

Consider also what the cross means for the way we treat our own sin. The believer who knows the cost of grace cannot take sin lightly, as though a forgiving God would not mind. It was our sin that nailed the Son to the tree. And yet the same believer cannot despair, as though the cost might not have been enough. The price has been paid in full. The conscience that has seen the cross is therefore at once humbled and comforted, and these two are the marks of every healthy Christian.

3. The Cost Met in the Satisfaction of Justice

His priestly intercession, both in His death and in His ongoing advocacy at the right hand of the Father, is the ground on which grace flows to sinners. “Who is to condemn? Christ Jesus is the one who died, more than that, who was raised, who is at the right hand of God, who indeed is interceding for us” (Rom. 8:34). “He is the propitiation for our sins, and not for ours only but also for the sins of the whole world” (1 John 2:2).

Propitiation means that the wrath of a holy God against sin has been turned away by a sacrifice. The sufficiency of that sacrifice is such that nothing more needs to be added for any sinner who will ever come, and its saving application is made to all whom the Father gave to the Son. As our Lord said, “All that the Father gives me will come to me, and whoever comes to me I will never cast out” (John 6:37). God’s grace is not the setting aside of His justice. It is the satisfaction of His justice in the person of His Son, so that He might be “just and the justifier of the one who has faith in Jesus” (Rom. 3:26). Here, in the words of the psalm, “steadfast love and faithfulness meet; righteousness and peace kiss each other” (Ps. 85:10), and neither is diminished.

C. God’s Grace Is His Love We Experience

The grace of God is not only an objective transaction at Golgotha. It is a living reality in the experience of the believer. What happened once for

us on the cross is applied continually in us by the Holy Spirit, and the believer who has been justified is also being changed.

1. Grace That Appears in Our Lives

Paul tells Titus that “the grace of God has appeared, bringing salvation for all people, training us to renounce ungodliness and worldly passions, and to live self-controlled, upright, and godly lives in the present age” (Titus 2:11–12). Grace appears. It is visible in the transformation of the believer’s life. A man who says he has been saved by grace and yet remains unchanged in his love of sin has not understood what grace is. Grace is not only a pardon. It is a teacher, a trainer, and a power.

2. Grace as the Shepherd’s Care

The great shepherd psalm captures the experiential dimensions of grace in language that has comforted God’s people across the centuries.

“The LORD is my shepherd; I shall not want. He makes me lie down in green pastures. He leads me beside still waters. He restores my soul. He leads me in paths of righteousness for his name’s sake. Even though I walk through the valley of the shadow of death, I will fear no evil, for you are with me; your rod and your staff, they comfort me. You prepare a table before me in the presence of my enemies; you anoint my head with oil; my cup overflows. Surely goodness and mercy shall follow me all the days of my life, and I shall dwell in the house of the LORD forever.”

— Psalm 23:1–6

The LORD is the shepherd who provides, and Paul gives the same promise in the language of the New Covenant: “And my God will supply every need of yours according to his riches in glory in Christ Jesus” (Phil. 4:19). He guides in paths of righteousness for His name’s sake, and so “we know that for those who love God all things work together for good, for those who are called according to his purpose” (Rom. 8:28). He is present in the darkest valley, He protects from every enemy, and He pursues His people with goodness and steadfast love all the days of their

lives. This is the grace of God made experiential. It is not a theory but a Shepherd.

3. Grace from First to Last

Grace, then, is not only the beginning of salvation. It is its middle and its end. “And I am sure of this, that he who began a good work in you will bring it to completion at the day of Jesus Christ” (Phil. 1:6). The God who saved us by grace keeps us by grace and will perfect us by grace. From first to last, from election to glorification, it is grace alone.

There is one more thing to say about grace as we experience it, and it concerns weakness. When Paul pleaded with the Lord three times that a thorn in the flesh might be taken from him, the Lord’s answer was not removal but promise: “My grace is sufficient for you, for my power is made perfect in weakness” (2 Cor. 12:9). Grace does not wait until we are strong. It comes to us in our weakness and makes that weakness the very place where the power of God is seen. Peter says the same from the side of the proud: “God opposes the proud but gives grace to the humble” (1 Pet. 5:5). The humble are not those who think little of themselves but those who have stopped thinking of themselves as the source of their own standing before God. They are the ones who find that grace is enough.

If you are weary tonight, let me say to you what I would say to any member of the fellowship. You are not carried by the quality of your prayers, the steadiness of your resolve, or the record of your service. You are carried by a love that was set upon you before the foundation of the world and that will not let you go. That is *Sola Gratia*, and it is as true on your worst day as on your best.

Reflection Questions: Chapter 2

1. How does the doctrine of *Sola Gratia* reshape our understanding of why God saves sinners? Why is it important to insist that grace is entirely God’s initiative, and what are the pastoral consequences of believing this deeply?

2. In what ways might your church community subtly diminish the doctrine of grace, by implying that certain behaviours or spiritual disciplines are necessary to merit or maintain God's favour? How would a robust doctrine of grace transform your communal life?
3. What specific evidence of God's unmerited favour do you see in your own life this week? How might you live differently today in light of the grace that surrounds you?

CHAPTER 3

Solus Christus: Christ Alone

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

— John 14:6

The Scriptures speak not for themselves alone but of Christ. Our Lord said to the religious leaders of His day, “You search the Scriptures because you think that in them you have eternal life; and it is they that bear witness about me” (John 5:39). Oscar Cullmann, the great Swiss New Testament scholar, rightly identified Christology as the center of all theology, the hub from which every doctrinal spoke radiates, the sun around which every theological planet orbits. He is the Center, and He is the salvation. *Solus Christus*, Christ alone, is therefore the heart of the Gospel and the beating pulse of every other sola.

The Reformation’s insistence on Christ alone was a protest against the multiplication of mediators. Medieval piety had crowded the space between God and the sinner with saints, relics, indulgences, and priestly interventions. An indulgence, in the practice that so troubled Luther, was a remission of the temporal penalties of sin, granted by the Church out of a treasury of merits and often purchased with money. The Reformers swept all of these away with a single text: “For there is one God, and there is one mediator between God and men, the man Christ Jesus, who gave himself as a ransom for all, which is the testimony given at the proper time” (1 Tim. 2:5–6). One mediator. The finality and exclusivity of this claim is not an optional feature of the Gospel. It is its very structure.

The whole Old Testament leans toward this Person. On the road to Emmaus, the risen Lord rebuked two disciples for their slowness of heart, “And beginning with Moses and all the Prophets, he interpreted to them in all the Scriptures the things concerning himself” (Luke 24:27). The sacrifices, the priesthood, the kingship, and the prophets are not

scattered ideas. They are a single testimony. When we say *Solus Christus*, we are not narrowing the Bible to a few favourite verses. We are saying that the entire Book is one long witness to One who is to come, and who has come.

In keeping with the way I first taught this subject, I will set Christ before you in three offices of His one saving work. He is the revelation of God to us. He is the representative of mankind before God. And He is the Redeemer of His Church. Take away any of the three, and we are left with a Christ too small to save.

A. Christ Is the Revelation of God

If Christ is the only way to the Father, we must first ask how we know the Father at all. The answer of the New Testament is that we know Him in the Son.

1. The Invisible Made Visible

God is invisible. “No one has ever seen God; the only God, who is at the Father’s side, he has made him known” (John 1:18). Yet God has made Himself known. He has done so definitively and finally in His Son. “He is the image of the invisible God, the firstborn of all creation” (Col. 1:15). This is not merely a representation but the exact and perfect correspondence of the divine Being in human form. In Christ, the invisible God has made Himself visible, tangible, and audible. When Philip asked to see the Father, Jesus replied, “Whoever has seen me has seen the Father” (John 14:9). John gives us the same truth in the opening of his Gospel: “And the Word became flesh and dwelt among us, and we have seen his glory, glory as of the only Son from the Father, full of grace and truth” (John 1:14).

2. The Final Word

The writer to the Hebrews frames this revelation in terms of finality: “Long ago, at many times and in many ways, God spoke to our fathers by the prophets, but in these last days he has spoken to us by his Son, whom he appointed the heir of all things, through whom also he created

the world. He is the radiance of the glory of God and the exact imprint of his nature” (Heb. 1:1–3). The prophets were many, and their words came in pieces. The Son is one, and in Him God has said all that He has to say.

The word translated “exact imprint” (*charakter*) refers to the impression left by a seal in wax, a perfect and identical reproduction. In Christ we see the exact character, the precise nature, and the undimmed glory of God. There is no hidden God behind the back of Jesus who might turn out to be different from Him. If you want to know what the Holy One is like, look at the Son.

3. The Union of God and Man in One Person

The mutual indwelling of the Father and the Son, which the theologians call *perichoresis*, grounds this revelation. “Truly, truly, I say to you, the Son can do nothing of his own accord, but only what he sees the Father doing. For whatever the Father does, that the Son does likewise” (John 5:19). The Son does what He sees the Father doing, says what the Father says, and loves as the Father loves.

And the hypostatic union, in which the eternal Son takes on human nature without diminishing His divine nature, means that in the man Jesus of Nazareth we have access to the very God of the universe. “Since therefore the children share in flesh and blood, he himself likewise partook of the same things” (Heb. 2:14). He did not become half God and half man, nor did He merely seem to be a man. He is one Person with two natures, truly God and truly man, and so He alone is fit to stand between the two parties who had been estranged.

4. Knowing God Only Through the Son

Our Lord states the exclusivity of this revelation without apology: “All things have been handed over to me by my Father, and no one knows the Son except the Father, and no one knows the Father except the Son and anyone to whom the Son chooses to reveal him” (Matt. 11:27). Creation tells us that God is, and that He is powerful. Conscience tells us that He is holy. But only the Son can tell us that He is our Father. A man may study the heavens for a lifetime and still not know whether

God is for him or against him. The cross answers that question once for all.

This is why preaching must always return to Christ. A sermon that moralizes without exalting Him, or a Bible study that analyzes a text without bringing the hearers to Him, has told the people something about God without introducing them to God. The Reformers insisted that the pulpit exists to set forth Christ, and this is the standard by which every sermon in your own church should be heard.

B. Christ Is the Representative of Mankind

Christ does not merely reveal God to us. He represents us before God. He is the Second Adam, the Last Adam, the One who does for His people what the first Adam failed to do, and who reverses by His obedience all that the first Adam forfeited by his sin.

1. The Last Adam

Paul sets the two men side by side. “Thus it is written, ‘The first man Adam became a living being’; the last Adam became a life-giving spirit” (1 Cor. 15:45). And a little later, “The first man was from the earth, a man of dust; the second man is from heaven” (1 Cor. 15:47). In Romans 5 the same apostle explains that Adam was “a type of the one who was to come” (Rom. 5:14). Adam stood at the head of one humanity, and Christ stands at the head of another.

2. Federal Headship and Imputation

Paul’s argument in Romans 5 is built on the logic of federal headship, the principle that one man acts on behalf of many, and that his act is counted as theirs. As in Adam all sinned, condemned under the curse of the one man’s trespass, so in Christ all who are His are made righteous by the one man’s obedience. “For as by the one man’s disobedience the many were made sinners, so by the one man’s obedience the many will be made righteous” (Rom. 5:19).

Christ’s righteousness is not merely an example for us to follow. It is a righteousness that is credited to our account, reckoned as ours by

God's gracious decision. The theologians call this imputation. Paul puts the great exchange into a single sentence: "For our sake he made him to be sin who knew no sin, so that in him we might become the righteousness of God" (2 Cor. 5:21). Our sin is laid upon Him. His righteousness is laid upon us. There is no other hope for a sinner who must one day stand before the judgment seat.

The theologians distinguish between the active and the passive obedience of Christ. His passive obedience is His suffering, culminating in the death that He willingly endured in our place. His active obedience is His keeping of the whole law throughout His life, which He undertook for those who could not keep it. When John the Baptist hesitated to baptize Him, Jesus replied, "Let it be so now, for thus it is fitting for us to fulfill all righteousness" (Matt. 3:15). The Lord was not in need of repentance, yet He submitted Himself to every righteous requirement in order that a complete righteousness might be provided. We need both His death to pay for our sins and His life to clothe us in a righteousness we do not have.

There is great comfort in this for the Christian who feels the weight of his own failures. When the accuser says, "You are guilty," the believer need not deny the charge. He may answer that he has a Representative whose record is clean, and that the record has been placed to his account. This is why the Apostle can say of the one who has been united to Christ, "There is therefore now no condemnation for those who are in Christ Jesus" (Rom. 8:1). The verdict has already been rendered, and the verdict is acquittal.

3. The Obedient Life

The Incarnation was necessary for this representation. Christ came as our brother in the flesh, "born of woman, born under the law" (Gal. 4:4), subject to the same conditions we face, so that He might fulfill the law on our behalf. He challenged His accusers, "Which one of you convicts me of sin?" (John 8:46). The writer to the Hebrews says that He was "one who in every respect has been tempted as we are, yet without sin" (Heb. 4:15), and Peter adds, "He committed no sin, neither was deceit found in his mouth" (1 Pet. 2:22).

His perfect life is not simply morally admirable. It is salvifically necessary. He is the Lamb without blemish: we were ransomed “with the precious blood of Christ, like that of a lamb without blemish or spot” (1 Pet. 1:19). His spotless obedience is the very ground of our justification. If He had failed once, in thought or word or deed, He could not have represented us, for He would have needed a representative Himself.

C. Christ Is the Redeemer of His Church

Representation reaches its climax in redemption. Christ did not merely live for us. He died for us.

1. The Church Bought with Blood

Paul charged the elders of Ephesus with these words: “Pay careful attention to yourselves and to all the flock, in which the Holy Spirit has made you overseers, to care for the church of God, which he obtained with his own blood” (Acts 20:28). The Church is blood-bought, purchased at infinite cost by the substitutionary death of the Son of God. A pastor who remembers this will not treat the flock as his own possession, and a member who remembers it will not treat the Church as an optional club.

The Scripture is just as clear that this redemption was a rescue from the curse that rested upon us. “Christ redeemed us from the curse of the law by becoming a curse for us, for it is written, ‘Cursed is everyone who is hanged on a tree’” (Gal. 3:13). The cross was not a tragic accident, nor merely an example of self-giving love. It was a transaction in which the Son stood where the guilty stood. When He cried out, “It is finished” (John 19:30), He was not announcing that He had run out of strength. He was announcing that the work of redemption was complete.

2. Once for All

The priestly work of Christ is presented in Hebrews with unsurpassed precision. Unlike the Levitical priests who offered sacrifices repeatedly, “Christ has appeared once for all at the end of the ages to put away sin by the sacrifice of himself” (Heb. 9:26). His expiation, the removal of the

guilt of sin, is final, complete, and sufficient. “For by a single offering he has perfected for all time those who are being sanctified” (Heb. 10:14). There is nothing more to add. The work is done.

The writer returns to His ongoing ministry in heaven: “Consequently, he is able to save to the uttermost those who draw near to God through him, since he always lives to make intercession for them” (Heb. 7:25). The cross was the once-for-all sacrifice. The intercession is the continual application. Between the two, the believer has everything that he needs.

3. Nothing Can Be Added to Christ

This is why *Solus Christus* cannot be compromised. To add anything to Christ, any merit of our own, any ecclesiastical transaction, or any additional mediator, is to imply that His sacrifice was insufficient. The Reformation’s insistence on Christ alone was not theological hairsplitting. It was the defense of the honour of the Redeemer and the comfort of every sinner who has ever brought nothing to God but their need.

Peter said it to the very council that had condemned his Lord: “And there is salvation in no one else, for there is no other name under heaven given among men by which we must be saved” (Acts 4:12). It is a bold claim, and in a pluralistic age it is not a popular one. Yet it is the claim of Christ Himself and of every apostle after Him. The Church is not entitled to soften it. We may speak it with great humility, for we ourselves are saved only by grace, but we may not speak it with any less certainty than they did.

The Reformers were not content to say that Christ is the chief of our helpers. They said that He is the only one. The same insistence holds today wherever a church hands its people to a program, a personality, a ritual, or a private experience, and says, in effect, “Christ and this.” The little word *and* is where the Gospel is lost. Christ alone is the way, the truth, and the life, and no one comes to the Father except through Him.

Reflection Questions: Chapter 3

1. How does the biblical portrait of Christ as the revelation of God, the representative of mankind, and the Redeemer of His Church shape your understanding of why salvation can come through Christ alone? What is at stake theologically if we add other mediators alongside Him?
2. How does your church community exalt Christ in its worship, preaching, and pastoral care? Are there areas where other things, such as programs, personalities, or traditions, are given a weight that belongs to Christ alone?
3. In your personal walk with God, are you trusting in Christ alone (His righteousness, His redemption, His ongoing intercession), or have you been trusting partly in your own spiritual performance? What would it mean, today, to rest entirely in Him?

CHAPTER 4

Sola Fide: Faith Alone

“For in it the righteousness of God is revealed from faith for faith, as it is written, ‘The righteous shall live by faith.’”

— Romans 1:17

Not all faith is the same. This is a point that must be made with great clarity, for the word “faith” carries enormous freight in contemporary Christian speech, much of it misleading. There is the faith of demons, correct doctrine held without submission or love: “You believe that God is one; you do well. Even the demons believe, and shudder!” (Jas. 2:19). There is the faith of the religious formalist, orthodox in confession but uncoupled from the life of regeneration. And there is saving faith, the instrument through which the righteousness of Christ is received by the sinner and imputed to his account. *Sola Fide* is the affirmation that it is this last kind of faith, and this alone, that justifies.

The Reformers did not invent this doctrine. They recovered it from Paul. Luther’s discovery of Romans 1:17, “The righteous shall live by faith,” was the hinge on which the Reformation turned. Faith, not works. Trust, not merit. Receiving, not achieving. Paul states the conclusion without ambiguity: “For we hold that one is justified by faith apart from works of the law” (Rom. 3:28). And again, with the comfort that follows from it: “Therefore, since we have been justified by faith, we have peace with God through our Lord Jesus Christ” (Rom. 5:1).

Luther’s phrase *simul justus et peccator* describes the paradox that saving faith alone bridges. The believer is simultaneously righteous and a sinner. He is a sinner in himself, still bearing the marks of the fall, and righteous in Christ, because God has declared him righteous on the basis of Christ’s righteousness alone, received through faith alone. If we are ever to be at peace with God, it will be on that footing, or on none.

The great example of the Bible is Abraham. Paul asks, “For what does the Scripture say? ‘Abraham believed God, and it was counted to

him as righteousness” (Rom. 4:3). Abraham had done nothing yet to earn it. He was an old man, a pagan from Ur, and God spoke to him. He believed, and God counted it to him as righteousness. The apostle uses this to show that justification has always been by faith. The sinner in the New Covenant stands exactly where Abraham stood, with nothing in his hands, trusting a promise.

It is also important to understand what justification is. It is a declaration, and not a process of becoming. When God justifies a sinner, He does not make him inherently righteous at that moment and then wait to see if he stays so. He pronounces him righteous, as a judge pronounces a verdict, on the basis of Christ’s righteousness credited to him. “Who shall bring any charge against God’s elect? It is God who justifies” (Rom. 8:33). The verdict is complete at the moment of faith. Sanctification, the work of becoming what we have been declared, follows from it and does not precede it. When these two are confused, as they were in the medieval theology that the Reformers opposed, the sinner is left forever unsure whether he has been made good enough to be accepted.

Three questions will guide us through this chapter. Where does saving faith come from? In whom or in what does it rest? And what is it for? I will answer them in turn.

A. Saving Faith Has the Right Origin

Saving faith is not a human achievement. It is a divine gift.

1. The Gift of God

“For by grace you have been saved through faith. And this is not your own doing; it is the gift of God” (Eph. 2:8). The faith through which we are saved is itself given to us by the God who saves us. This is essential to the doctrine of grace. If faith were a human contribution to salvation, even the minimal contribution of “choosing to believe,” then the ground of salvation would be partly in us, and *Sola Gratia* would be compromised. The one who believes would then have something to boast of over the one who does not, and Paul has already answered that

question: “Then what becomes of our boasting? It is excluded” (Rom. 3:27).

The Scriptures speak plainly about the gift. “For it has been granted to you that for the sake of Christ you should not only believe in him but also suffer for his sake” (Phil. 1:29). Both belief and suffering are described as things granted. When Paul preached at Philippi, Luke records that a woman named Lydia listened, “The Lord opened her heart to pay attention to what was said by Paul” (Acts 16:14). She heard, and she believed, and yet the first cause of her believing was the Lord who opened her heart.

2. The Work of the Triune God

The trinitarian grounding of this gift is significant. Saving faith comes from God the Father, who works in us: “for it is God who works in you, both to will and to work for his good pleasure” (Phil. 2:13). It is mediated through Christ, “looking to Jesus, the founder and perfecter of our faith” (Heb. 12:2). And it is worked by the Holy Spirit, whose sovereign regenerating work precedes and produces the faith through which we are justified. Our Lord describes the Spirit’s work this way: “The wind blows where it wishes, and you hear its sound, but you do not know where it comes from or where it goes. So it is with everyone who is born of the Spirit” (John 3:8). The whole Trinity is engaged in the gift of saving faith.

3. Why the Origin Matters

It matters for two reasons. First, it silences pride. If my faith is a gift, then I cannot say that I was wiser or more spiritual than my neighbour who remains in unbelief. Second, it steadies the anxious. If my faith were my own accomplishment, I would have to keep producing it by effort, and I would never know whether I had produced enough. But if it is given by the One who began the good work, I may be sure that He will complete it. The believer who struggles to believe may take this comfort: the very desire to believe is a mark of God’s work already begun.

4. The Means: Faith Comes by Hearing

God gives faith through ordinary means. “So faith comes from hearing, and hearing through the word of Christ” (Rom. 10:17). Paul asks the rhetorical questions that follow: “How then will they call on him in whom they have not believed? And how are they to believe in him of whom they have never heard?” (Rom. 10:14). This is why the preaching of the Word holds the place that it does in the Reformed tradition. The Spirit does not ordinarily work apart from the Word. He takes the Word, which is the sword of the Spirit, and uses it to bring a sinner to life.

It follows that the Church cannot be indifferent to the content of what is preached. If the Gospel is replaced by moral exhortation, entertainment, or a general message of positive thinking, then the means of faith have been removed. A pastor who faithfully opens the Scriptures and sets Christ before the people is doing the work that God has chosen to use for the giving of faith. And a hearer who sits under such preaching ought to receive it as the voice of God, praying that the Spirit will do the work that no preacher can do.

B. Saving Faith Has the Right Object

A misplaced faith, however sincere, saves no one. Faith is not a virtue that earns merit by virtue of its intensity. It is an instrument, the empty hand that receives the gift. The gift is Christ. And this means that the object of saving faith must be the Triune God as He has revealed Himself in the Gospel.

1. Faith Rests on a Person, Not on Itself

Paul describes how the one who is saved is the one who ceases to work and begins to trust. “And to the one who does not work but believes in him who justifies the ungodly, his faith is counted as righteousness” (Rom. 4:5). Notice the object: “him who justifies the ungodly.” The faith that justifies is not faith in my own faith. It is faith in a God who declares the ungodly righteous for the sake of His Son. A man who looks into his heart to see whether his faith is strong enough has already turned his eyes away from the only One who can save him.

2. Faith Rests on the Triune God

Paul's formulation is precise: "one Lord, one faith, one baptism" (Eph. 4:5). Saving faith rests on the Father who sent the Son. "All this is from God, who through Christ reconciled us to himself and gave us the ministry of reconciliation" (2 Cor. 5:18). It rests on the Son who accomplished our redemption: "For God so loved the world, that he gave his only Son, that whoever believes in him should not perish but have eternal life" (John 3:16). And it rests on the Spirit who applies that redemption to the individual heart. "He who has prepared us for this very thing is God, who has given us the Spirit as a guarantee" (2 Cor. 5:5). Paul can therefore say that "there is one body and one Spirit" (Eph. 4:4), the Spirit who unites every believer to Christ.

3. Faith Without the Right Object Is Superstition

Without this right object, faith becomes superstition. "And without faith it is impossible to please him, for whoever would draw near to God must believe that he exists and that he rewards those who seek him" (Heb. 11:6). Faith must be in the God who exists and who has revealed Himself, and not in a god of our imagination. A person may be very sincere in believing that all roads lead to heaven, or that moral effort will be enough, or that a baptism or a sacrament will do the work. But sincerity is not the saving ingredient. The object is. A man crossing a frozen lake is saved not by the strength of his confidence but by the thickness of the ice.

The Reformers pressed this point against a religion of sacraments, in which the rite itself was thought to convey grace regardless of the faith of the recipient. Faith in the sacrament is not faith in Christ. The Lord's Supper and baptism are gifts of God, to be received with faith, but they are not substitutes for it. Where the object is the Person of Christ as He is offered in the Gospel, faith is saving. Where the object is anything else, however sacred it may appear, faith is in vain.

C. Saving Faith Has the Right Objective

Justification by faith alone does not mean a life of moral indifference. The Reformers were clear: we are justified by faith alone, but not by a faith that is alone. The faith that justifies is a living faith, a faith that, because it has truly received the grace of God, issues in repentance, obedience, and love.

1. A Living Faith That Produces Good Works

“For we are his workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them” (Eph. 2:10). Paul has just said that we are saved by grace through faith, not by works, and in the very next verse he tells us that we are saved for works. James makes the same point from another side: “So also faith by itself, if it does not have works, is dead” (Jas. 2:17). Paul and James are not in conflict. Paul is describing how a man is declared righteous before God, and James is describing what kind of faith it is that has declared him so. Works are not the root of justification. They are its fruit and evidence.

Faith is also inseparable from repentance. When our Lord began His public ministry, He proclaimed, “The time is fulfilled, and the kingdom of God is at hand; repent and believe in the gospel” (Mark 1:15). The two are twin responses to one Gospel. Repentance turns away from sin and self-trust, and faith turns toward Christ. The man who claims to believe but has never repented has not believed the Gospel, and the man who repents but does not trust Christ has only been sorry. Saving faith holds both together in a single act of the soul.

2. The Purpose of Faith Is Doxological

The purpose of saving faith is doxological, that is, directed to the glory of God. We are saved for His glory, to “live self-controlled, upright, and godly lives in the present age” (Titus 2:12), to worship the living God (“let us draw near with a true heart in full assurance of faith,” Heb. 10:22), and to work for His glory and the good of our neighbours: “Whatever you do, work heartily, as for the Lord and not for men” (Col. 3:23). Faith

that has been given by God, resting on Christ, is turned back toward God in praise.

3. The Fruit by Which Faith Is Known

Faith that does not produce the fruit of the Spirit is not saving faith, because it is not living faith. “But the fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, self-control” (Gal. 5:22–23). I say this not to burden the weak believer, whose fruit may be small and slow, but to warn the careless one who has made a profession and calls it salvation. Our Lord said that “every branch in me that does not bear fruit he takes away” (John 15:2), for a branch that bears no fruit at all was never living. And the believer who sees only a little fruit may take heart, for the One who planted him is also the One who tends him.

A word about assurance belongs here. Because saving faith is a gift resting on a finished work, the believer may know that he has eternal life. John wrote his first letter to say exactly this: “I write these things to you who believe in the name of the Son of God that you may know that you have eternal life” (1 John 5:13). Assurance is not presumption. Presumption claims salvation without faith and without fruit. Assurance is the quiet confidence of the one who is looking away from himself to Christ, and who sees in his own love of the brethren and desire for holiness the evidence of the Spirit’s work. A church that teaches faith alone ought to be a church full of assured believers, and a church full of anxious ones should ask whether it has truly taught it.

Here the three answers meet. Saving faith comes from God. It rests on Christ. It lives for the glory of God. From beginning to end, it is *Sola Fide* because it is *Sola Gratia*, and it is *Solus Christus* because it ends in *Soli Deo Gloria*.

Reflection Questions: Chapter 4

1. What is the difference between saving faith and mere intellectual assent, and why does the Reformation insist that saving faith must be distinguished from both works-righteousness and empty profession? What makes faith “saving” in the biblical sense?

2. How does your church community communicate the doctrine of justification by faith alone? Are there ways in which the preaching or pastoral culture of your church implicitly adds conditions to the grace of God?
3. Are you trusting in Christ alone for your right standing before God, or are you relying partly on your own spiritual disciplines, moral effort, or religious observance? What does it feel like to rest entirely in the finished work of Christ, received by faith alone?

CHAPTER 5

Soli Deo Gloria: To God Alone Be the Glory

“So, whether you eat or drink, or whatever you do, do all to the glory of God.”

— 1 Corinthians 10:31

Every stream of the Reformation finds its ocean in this fifth sola. *Soli Deo Gloria*, to God alone be the glory, is not merely a concluding affirmation tacked on to the other four. It is their *telos*, their purpose, their inescapable implication. If Scripture alone is authoritative, it is because God alone speaks with final authority. If grace alone saves, it is because God alone deserves the praise for our salvation. If Christ alone redeems, it is because God alone has provided the sacrifice. If faith alone justifies, it is because God alone has given the faith. The entire structure of the Gospel bends toward one conclusion: the glory belongs to God, and to God alone.

The Westminster Shorter Catechism, composed by Reformed pastors in the seventeenth century, opens with a question that every Christian ought to be able to answer: What is the chief end of man? And the answer given is the answer of the whole Bible: “Man’s chief end is to glorify God, and to enjoy him forever.” The two halves cannot be separated. The glory of God is not a burden that we carry reluctantly. It is a delight that we come to share. To glorify God is to see Him as He is, and to see Him as He is makes the heart sing.

The Scriptures tell us in a thousand ways what the chief end of the universe is. Through Isaiah the LORD says of His people, “everyone who is called by my name, whom I created for my glory, whom I formed and made” (Isa. 43:7). Through Paul the Spirit says that God works all things “to the praise of his glorious grace, with which he has blessed us in the Beloved” (Eph. 1:6). Nothing in the Christian faith is more central, and nothing is more neglected. We are so accustomed to asking what God can do for us that we forget to ask what we are for.

I have taught this sola, as I taught the others, through a threefold pattern. God is glorified in His creation of all things. God is glorified in His condemnation of sin. And God is glorified in His covering and cleansing of sin. The pattern takes in the beginning, the middle, and the end of the story that the Bible tells.

A. His Creation of All Things for His Glory

The universe exists for the glory of God. Creation is the outward expression of the divine glory, a theater, as Calvin called it, for the display of God's perfections.

1. All Things Created for Him

The elders and living creatures in heaven sing it without ceasing: "Worthy are you, our Lord and God, to receive glory and honor and power, for you created all things, and by your will they existed and were created" (Rev. 4:11). The reason the heavenly worshippers give for praise is not that God has done something for them, but that He is the Creator. Everything that exists, exists by His will and for His pleasure.

2. The Heavens Declare

The material creation declares His glory. "The heavens declare the glory of God, and the sky above proclaims his handiwork" (Ps. 19:1). Paul says that this testimony is clear enough to leave humanity without excuse: "For his invisible attributes, namely, his eternal power and divine nature, have been clearly perceived, ever since the creation of the world, in the things that have been made" (Rom. 1:20). Every mountain and river, every galaxy and flowering plant, the whole vast panoply of the created order, is a word about God. It says: He is powerful, He is beautiful, He is faithful.

Paul brings this creation theology to its center in Christ. "For by him all things were created, in heaven and on earth, visible and invisible, whether thrones or dominions or rulers or authorities, all things were created through him and for him" (Col. 1:16). The Son is not an afterthought added to the creation. He is the One through whom and

for whom it was made. And the psalmist, looking at the abundance of the earth, can only exclaim, “O LORD, how manifold are your works! In wisdom have you made them all; the earth is full of your creatures” (Ps. 104:24). A Christian who looks at a field of grain or a night sky without worship has not yet learned to read the first book that God wrote.

3. Humanity Crowned with Glory

Humanity, made in the image of God, is created not only to receive this declaration but to echo and amplify it. The psalmist marvels at the place that God has given us in the creation: “What is man that you are mindful of him, and the son of man that you care for him? Yet you have made him a little lower than the heavenly beings and crowned him with glory and honor” (Ps. 8:4–5). The glory with which man is crowned is a borrowed glory. We were made to reflect the glory of the One who made us, as the moon reflects the light of the sun.

When Adam turned from this calling and sought glory for himself, the whole creation fell into disorder. This is why the Gospel is not only about the rescue of individuals. It is about the restoration of a creation that has been made to glorify God and has been made to groan: “For we know that the whole creation has been groaning together in the pains of childbirth until now” (Rom. 8:22).

It would be wrong to think that this glory is merely for God’s sake and not for ours. The more we see His glory, the more we are satisfied. The psalmist says to the LORD, “You make known to me the path of life; in your presence there is fullness of joy; at your right hand are pleasures forevermore” (Ps. 16:11). God is not glorified by our misery, nor by a grudging religious duty. He is glorified when His people find in Him what their hearts were made for. Here the glory of God and the joy of man are not rivals but partners.

B. His Condemnation of Sin for His Glory

The existence of sin does not diminish the glory of God. The condemnation of sin displays it. I know that this is a hard teaching, and

I will handle it carefully. God is not the author of sin, and He takes no pleasure in the death of the wicked: “As I live, declares the Lord GOD, I have no pleasure in the death of the wicked, but that the wicked turn from his way and live” (Ezek. 33:11). Yet He has not been taken by surprise, and His purposes are not defeated. When Joseph spoke to the brothers who had sold him, he said, “As for you, you meant evil against me, but God meant it for good, to bring it about that many people should be kept alive, as they are today” (Gen. 50:20). The same event was an act of wickedness on the brothers’ part and an act of providence on God’s part.

1. The Righteousness of God Revealed

Paul argues this precisely in Romans 9. “What if God, desiring to show his wrath and to make known his power, has endured with much patience vessels of wrath prepared for destruction, in order to make known the riches of his glory for vessels of mercy, which he has prepared beforehand for glory” (Rom. 9:22–23). The righteousness of God in condemning sin is a revelation of His glory. A God who could look upon evil and shrug would not be a glorious God. The psalmist says, “The LORD is righteous in all his ways and kind in all his works” (Ps. 145:17), and the two belong together.

2. The Cross: Sin Condemned in the Flesh of Christ

The cross is the supreme moment of this paradox. At Calvary, God condemned sin in the person of His Son. “For God has done what the law, weakened by the flesh, could not do. By sending his own Son in the likeness of sinful flesh and for sin, he condemned sin in the flesh” (Rom. 8:3). The sin that would have destroyed us was destroyed in Him. The judgment we deserved was borne by the One who deserved none. And in that terrible, glorious exchange, the justice of God and the mercy of God were simultaneously and perfectly displayed, to His glory alone.

3. Judgment and Mercy Together

It is a mistake to think that the glory of God shines only in His kindness. It shines in His holiness, in His wrath, and in His patience. Those who deny the condemnation of sin do not make God more attractive. They make His mercy meaningless, for where there is nothing to be forgiven, forgiveness is not a wonder. The one who has seen what he deserved is the one who can sing what he has received.

God Himself has defined His glory in the most striking passage of the Old Testament. When Moses asked to see it, the LORD proclaimed His name: “The LORD, the LORD, a God merciful and gracious, slow to anger, and abounding in steadfast love and faithfulness, keeping steadfast love for thousands, forgiving iniquity and transgression and sin, but who will by no means clear the guilty” (Exod. 34:6–7). Notice how the mercy and the justice stand in the same sentence. The glory of God is not divided between a kind side and a stern side. It is one glory, and it shines in both. At the cross the two are held together without contradiction: the guilty are not cleared by being ignored, but by having their guilt borne.

This is also why the Church cannot be embarrassed by the doctrine of judgment. The apostles preached it, the Lord Himself spoke of it more than any other New Testament figure, and the redeemed in heaven will say amen to it. “Just and true are your ways, O King of the nations!” sing those who have conquered the beast (Rev. 15:3). If we are ashamed of what He has said about sin, we will not be able to rejoice in what He has done about it. The doctrine of final judgment keeps the Gospel from becoming sentimental, and the Gospel keeps the doctrine of judgment from becoming cruel.

C. His Covering and Cleansing of Sin for His Glory

It is in the mercy of God, His covering and cleansing of sin, that the glory of God shines most brightly. “Who is a God like you, pardoning iniquity and passing over transgression for the remnant of his inheritance? He does not retain his anger forever, because he delights in steadfast love” (Mic. 7:18).

1. The Covering of Sin: Atonement

The covering of sin, the atonement, is the merciful decision of God to bear in Himself the cost of humanity's rebellion. Under the old covenant, the blood on the mercy seat covered the sins of the people for a year. In the new, the blood of Christ has put sin away once for all. The sinner's guilt is not ignored. It is borne by another.

2. The Cleansing of Sin: Sanctification

The cleansing of sin, or sanctification, is the ongoing work of the Spirit to conform the believer to the image of Christ. "If we confess our sins, he is faithful and just to forgive us our sins and to cleanse us from all unrighteousness" (1 John 1:9). Every time a believer is made a little more patient, a little more honest, a little more loving, God is glorified, for He is making a portrait of His Son out of rough material.

Our Lord taught that the glory of God is displayed through the good works of His people. "In the same way, let your light shine before others, so that they may see your good works and give glory to your Father who is in heaven" (Matt. 5:16). Notice the direction of the verse. The works are done, and the glory is given to the Father. The believer who serves his neighbour, forgives his enemy, or gives to the poor is not seeking praise for himself. He is making the Father visible. Sanctification, then, is not a private improvement project. It is a public testimony to the God who has saved us.

3. The Covenant Celebrated in the Lord's Supper

And the covenant renewed in the Lord's Supper is the ongoing, communal celebration of this mercy, glorifying God for the grace He has extended at infinite cost. On the night He was betrayed, our Lord took the cup and said, "This cup is the new covenant in my blood. Do this, as often as you drink it, in remembrance of me" (1 Cor. 11:25). He had said at the table, "for this is my blood of the covenant, which is poured out for many for the forgiveness of sins" (Matt. 26:28). Each time the Church gathers at the table, she tells the world and herself that her sins are covered by a blood that was shed for her, and that her only boast is the

cross: “But far be it from me to boast except in the cross of our Lord Jesus Christ” (Gal. 6:14).

4. The Glory He Will Not Share

There is a jealousy in the glory of God that the modern mind finds hard. “I am the LORD; that is my name; my glory I give to no other, nor my praise to carved idols” (Isa. 42:8). God will not share His glory with another, and this is why every doctrine in this book matters. If a man is saved partly by his own merit, he has a portion of glory. If a church holds partly to tradition, the tradition has a portion of authority. If a priest stands between God and the sinner, the priest has a share of the honour due to Christ. The *solas* are the guardians of the singular glory of God.

The prayer that the psalmist offered is the prayer that sums up the whole Reformation: “Not to us, O LORD, not to us, but to your name give glory, for the sake of your steadfast love and your faithfulness!” (Ps. 115:1). And the song of the redeemed in the last book of the Bible is the end to which the prayer is answered: “Worthy is the Lamb who was slain, to receive power and wealth and wisdom and might and honor and glory and blessing!” (Rev. 5:12). We shall sing it for ever, and we shall not tire of it.

This is where the five *solas* meet at last. The Word tells us of the grace that has come to us. The grace has come in Christ. The faith receives Him. And the whole of it, from the stars to the table, ends in the praise of the One who made, judged, and saved. To Him, and to Him alone, be the glory.

Reflection Questions: Chapter 5

1. What does it mean to say that the glory of God is the ultimate purpose of creation, redemption, and consummation? How does this theocentric vision reshape the way you understand the goal of your own life and the goal of the Church?
2. In what ways does your church community reflect the vision of *Soli Deo Gloria* in its worship, its evangelism, and its service? Where might self-glorification be subtly displacing the glory of God?

3. In your daily life, in your work, your relationships, and your private thoughts, what would it look like to do everything for the glory of God alone? Identify one concrete area this week where you can consciously redirect your actions toward His glory rather than your own.

Conclusion

The five solas stand or fall together. They are not five independent affirmations that can be selectively adopted. They are five facets of a single gemstone, the Gospel of the grace of God in Christ, and the brilliance of that gemstone depends on all five faces being present and correctly cut.

Scripture alone grounds the whole. Without the authority of the inspired, inerrant Word of God, grace becomes sentiment, Christ becomes one teacher among many, faith becomes a psychological technique, and God's glory gives way to the glory of human achievement. If we do not know from the Word who God is and what He has done, then every other claim we make about salvation is only an opinion. The Bible is the soil in which the other four solas grow.

Grace alone liberates the conscience. Without the unmerited, sovereign grace of God, the Christian life becomes an exhausting attempt to earn what can only be received. But the soul that knows it is saved entirely by grace, from election to glorification, is the soul that can run the race with endurance, because the outcome does not depend on the runner. "He who began a good work in you will bring it to completion at the day of Jesus Christ" (Phil. 1:6).

Christ alone gives the grace a face. Grace is not an abstraction. It is the grace of a Person, the Son of God "who loved me and gave himself for me" (Gal. 2:20). *Solus Christus* means that the Gospel is not a program or a philosophy but a Person. To know Christ is to know salvation, and to have Christ is to have everything.

Faith alone receives the gift without contaminating it. The moment works are introduced into the ground of justification, the Gospel collapses, because any admixture of human merit invalidates the gift character of grace. "But if it is by grace, it is no longer on the basis of works; otherwise grace would no longer be grace" (Rom. 11:6). Faith is the empty hand. It receives, and it does not contribute.

God's glory alone is the end of it all. This is not merely a doxological formula. It is the final word of theology properly understood, the word

toward which all true Christian thinking inevitably bends. Everything that Scripture teaches us about the Word, the grace, the Christ, and the faith is given so that He may be praised. If we were to forget this, we would turn the doctrines of grace into a boast, and the boast would be ours. But we will not forget it, for the apostle has put it on our lips.

“For from him and through him and to him are all things. To him be glory forever. Amen.”

— Romans 11:36

I ask you, as the reader, to take these five truths out of the book and into your days. Let the Word be the first thing you open and the last thing you close. Let grace be the air you breathe when you have failed. Let Christ be the one name in which you trust. Let faith be the quiet habit of an open hand. And let the glory of God be the reason you rise, work, love, suffer, and rest. The Reformers died for these things. We may live for them, and that is no small mercy.

Soli Deo gloria.

Personal Questions and Challenges

On Scripture and Authority

1. In what area of your life do you most struggle to submit to the authority of Scripture above your own preferences, experiences, or cultural conditioning? What would obedience to God's Word look like in that area this week?
2. What habit of regular Bible reading, memorization, or meditation would most deepen your dependence on Scripture as your guide for faith and life?
3. What one concrete change would you make to your daily routine to give the Word of God more authority over your thoughts and actions?

On Grace and Salvation

1. Do you have a settled confidence that you are saved entirely by God's grace and not by any merit or effort of your own? If not, what is preventing that confidence?
2. In what ways do you still find yourself trying to earn God's favour rather than resting in the grace He has already given you in Christ?
3. How would a deeper understanding of God's grace transform the way you relate to other people, especially those who have hurt you or who are difficult to love?

On Christ, Faith, and Glory

1. Is Jesus Christ truly the center of your life, or has He been displaced, even subtly, by other things? What does it mean, practically, for Christ alone to be the Lord of your daily existence?

2. Are there areas in which you are trusting in something other than Christ alone for your standing before God, such as your moral improvement, your religious activity, or your family heritage of faith?
3. What would it look like for you to do everything, your work, your relationships, and your leisure, to the glory of God alone? Name one specific context in your life where this commitment needs to be renewed today.

Soli Deo gloria.

Glossary

Active and Passive Obedience: Two aspects of Christ's saving work. His passive obedience is the suffering and death He willingly endured in the place of sinners. His active obedience is the perfect keeping of God's law throughout His life, which is credited to those who trust in Him.

Assurance: The settled confidence of a believer that he has eternal life, resting on the finished work of Christ and the witness of the Holy Spirit, and not on his own performance.

Atonement: The work of Christ in His death by which sin is covered, God's justice is satisfied, and sinners are reconciled to God.

Condescension: The willing humbling of the Son of God in taking on human nature and a servant's form for the sake of sinners, without ceasing to be God.

Doxology: A word or act of praise to God. A doxological purpose is one that is directed toward His glory and worship.

Election: God's free and gracious choice, made before the foundation of the world, of those whom He would save in Christ. It is not based on anything He foresaw in them.

Expiation: The removal of the guilt of sin by means of a sacrifice. It speaks of what the sacrifice does to the sin, while propitiation speaks of what it does to God's wrath.

Federal Headship: The biblical principle that one person acts on behalf of many, so that his act is counted as theirs. Adam is the head of the fallen human race, and Christ is the head of those who are redeemed.

Glorification: The final stage of salvation, in which believers are raised in body and made perfect in holiness and glory at the coming of Christ.

Hypostatic Union: The union of full deity and full humanity in the one Person of Jesus Christ, without confusion or change of either nature.

Illumination: The work of the Holy Spirit in opening the mind and heart of the reader to understand and receive the truth of Scripture.

Imputation: The act of God by which He counts something to a person's account. Adam's sin is counted to his descendants, our sin was counted to Christ, and Christ's righteousness is counted to the believer.

Incarnation: The act by which the eternal Son of God took on a full human nature, becoming man while remaining God.

Indulgence: In medieval and Roman Catholic practice, a remission of the temporal penalty of sin granted by the Church. The sale of indulgences was one of the abuses that provoked the Reformation.

Inerrancy: The truthfulness of Scripture in everything it affirms, because it is the Word of the God who cannot lie.

Infallibility: The quality of Scripture by which it cannot fail or mislead and always accomplishes the purpose for which God gave it.

Inspiration: The work of the Holy Spirit by which the human authors of Scripture wrote exactly what God intended, so that the written words are the words of God.

Justification: The act of God by which He declares a sinner righteous in His sight, on the ground of Christ's righteousness, received through faith alone.

Perichoresis: The mutual indwelling of the Father, the Son, and the Holy Spirit, by which each Person is in the others while remaining distinct.

Propitiation: The turning away of God's righteous wrath against sin, accomplished through the sacrificial death of Christ, who bore that wrath in the place of sinners.

Regeneration: The new birth, in which the Holy Spirit gives spiritual life to a person who was dead in sin, so that he is able to repent and believe.

Sanctification: The ongoing work of the Holy Spirit by which a believer is set apart for God and gradually made more like Christ in thought, word, and deed.

Simul Justus et Peccator: A Latin phrase from Martin Luther meaning “at the same time righteous and a sinner.” The believer is righteous in God’s sight because of Christ, and yet still struggles with sin in himself.

Sola Fide: A Latin phrase meaning “faith alone.” We are justified through faith alone, apart from works of the law.

Sola Gratia: A Latin phrase meaning “grace alone.” Salvation is entirely the free and unmerited gift of God.

Sola Scriptura: A Latin phrase meaning “Scripture alone.” The Bible alone is the final and sufficient authority for faith and life.

Soli Deo Gloria: A Latin phrase meaning “to God alone be the glory.” Everything in creation and redemption exists for the glory of God.

Solus Christus: A Latin phrase meaning “Christ alone.” Christ alone is the Mediator between God and man and the only Saviour of sinners.

Sufficiency of Scripture: The doctrine that Scripture contains everything necessary for knowing God, being saved, and living to His glory, so that nothing needs to be added to it.

Telos: A Greek word meaning “end” or “goal.” It names the purpose toward which something is directed.

Theocentric: Centered on God. A theocentric view of life takes the glory of God, and not human happiness, as its ultimate aim.

Works-Righteousness: The error of believing that a person can earn or contribute to his standing before God by his own good works.

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Philippians	2:13	<i>Chapter 4</i>
Philippians	4:19	<i>Chapter 2</i>
Philippians	4:23	<i>Chapter 2</i>
Colossians	1:15	<i>Chapter 3</i>
Colossians	1:16	<i>Chapter 5</i>
Colossians	3:23	<i>Chapter 4</i>
1 Timothy	2:5–6	<i>Chapter 3</i>
2 Timothy	3:16–17	<i>Chapter 1</i>
Titus	1:2	<i>Chapter 1</i>
Titus	2:11–12	<i>Chapter 2</i>
Titus	2:12	<i>Chapter 4</i>
Hebrews	1:1–3	<i>Chapter 3</i>
Hebrews	2:14	<i>Chapter 3</i>
Hebrews	3:7–8	<i>Chapter 1</i>
Hebrews	4:15	<i>Chapter 3</i>
Hebrews	7:25	<i>Chapter 3</i>
Hebrews	9:26	<i>Chapter 3</i>
Hebrews	10:14	<i>Chapter 3</i>
Hebrews	10:22	<i>Chapter 4</i>
Hebrews	11:6	<i>Chapter 4</i>
Hebrews	12:2	<i>Chapter 4</i>
James	1:17	<i>Chapter 1</i>
James	2:17	<i>Chapter 4</i>
James	2:19	<i>Chapter 4</i>
1 Peter	1:19	<i>Chapter 3</i>
1 Peter	2:22	<i>Chapter 3</i>
1 Peter	5:5	<i>Chapter 2</i>
2 Peter	1:20	<i>Chapter 1</i>
2 Peter	1:21	<i>Chapter 1</i>

1 John	<i>1:9</i>	<i>Chapters 2, 5</i>
1 John	<i>2:2</i>	<i>Chapter 2</i>
1 John	<i>5:13</i>	<i>Chapter 4</i>
Revelation	<i>4:11</i>	<i>Chapter 5</i>
Revelation	<i>5:12</i>	<i>Chapter 5</i>
Revelation	<i>15:3</i>	<i>Chapter 5</i>

About the Author

Pastor Baltazar A. Niangar is a Pastor Emeritus who holds the degrees of Th.B. (Bachelor of Theology), A.B. (Bachelor of Arts), and D.D. (Doctor of Divinity). He has devoted his life and ministry to the proclamation of the Gospel of Jesus Christ, the rigorous theological formation of God's people, and the equipping of pastoral leaders for faithful and effective ministry in church and society.

Pastor Bal served for many years as a pastor and theological educator, and has been a central figure in the work of Holistic Enhancement for Lay-leaders and Pastors (HELP, Inc.) — a parachurch ministry committed to equipping the whole people of God for faithful service across every sphere of life. His monthly theological lectures to the HELP, Inc. fellowship have addressed the most foundational questions of the Christian faith, and these studies — expanded, deepened, and formatted for print — have shaped the theological works he continues to write.

His theological formation reflects sustained engagement with the whole of the Reformed and evangelical tradition. Among those whose thought has most shaped his own are Augustine of Hippo, John Calvin, Abraham Kuyper, Louis Berkhof, Benjamin B. Warfield, Oscar Cullmann, Herman Dooyeweerd, Karl Barth, Paul Jewett, Francis Schaeffer, R.C. Sproul, and Ravi Zacharias. He reads every theological question through the lens of the whole counsel of God, and has spent a lifetime teaching others to do the same.

The present work, *The Five Solas*, represents Pastor Bal's engagement with the five pillars of the Reformation: Scripture alone, grace alone, Christ alone, faith alone, and to God alone the glory. It sets each sola in its biblical ground and shows how the five together form one Gospel, in a form that a pastor, an elder, or a thoughtful believer can read, study, and put to work.

Other theological works by the author:

Spiritual Unity and Personal Diversity in Christ

Why God Did Decree and Allow Evil to Exist

What the Christian Church Should Be
The Reformed Theological Paradigm
The Holy Loving Triune Lord God
The Athanasian Creed Understood by Faith
Biblical Salvation
Comparing and Contrasting Calvinism and Arminianism
Divine Election unto Salvation
Doctrines of Divine Grace Part II
The Five Illustrations of Divine Truths
In Everything, Give Thanks to God
The Main Subjects of Luther's Ninety-Five Theses
Millennium in the Bible
Our Attitude Towards Wealth
Paul's Summary of His Message in the Ministry
The Reformed Theological Summary of Life
The Seven Churches of Revelation
The Seven Loci of Christian Theology
The Seven Loci of Dogmatics
Six Calvinistic Schools on Soteriology
The Thinking Process of the Christian Mind
The Threefold Understanding of Salvation
Vital Words Related to Salvation
The Work of the Holy Spirit

He lives with his beloved wife, Estrella. He is the father of Dr. Ellazar and Zarelle Grace. He continues to preach, teach, write, and intercede for the reformation and renewal of the Church of Jesus Christ, until the day when faith gives way to sight and the knowledge that is now partial becomes the knowledge that is full.

Soli Deo gloria.