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Reformation  
& Revival

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## *Three Principles of Protestantism*

James E. McGoldrick

**T**he Protestant faith originated in a time of scandal when Johann Tetzel, a Dominican monk, appeared in Germany and went from place to place selling certificates of indulgence. It was in the fall of 1517 that the scandal began. Tetzel promised his listeners that they could obtain remission for their sins and for the sins of their loved ones who had died and gone to purgatory. Consequently, pious people collected their savings and rushed to Tetzel to purchase his documents, for that seemed to be the requirement of Christian charity—that loved ones might be released from the torments of purgatory and admitted to heaven itself. In fact, Tetzel led people to believe that they could obtain forgiveness merely by dropping their coins in his box and taking the certificates he offered. In order to popularize the sale, Tetzel recited a jingle: “So bald der Pfennig im Kasten klingt, die Seele aus dem Fegfeuer springt!” (“As soon as the coin in the coffer rings, the soul out of purgatory springs.”) People seemed to come from everywhere, seeking to liberate loved ones from the flames of punishment. Purgatory, in the teaching of the medieval church, was portrayed as a place of temporal punishment for sin; the length of time a soul would spend there was determined by the number and severity of his offences. When one had been purged fully, he would be released to go to heaven.

Word of Tetzel’s activities soon reached Wittenberg University where Dr. Martin Luther, Professor of Theology, received it with consternation. Rather than react with joyous hope that characterized the people who were purchasing Tetzel’s documents, Luther became enraged. He spoke out vigorously and denounced the entire affair as a scandal of immense significance and contended that the church must be saved from the wretched traffic in indulgences. Luther went to the door of the castle church in Wittenberg, a document in one hand, a hammer in the other, and fastened to that door a list of ninety-five protests against the

sale of indulgences. He likewise told the souls under his care that they had been deceived cruelly. The certificates of indulgence did not promise the remission of sins and did not assure salvation either for them or for the departed. The poor German peasants and common townspeople, however, could not read the Latin language of the certificates, and Tetzel had preyed upon their ignorance by encouraging them to believe that they had obtained benefits which the documents themselves did not promise

According to Roman Catholic teaching, the church had custody of a Treasury of Merits which were acquired by great saints who had exceeded the good works required for their salvation. The excess of merit became a source from which the church could dispense merit to those who were deficient, and an indulgence became a means by which needy sinners could obtain merit from the Treasury. In the 1460's, Pope Sixtus IV declared that benefits gained through indulgences could be transferred to departed believers who had gone to purgatory.

Luther, aflame with indignation, challenged the sale of indulgences and demanded that the entire matter be discussed by the scholars of the University. He invited his academic colleagues to a public disputation to consider the *Ninety-Five Theses*, or objections, which he had raised against the sale. Luther thereby launched a protest which attracted supporters, and soon those who had joined in his protest became known as "Protestants."

The word "Protestant," according to a dictionary definition, is "a member of any of certain Christian churches which ultimately have split from the Roman Catholic Church since the 16th century, Baptists, Presbyterians, Methodists, and many others"; or, "one who protests."

It was October 31, 1517, when Martin Luther nailed the protests to the door of castle church. He protested against the abuses and corruptions connected with the sale and

denounced the teaching that forgiveness of sins could be obtained by "contrition, confession and contribution." By that time in history the church had been teaching that the forgiveness of sins came through the sacrament of penance when a priest, representing Jesus Christ, absolved the sinner who confessed his sins, expressed sorrow for them and made a contribution to the church as a penance. Luther spoke out courageously against indulgences and the belief that forgiveness could be realized through them or through contrition, confession and contribution. In the thirty-second of the *Ninety-five Theses* he wrote: "Those who believe that they can be certain of their salvation because they have indulgence letters will be eternally damned, together with their teachers."<sup>1</sup> By this dramatic gesture, Luther began an effort to reform the church, to bring it back to the biblical teaching of salvation, to restore the purity of the New Testament faith. He, of course, did not intend to become the founder of a separate Protestant church. In fact, Luther, at that point, believed that the pope would be grateful because one of his monks had risen to defend the church against a scandalous abuse. Little did Luther know that the permeation of this corruption had reached even to Rome. Little did he know that Pope Leo X and Albrecht, Archbishop of Mainz, had arranged the sale of indulgences and appointed Tetzel as their agent. Rather than being grateful, Leo X was thoroughly chagrined at Luther's actions.

Martin Luther's protest was not entirely negative, and the word "Protestant" is actually not a negative term. It is derived from the Latin preposition *pro*, meaning "for," and the infinitive *testare*, "to witness." A Protestant then is one who witnesses for—a Protestant witnesses for Jesus Christ and the Word of God. Protestantism then is not merely a protest against ecclesiastical corruption and false teaching; it is a revival of the biblical faith, a revival of New Testament Christianity, with a positive emphasis upon the doctrines of

Scripture, grace and faith. Phrased in the beautiful Latin of the 16th century, Protestantism proclaims *sola Scriptura*, "Scripture only," *sola gratia*, "grace only," and *sola fide*, "faith only." These are the three principles of Protestantism.

#### SOLA SCRIPTURA

Where the Bible claims to be the Word of God, true Protestantism accepts that claim at face value. Protestants believe, as did Paul, that the entire Scripture is "God-breathed," that Scripture is the very charter of our salvation, and that it is through the written Word of God that the believer becomes "thoroughly equipped for every good work." (2 Timothy 3:17) Protestants ascribe to the Bible exactly the same authority that Jesus Christ ascribed to the Bible of His day. Jesus said,

Do not think that I have come to abolish the Law or the Prophets; I have not come to abolish them but to fulfill them. I tell you the truth, until heaven and earth disappear, not the smallest letter, not the least stroke of a pen, will by any means disappear from the Law until everything is accomplished. (Matthew 5:18)

Because it stands with Jesus on the authority of the Bible, Protestantism renounces the authority of human tradition. When Jesus engaged the Jewish Pharisees in debate, he replied to their criticisms with the charge, "You nullify the Word of God for the sake of your tradition." (Matthew 15:6) Jesus often contradicted the traditions of men, but he fulfilled, upheld, and defended the Word of God. In the Sermon on the Mount Jesus exposed the Jewish reliance upon rabbinic tradition when He said, "You have heard that it was said to the people long ago...but I tell you..." (Matthew 5:21-22). In this manner Jesus contradicted the traditional teachings of the rabbis who had perverted the Word of God through false interpretation. Jesus said, in effect, "Forget

what the rabbis have told you and listen to me, for my word is the Word of God." When it is tested by the scriptures of the Old Testament, the word of Jesus is, indeed, the Word of God.

Luther disputed the sale of indulgences and the other superstitions of the medieval church because he realized that they had no foundation in Scripture. He, therefore, became the central figure in an intense and protracted controversy. Pope and Emperor turned against him forcefully, and the princes of Germany were ordered to move against him. The Pope demanded that Luther appear in Rome to answer charges against him. Luther, however, had a protector, Frederick the Wise, Prince of Saxony. Frederick contended that Luther was not likely to receive a fair trial in Rome. If a trial were to be held, it would have to be in Germany. The arrangements were made eventually. In April, 1521, Holy Roman Emperor Charles V traveled to the small German town of Worms, where he had summoned the Diet of his empire to convene.

There, at Worms, were gathered together the bishops, archbishops, princes of the empire, representatives of the Freistadte (free cities); and there, elevated above the others, sat the august Charles V, King of Spain and Holy Roman Emperor.

Before that impressive assembly stood the lowly Augustinian, Martin Luther, clothed in his monk's cowl, ushered there to stand before a table on which lay the tracts and treatises he had written and published. Johann von Eck, associate of the Archbishop of Trier, who served as interrogator, asked Luther to acknowledge the writings as his own, which Luther did. Eck also asked the theologian if he would retract the "heresies" that he had published. Realizing the importance of his position, Luther asked time to compose a formal reply. He was granted twenty-four hours and on the next day reappeared before the Diet and delivered a speech

which altered the course of history and changed the church forever. The world and the church have never been the same since Luther delivered that impassioned address.

A lowly monk and obscure theologian, without wealth or force of arms, Luther stood there in the presence of Germany's rulers and said,

"Since then your serene majesty and your lordships seek a simple answer, I will give it in this manner, neither horned nor toothed: Unless I am convinced by the testimony of the Scriptures or by clear reason (for I do not trust either in the Pope or in Councils alone, since it is well known that they have often erred and contradicted themselves), I am bound by the Scriptures I have quoted, and my conscience is captive to the Word of God. I cannot and I will not retract anything, since it is neither safe nor right to go against conscience."<sup>2</sup>

Luther must have stood there trembling, for he knew that he had risked his life for Jesus Christ. Others who had taken such a resolute stand before him had perished in the flames of execution. In fact, Bohemian reformer John Hus had been burned by order of the Council of Constance a century before, and among the crimes for which he had been condemned was his protest against the sale of indulgences!

In taking his stand at the Diet, Luther knew his life would thereafter be in jeopardy. The Emperor, to his credit, however, kept his promise that Luther could travel to and from Worms without being molested. The monk was permitted to leave in safety, but he would thereafter be regarded as a heretic in the eyes of the church and an outlaw in the eyes of the Emperor. Luther, nevertheless, had proclaimed a principle that was destined to echo down the corridors of time, the principle of *sola Scriptura*. Those who believe as he did still hold to the Scripture alone and, like Luther, their consciences are "captive to the Word of God."

Soon after Luther issued his protest and initiated the reform of the church in Germany, others, in various parts of Christendom, also turned to the Bible and there discovered truths which had been obscured by centuries of ecclesiastical tradition. In the mountains of Switzerland John Calvin emerged as leader of the reform. He, like Luther, became an earnest student of the Bible, and for him, too, the Scripture was the supreme authority. Calvin, speaking about the Sacred Book, said, "The prophets did not speak at their own suggestion, but they were organs of the Holy Spirit to utter only those things which had been commanded from heaven."<sup>3</sup> Swiss Protestants, like their German brothers, were true Protestants in that they demanded that every issue be tested by the authority of *sola Scriptura!* They, too, had no confidence in Popes and Councils, for their consciences also were captive to the Word of God. Genuine Protestantism everywhere declares the Bible, and the Bible alone, is the authority for Christian belief and practice, for this is the faith of our fathers, the faith "that was once for all entrusted to the saints." (Jude 3)

Among Protestant declarations of confidence in the truth and trustworthiness of Scripture, that of *The New Hampshire Confession of Faith* is as majestic as it is unequivocal. Article 1 of that Baptist affirmation states:

"We believe that the Holy Bible was written by men divinely inspired, and is a perfect treasure of heavenly instruction; that it has God for its author, salvation for its end, and truth, without any mixture of error, for its matter; that it reveals the principles by which God will judge us; and therefore is, and shall remain to the end of the world, the true center of Christian union, and the supreme standard by which all human conduct, creeds, and opinions should be tried."

To this ringing affirmation of *sola Scriptura* all true Protestants will assent. *Sola Scriptura* is an indispensable foun-

dation for the Christian faith. If the church in the 20th century is not faithful in proclaiming *sola Scriptura*, the time has arrived for another protest, a protest *against* human devices and a protest *for* the Word of God.

### SOLA GRATIA

Protestantism, because it stands upon Scripture, teaches that sinful man has no hope for salvation by his own efforts, for Protestants know that the Bible states clearly: "It is by grace you have been saved, through faith—and this not from yourselves, it is the gift of God—not by works, so that no one can boast." (Ephesians 2:8-9) Protestantism, therefore, denies all schemes of salvation which promote human works and religious ceremonies as the means of eternal life and forgiveness. It insists that salvation comes by the pure, unmerited favor of God, by grace alone. *Sola gratia* is a cardinal teaching of the Protestant faith. Protestants know that man is deficient in both the will and the ability to please God and to earn salvation. Luther described man's sinful state as being a condition of *De Servo Arbitrio* (Bondage of the Will).<sup>4</sup>

Man, in his foolishness, thinks he is free, but he is actually in bondage to sin and Satan. Jesus said, "Everyone who sins is a slave to sin." (John 8:34) Man does possess a type of freedom, to be sure. In fact, he is free to do as he pleases, but he pleases to sin! Sinful desires lead him ever deeper into sin and farther from God, living in sin, loving sin, and, but for the grace of God, dying in sin. Man's bondage is so complete that he is blissfully unaware that he is a slave.

Luther reflected upon man's tragic fallen condition and described it this way:

"I believe that I cannot by my own reason or strength believe in Jesus Christ my Lord, or come to Him; but the Holy Spirit has called me through the gospel, enlightened by His gifts, and sanctified and preserved me in the true faith; in like

manner as He calls, gathers, enlightens, and sanctifies the whole Christian Church on earth, and preserves it in union with Jesus Christ in the true faith . . ."<sup>5</sup>

This is the gospel of *sola gratia*. This is the teaching that, upon hopeless, helpless sinners, to whom he owes nothing, God has taken pity and bestowed his favor graciously. Sinners who do not deserve it, who have earned nothing but the wrath of God, have the inestimable privilege of enjoying the favor of God, because God, from the sheer goodness of his heart, has chosen to be kind to those who deserve only his judgment.

True Protestantism takes its doctrine of salvation directly from the Bible and therefore declares that salvation is the unmerited, undeserved and unsolicited gift of God. It is "the grace of God that brings salvation" (Titus 2:11), and therefore true Protestants declare *sola gratia* to the whole world. What man could not do for himself, God has done for him freely by His grace in Jesus Christ. If the church in the 20th century has neglected to declare the gospel of *sola gratia*, the time has come for another protest. Protestants now, as in the 16th century, must insist that the question of salvation be settled by appeal to Scripture, which proclaims that it is the gift of God, not a reward for human endeavor.

### SOLA FIDE

Protestantism affirms the Bible as its only authority and grace as the only means of salvation. That, however, leaves one question still unanswered. How may a person receive this salvation? Or, stated in other terms, how may a person be right with God? This was the question that perplexed Luther and drove him to the brink of despair.

Luther did not become a monk willingly. While a young student preparing for a career in the practice of law, Luther was traveling through a forest in Germany and suddenly

found himself engulfed in a ferocious storm. Thunder roared overhead, and bolts of lightning crackled the trees. The young man feared that he would be struck at any moment, and in his anguish, he prayed. Luther prayed, but not to God. He implored the aid of St. Anne, the patron saint of miners. Luther's father had been a miner, so Luther probably remembered childhood instructions which directed him to seek that saint's intercession with God. Martin promised St. Anne that he would become a monk if his life were spared. He survived the frightening storm, and, true to his vow, Luther entered the monastery of the Augustinian order at Erfurt. He eventually became a priest, and, while in the monastery, he devoted himself to the responsibilities of community life with unusual vigor. Luther spent sleepless nights in prayer and protracted periods of fasting. He confessed his sins every day, as he sought to achieve right standing before God.

Father Johann Staupitz, Luther's monastic superior, realized after a while that his new monk was a man with an unusually sensitive conscience. Luther was so burdened with a sense of sin and guilt that he could not confess often enough, and finally Staupitz told him to leave the confessional and not return until he had something really sinful to confess! Luther had been scraping his conscience in an effort to relieve himself of a horrible burden of guilt and shame, but confession to a priest had brought no help.

Although the medieval church encouraged people to adopt monasticism as the best way to win the favor of God, Luther's experience in the monastery did not enable him to love God. By his own admission, Luther's alienation from his Creator actually increased at the very time that he was pursuing his monastic duties so faithfully. As he put it, "I...was perpetually in torment."<sup>6</sup>

Luther's studies in the monastery and the university, as well as during his childhood upbringing, had encouraged

him to regard God as a grim judge, so he was terrified at the prospect that he might not be among God's chosen people. He confessed his doubts to Father Staupitz, and the wise counsellor urged him to cease dwelling on the wrath of God and begin meditating on the love and mercy of God. Staupitz told Luther to look upon the wounds of Christ and believe that Christ had been crucified for him, for in that way the distressed monk would find assurance of God's love and favor. Luther took that advice to heart, but doubts continued to assail him, because he could not discard his image of God as a wrathful judge.

The study of the Bible was part of Luther's responsibility as a priest and theologian, but even this sacred exercise at first seemed only to deepen his sense of woe. As he encountered the biblical emphasis on the righteousness of God, Luther realized that the perfectly righteous God demands righteousness in men. But, try as he might, Luther could not achieve the righteousness that his Creator required; the troubled monk continued sinking into mental and spiritual misery because he could not satisfy the divine demands and could not appease the wrath of God against whom he had sinned. The righteous God whom Luther met in Scripture remained in his thinking the accusatory magistrate whose laws he had broken.<sup>7</sup>

At the University of Wittenberg Martin Luther was entrusted with the responsibility of lecturing through portions of the Bible, and, in 1515, two years before the posting of the *Ninety-five Theses*, he initiated a series of lectures on the Epistle to the Romans. In this great treatise of Paul, Luther discovered the heart of the gospel in chapter 1, verses 16 and 17:

"I am not ashamed of the gospel, because it is the power of God for the salvation of everyone who believes; first for the Jew, then for the Gentile. For in the Gospel a righteousness



from God is revealed, a righteousness that is through faith from first to last, just as it is written: 'He who through faith is righteous will live.'<sup>8</sup>

The righteousness which Luther needed, but was powerless to produce, he found revealed in the gospel of Christ. He discovered that it is a *righteousness that comes from God!* The righteousness that God requires is a righteousness that God Himself supplies, through faith in His Son. Here is the heart of the Christian faith—sinful man is justified, that is, obtains right standing before God, *sola fide*, through faith alone.

When Luther made the discovery of justification through faith alone he exclaimed,

"I felt that I was altogether born again and had entered paradise itself through open gates. There a totally other face of the entire Scripture showed itself to me."<sup>9</sup>

Yes, a miracle had taken place in the heart and soul of Martin Luther. As he studied the Word of God, the Spirit of God granted him spiritual life, regenerated him and gave him faith to believe and to understand that the righteousness that he needed so desperately had been granted to him by the Son of God. Protestantism proclaims that faith, and faith alone, justifies the sinner, that is, declares him righteous in his standing before God.

The *Heidelberg Catechism* is one of the great statements of the Protestant Reformation, and its definition of saving faith is especially pertinent:

"True faith is not only a sure knowledge whereby I hold for truth all that God has revealed to us in His Word, but also a firm confidence which the Holy Spirit works in my heart by the gospel, that not only to others, but to me also, remission of sin, everlasting righteousness and salvation are freely given by God merely of grace, only for the sake of the merits of Jesus Christ."<sup>10</sup>

There it is! The sinner, with no merit of his own, presents to God the untarnished merits of Jesus Christ, who is heaven's supreme benevolence reaching down to sinners who cannot reach up to God. As Jesus phrased it, "the Son of Man came to seek and to save what was lost." (Luke 19:10) He came to seek men who, by nature, would never seek Him. He loved lost sinners so much that He pursued them in their flight from God, overtook them as they were fleeing, and by the gentle touch of His grace turned them around and directed them toward heaven. Paul described this salvation beautifully: "when the kindness and love of God our Savior appeared, He saved us, not because of righteous things we had done, but because of mercy. He saved us through the washing of rebirth and renewal by the Holy Spirit." (Titus 3:4-5)

Martin Luther knew that he had received the precious gift of God, justifying faith in Jesus Christ. How about us? As we consider the three great principles of Protestantism, do we believe the Bible? Are we standing firmly on *sola Scriptura*, on Scripture alone? Have we abandoned all foolish efforts to save ourselves? Do we stand before God saved by Christ, *sola gratia*? Have we confessed our sin and realized our lost condition? Do we, as Luther did, feel hopeless and helpless? Do we, through faith, believe that Christ died for our sins and rose again? If so, we too have been born again; we too have found the "open gate of paradise"; we too have received that righteousness which comes from God, which is "from first to last through faith," for we, "who through faith have been declared righteous, shall live!"

In the last decade of this century, over 500 years after Luther's birth in 1483, the contemporary church must proclaim the gospel of *sola fide*. If the church of our generation is not doing so, it is time, once again, to protest! Let our church become truly Protestant once again. Let it witness for Jesus Christ and the Word of God. Let us protest against human devices and false traditions. We need a revival of a

genuine Protestant witness, because these principles are being discarded, although they come from the Bible and are written in history with martyrs' blood.

Let us protest, lest real Protestantism be lost by default. Here is the faith of our fathers, the faith by which they lived, and the faith for which they died. This is the faith that enabled Luther to stand resolute before both church and empire to declare, "my conscience is captive to the Word of God." This is the faith that sustained the English Protestant martyr Thomas Cranmer, Archbishop of Canterbury, who perished at the stake during the reign of the infamous Bloody Mary. In an earlier moment of weakness Cranmer had recanted in order to save his life, but he recovered his courage at last and paid the ultimate price of loyalty to his Savior. As the flames were ignited at his feet, Thomas Cranmer thrust his right hand into the flames and cried out, "Forasmuch as my hand offended in writing contrary to my heart, it shall be burned first."<sup>11</sup>

Like Luther, Cranmer and other martyrs believed in the three principles of Protestantism and knew that they could not renounce them without renouncing Jesus Christ. May God give us courage to live by the same faith and to die in that faith.

*E*ternal God and Father of our Lord Jesus Christ, give us your Holy Spirit who writes the preached word into our hearts. May we receive and believe it and be cheered and comforted by it in eternity. Glorify your word in our hearts and make it so bright and warm that we may find pleasure in it, through your Holy Spirit think what is right, and by your power fulfill the word, for the sake of Jesus Christ, your Son, our Lord. Amen.

*Martin Luther*

- 1 Harold J. Grimm, ed., *Luther's Works*, p.28.
- 2 George W. Forell, ed., *Luther's Works*, Vol. 32, p.112.
- 3 D.W. Torrance, ed., *Calvin's Commentaries*, Vol. 10, p. 330.
- 4 Lewis W. Spitz, ed., *Luther's Works*, Vol. 34.
- 5 Martin Luther, *Small Catechism*, p.12.
- 6 E.G. Schwiebert, *Luther and His Times*, p.153.
- 7 Spitz, *Luther's Works*, Volume 34, p. 337.
- 8 *New International Version*, modified slightly by author.
- 9 Spitz, *Luther's Works*, Vol. 34, p. 337.
- 10 *Heidelberg Catechism*, p. 6.
- 11 John Foxe, *The Acts and Movements of the Christian Martyrs*, Vol. VIII, p. 88.

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