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Reformation  
& Revival



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Justification is through faith, not on account of faith.

*Benjamin B. Warfield*

There is a double degree of justification: one in our conscience now, another at the Day of Judgment.

*Richard Sibbes*

Christ hides our unrighteousness with his righteousness, He covers our disobedience with His obedience, He shadows our death with His death, that the wrath of God cannot find us.

*Henry Smith*

The real reason why the doctrine of justification by grace through faith alone is unpopular is that it is grievously wounding to our pride.

*John R. W. Stott*

## *Justification and Evangelical Christianity: A Historical Concern*

Philip H. Eveson

At a time when people are questioning the evangelical Protestant teaching and emphasis on the doctrine of justification, it is important that we appreciate what the Reformers and their successors believed concerning this doctrine and why they considered it to be so crucial. Evangelical Christians have stressed justification by faith alone because they have regarded it as of the very essence of the gospel and essential to the life and witness of the church and the individual. Where justification has been revised, its significance has been diminished and its cutting edge has been blunted.

The Roman Catholic Church has always played down the importance of the subject and that is to be expected. It will not allow any such biblical teaching to stand over against it to judge and challenge its traditions, errors and false practices. What is disturbing is to find evangelical leaders and scholars indicating, by what they say or do, that justification is not the major concern that evangelicals of the past believed it to be.<sup>1</sup>

The revelation that God justifies the ungodly, not by their good works but solely through reliance on Jesus Christ, came as an immense relief to Martin Luther. Later in life, as he looked back on the great discovery he had made in Paul's writings, he could testify: "Here I felt that I was altogether born again and had entered paradise itself through open gates."<sup>2</sup>

Luther had grown up with the idea that to be right with God it was necessary to carry out the requirements of the church, participating in its rites and ceremonies and engaging in acts of mercy and other good works. It was expected that every baby born in "Christian" Europe would be automatically baptized into the church and eventually be confirmed and begin to receive "the divine food of the

eucharist.” Through these means people were told that they were saved from everlasting torment in hell. If they committed one of the deadly sins, known as “mortal sins,” they were then back on the road to damnation. A second way of escape, however, was open to such people. They could be saved again by the sacrament of penance. This involved displaying a contrite spirit, confessing the deadly sin to a priest and receiving forgiveness from him. The priest would also tell the penitent what he must do to make amends for his sin. The penitent would be instructed to offer more prayers, do more works of mercy, etc.

In addition, there were everyday, or “venial,” sins that Christians committed. These were not regarded by the church as so serious and did not merit eternal punishment. Nevertheless, it was still necessary to be purified from them through temporal punishments. The punishment may be here on earth in the form of pain and ill health, and certainly after death in the fires of purgatory. This unbiblical place was feared more than hell, for though one might escape everlasting torment through the ministrations of the church, there was no escaping a stretch of time in the purifying fires of purgatory, unless, that is, the pope pronounced you a “saint” or a “plenary indulgence” was obtained from him. Partial indulgences along with prayers and masses for the dead were the regular ways the living could help the souls of their relatives and friends reduce the time spent in purgatory and gain the peace of heaven more quickly.

The spark which ignited the Reformation movement was the scandalous way in which indulgences were being sold throughout Germany in 1517. Indulgences were the result of a particular theology of merit that had grown up in the Middle Ages. While it was generally acknowledged among Roman Catholic theologians that no one could merit the initial grace which sets off the process of salvation, good Christians could merit for themselves and others all the

graces needed to obtain final salvation. Spare merit went into “a treasury of merit.” This storehouse of merit was said to be made up of the merits and satisfactions of Christ which were beyond the needs of our salvation plus the excess merits and satisfactions of Mary and the saints. An indulgence or “pardon” obtained through the church meant the freeing of a person wholly or in part from temporal punishments, depending on whether it was plenary or partial.

This unbiblical teaching was open to abuse from the beginning. Pardoners went about Europe offering these indulgences to poor souls in the dark concerning the true grace of God. It became a quick way for the church, through its popes and prelates, to obtain money for grandiose schemes and to pay off debts. When the pope declared this special indulgence for the purpose of building St. Peter’s Basilica in Rome it was proclaimed in Germany by the now infamous monk John Tetzel. He would enter a town with great pomp and style, preach a sermon extolling the indulgence and declare that the “gate of heaven was open.” After that the “sale” would begin.

### The Teaching of Luther and Calvin

Luther’s attack upon indulgences in his *Ninety-Five Theses* of 1517 sprang from his theological convictions. Through his study of the Bible he had come to see that forgiveness and a right status before God are not the result of putting one’s trust in penances and prayers but are due entirely to the grace of God in Jesus Christ. The indulgence issue was but symptomatic of all that was wrong with the church of his day. As Owen Chadwick, Professor Emeritus of Ecclesiastical History in the University of Cambridge, has put it: “Luther did not attack indulgences and thereby reach a doctrine of justification by faith alone. He applied an already appropriated doctrine of justification to judge a particular indulgence.”<sup>3</sup>

What did the Reformers believe the Scriptures to be teaching on this subject of justification?

### **A Legal Declaration**

Justification is a forensic or legal declaration made by God concerning sinners who believe in Jesus. God is seen to be righteous, says Luther, not only when He punishes and condemns the unrighteous, but also when He justifies the ungodly, “that is, He accounts people righteous.”<sup>4</sup> Calvin writes, “Therefore, we explain justification simply as the acceptance with which God receives us into His favor as righteous men. And that it consists in the remission of sins and the imputation of Christ’s righteousness.”<sup>5</sup> The Reformers correctly understood the verb “to justify” to mean “to declare righteous” and not “to make righteous” as the medieval Schoolmen supposed. Outside of Christ, sinners are guilty but in Christ they are declared righteous.

A definite distinction was made between justification on the one hand and regeneration and sanctification on the other. This was a clear departure from the teaching of Augustine and the medieval church, who regarded justification as an all-embracing concept.<sup>6</sup> Though the Reformers showed that the initial inward change of regeneration and the ongoing process of renewal and development in righteous living are intimately linked to justification, they insisted that these sanctifying actions should never be confused with justification.<sup>7</sup> It is guilty sinners whom God pardons and pronounces righteous when faith is placed in Christ.

### **The Basis of Justification**

This new legal status which sinners have in Christ is due entirely to Christ, who kept the Law perfectly and who died an atoning death on the cross. It is not Christ plus any righteousness which God may find sinners or saints performing. They are declared righteous *solely* on the basis of Christ’s

death, whereby all their sins were imputed to Christ who fully satisfied divine justice, and the “alien righteousness” of Christ, as Luther often described it, is imputed to them. He explained it like this: “Our beauty does not consist in our own virtues nor even in the gifts we have received from God . . . It consists in this, that if we apprehend Christ and believe in Him, we are truly lovely, and Christ looks at that beauty alone and at nothing besides.”<sup>8</sup> Again, he notes, “If you look at a Christian without the righteousness and purity of Christ, as he is in himself, even though he be most holy, you will find not only no cleanness, but what I might call diabolical blackness.”<sup>9</sup> Calvin likewise wrote, “The Son of God, utterly clean of all fault, nevertheless took upon Himself the shame and reproach of our iniquities, and in return clothed us with His purity.”<sup>10</sup>

### **The Way to Justification**

The Reformers also stressed that it is through faith in Jesus Christ that sinners are justified. For them, saving faith is not merely the faith of assent to the facts of the gospel or a willingness to accept what the church believes, but a personal reliance on the Lord Jesus Christ. “A counterfeit faith,” Luther taught, “is one that hears about God, Christ, and all the mysteries of the incarnation and redemption, one that also grasps what it hears and can speak beautifully about it; and yet only a mere opinion and a vain hearing remain.” The faith “is a sure trust and firm acceptance in the heart.”<sup>11</sup>

Justification, however, is not based on faith. It is based on Christ and received through faith. Commenting on Galatians 2:16 Luther states that faith “takes hold of Christ in such a way that Christ is the object of faith, or rather not the object but, so to speak, the One who is present in the faith itself.” A little later he adds, “Faith takes hold of Christ and has Him present, enclosing Him as the ring encloses the gem. And whoever is found having this faith in the Christ who is

grasped in the heart, him God accounts as righteous.”<sup>12</sup>

Luther was also quick to emphasize that it is through faith *alone* that sinners are declared righteous: “Therefore faith alone justifies.”<sup>13</sup> He was, and still is, criticized for adding “alone” to his German New Testament translation of Romans 3:28. His reply was to the effect that the sense of the passage demanded it. Calvin also points out in the *Institutes* that when Paul stresses that works do not justify, justification must be by faith alone.<sup>14</sup>

### **The Place of Works**

Although the Reformers stressed that good works have no part to play in justification, they did show how important works were in the life of the believer. They insisted, however, that the good works of believers are not meritorious but are the fruit and signs of justification. They do not merit salvation; they do not help to gain final acceptance on the day of judgment.<sup>15</sup> Luther comments:

Faith does not require our doing; it requires that we believe the promise of God and accept something from Him. Therefore faith always justifies and makes alive; and yet it does not remain alone, that is, idle. Not that it does not remain alone on its own level and in its own function, for it always justifies alone. But . . . it neither is nor remains idle or without love.<sup>16</sup>

Calvin maintains, “We have now a single work going forth from the saints that if it be judged in itself deserves not shame as its just reward.” Again he says, “Let a holy servant of God, I say, choose from the whole course of his life what of an especially noteworthy character he thinks he has done . . . Undoubtedly he will somewhere perceive that it savors of the rottenness of the flesh.” However, Calvin shows that the faith alone that justifies will produce good works.<sup>17</sup>

### **Assurance**

Because the Reformers looked to Jesus Christ alone they could be assured that they were accepted by God. Christian assurance is not confidence in oneself and one’s own abilities; it comes from relying entirely on the grace of God in Christ. Already the Christian has passed from death to life and will not be condemned. Luther taught those Christians terrified by the Law to say:

Lady Law, you are not the only thing, and you are not everything! Besides you there is something greater and better, namely, grace, faith, blessing. These do not accuse me; they do not terrify or condemn me. But they comfort me, command me to have hope, and promise me sure victory and salvation in Christ. Therefore there is no reason for me to despair.<sup>18</sup>

This is what enabled Luther to die well. As death approached he needed no priest to give the last rites. He gained comfort and assurance from the Scriptures which pointed him to Christ. He kept repeating John 3:16 and died “standing firm on Christ.”

### **Not a New Teaching**

One of the allegations made by the Roman Catholic Church against the Reformers has been the charge that their teaching on justification was unknown for fourteen hundred years and was a new thing introduced by Luther and Calvin. In response, the Reformers claimed that their teaching was that of the New Testament, and not of the Schoolmen, and that they had the support of the Early Church Fathers. Justification may have been ill-defined and undeveloped but it was not new teaching.<sup>19</sup>

In his *Letter to the Corinthians*, Clement of Rome writes:

And so we, having been called through His will in Christ Jesus, are not justified through ourselves or through our own wisdom or understanding or piety or works which we wrought in holiness of heart, but through faith, whereby the Almighty God justified all men that have been from the beginning; to whom be the glory for ever and ever. Amen.<sup>20</sup>

The *Letter to Diognetus*, written by an unknown author about the middle of the second century A.D., expresses the wonder of justification in these terms: "O the sweet exchange, O the inscrutable creation, O the unexpected benefits; that the iniquity of many should be concealed in One Righteous Man, and the righteousness of One should justify many that are iniquitous!"<sup>21</sup>

On the other hand there is evidence from a very early date that the biblical truth concerning justification was obscured and false ideas entered which gained momentum as the medieval period advanced. The *Didache*, Barnabas, the Shepherd of Hermas and Ignatius reveal that many of the early Christians did not adequately appreciate the significance of God's grace.<sup>22</sup> It was Augustine in his attack on Pelagianism who insisted that justification was the result of God's grace, not human merits. Unfortunately, as we have seen, he interpreted the verb "to justify" in his Latin Bible as "to make righteous" which led him to believe that in justification God made us inwardly righteous. Justification thus came to be associated with the inner transformation of the individual. This understanding continued throughout the medieval period until men like Luther began looking beyond the Latin to the Hebrew and Greek texts.

### **British Reformers**

Robert Barnes, Prior of the Augustinian friary at Cambridge, often chaired the group of Cambridge scholars who gathered at the White Horse Inn to discuss the views of

Luther. In 1528 he had to flee to mainland Europe where he composed a treatise on justification. In this work he shows how Paul "clearly excludes works in justification, and brings in grace only." In terms similar to Luther he maintains that the faith which we have in Christ Jesus is "no idle thing; but it must needs do all manner of things that are to the honor of God and also to the profit of our neighbor." He insists, however, that the just man does not do them to be justified, "for he hath no need of them concerning his justification." He was later burnt as a heretic at London's Smithfield in 1540.<sup>23</sup>

William Tyndale, the English Bible translator and another member of the White Horse group, was arrested, strangled and burnt at Antwerp in 1536. His views on justification are expressed in *The Parable of the Wicked Mammon* (1528) where he states that "faith only before all works and without all merits, but Christ's only, justifieth and setteth us at peace with God."<sup>24</sup>

Bishop Hugh Latimer, burnt in 1555 during the reign of Queen Mary, in a sermon on the Lord's Prayer proclaims the truth of justification most clearly when he says concerning our trust in Christ our Savior:

When we believe in Him, it is like as if we had no sins. For He changeth with us: He taketh our sins and wickedness from us, and giveth unto us His holiness, righteousness, justice, fulfilling of the law, and so, consequently, everlasting life: so that we be like as if we had done no sin at all.<sup>25</sup>

Archbishop Cranmer, who was burnt alive at the stake in Oxford on March 21, 1556, gives a full treatment of justification in his famous homily, *Of Salvation*. He stresses that all our good works are imperfect and in no way deserve our justification but that it comes freely by the mere mercy of God. In summary he states, "So that Christ is now the right-

eousness of all them that truly do believe in Him. He for them paid their ransom by His death. He for them fulfilled the Law in His life.”<sup>26</sup>

**Confessions of Faith**

The great Protestant confessions of faith that were formulated during the sixteenth and seventeenth centuries are one in drawing attention to this fundamental gospel truth. *The Augsburg Confession* of 1530, prepared by Melanchthon and approved by Luther, contains a clear statement on the subject of justification. Article Four reads:

It is also taught among us that we cannot obtain forgiveness of sins and righteousness before God by our own merits, works or satisfactions, but that we receive forgiveness of sins and become righteous before God by grace, for Christ’s sake, through faith, when we believe that Christ suffered for us and that for His sake our sin is forgiven and righteousness and eternal life are given to us. For God will regard and reckon this faith as righteousness, as Paul says in Romans 3:21-26 and 4:5.<sup>27</sup>

*The French Confession of Faith of 1559* affirms in Article 18:

We therefore reject all other means of justification before God, and without claiming any virtue or merit, we rest simply in the obedience of Jesus Christ, which is imputed to us as much to blot out all our sins as to make us find grace and favor in the sight of God.<sup>28</sup>

Article 11 of *The Thirty-Nine Articles* of the Church of England (1571) states:

We are accounted righteous before God, only for the merit

of our Lord and Savior Jesus Christ by faith, and not for our own works or deservings. Wherefore, that we are justified by faith only, is a most wholesome doctrine, and very full of comfort. . . .<sup>29</sup>

The Wesleyan Methodists of the eighteenth century accepted the *Thirty-Nine Articles* along with the sermons and hymns of the Wesley brothers which deal with the topic.

*The Second Helvetic Confession* was approved by the Swiss Reformed cities in 1566. Chapter 125 contains the formulation “of the true justification of the faithful”:

To justify . . . does signify to remit sins, to absolve from the fault and the punishment thereof, to receive into favor, to pronounce a man just . . . . But we are justified—that is, acquitted from sin and death—by God the Judge, through the grace of Christ alone, and not by any respect or merit of ours . . . God, therefore, is merciful unto our sins for Christ alone, that suffered and rose again, and does not impute them unto us. But he imputes the justice of Christ unto us for our own; so that now we are not only cleansed from sin, and purged, and holy, but also endued with the righteousness of Christ . . . it is God alone that justifieth us, and that only for Christ, by not imputing unto us our sins, but imputing Christ’s righteousness unto us.<sup>30</sup>

*The Westminster Confession of Faith*, first adopted by the Presbyterians in 1649, contains a comprehensive expression of the doctrine. Later confessions have followed the wording of this famous formulary very closely, including the *Congregational Savoy Declaration of 1658*, the *Baptist Confession of 1689* and the *Calvinistic Methodist* (otherwise known as the Presbyterian Church of Wales) *1823 Confession of Faith*. The first two paragraphs of the Westminster document proclaim:

Those whom God effectually calleth He also freely justifieth; not by infusing righteousness into them, but by pardoning their sins, and by accounting and accepting their persons as righteous: not for anything wrought in them, or done by them, but for Christ's sake alone: not by imputing faith itself, the act of believing, or any other evangelical obedience, to them as their righteousness; but by imputing the obedience and satisfaction of Christ unto them, they receiving and resting on Him and His righteousness by faith: which faith they have not of themselves; it is the gift of God.

Faith, thus receiving and resting on Christ and His righteousness, is the lone instrument of justification; yet is it not alone in the person justified, but is ever accompanied with all other saving graces, and is no dead faith, but worketh by love.<sup>31</sup>

#### **Anglicans, Puritans, Methodists and Later Evangelicals**

Richard Hooker, the Elizabethan Anglican apologist, is quite unambiguous in showing where Rome was in error. He asserts that "faith is the only hand which putteth on Christ unto justification, and Christ the only garment which, being so put on, covereth the shame of our defiled natures, hideth the imperfections of our works, preserveth us blameless in the sight of God."<sup>32</sup> Puritan and Separatist preachers likewise were one with Hooker in denouncing Rome's considered position on the subject which had by then been set out in the Council of Trent's decrees and canons.

After nearly a century in which moralism and legalism had infected so many of the Protestant churches of England and Wales, the preaching of the eighteenth-century Methodists brought people back to the necessity of being justified in God's sight by faith alone. Whitefield described this truth as "the good old doctrine of the Church of England. It is what the holy martyrs in Queen Mary's time

sealed with their blood, and which I pray God, if need be, that I and my brethren may seal with ours."<sup>33</sup>

C. H. Spurgeon, the well-known Baptist preacher in nineteenth-century London, proclaimed the message of justification plainly and persistently. On one occasion he said, "Christ takes our sins, we take Christ's righteousness; and it is by a glorious substitution and interchange of places that sinners go free and are justified by His grace." In the twentieth century Martyn Lloyd-Jones and John Stott expounded the doctrine faithfully from their London pulpits. The latter has stated that at the heart of the gospel and unique to Christianity is God's justification of sinners through faith alone and "altogether apart from works."<sup>34</sup>

It may be added here that through the hymns of Luther, Watts, Wesley, Toplady and others, the people were taught to express in song and as a part of worship the wonderful truth of justification by faith alone.

#### **The Importance of Justification**

The above examples show that this doctrine of justification was not some theoretical matter for university scholars and theologians to debate. Those men of the sixteenth century were prepared to die for what they believed. They were convinced that it had profound practical implications for the church and the individual. Justification by faith alone called into question all the errors, superstitions and abuses that had crept into the church down the centuries. Cardinal Cervini never said a truer word at the commencement of the Council of Trent's discussions on justification when he declared that Luther's doctrine of justification was at the root of his "errors" on the sacraments, the power of the Keys, indulgences and purgatory.<sup>35</sup>

The doctrine of justification by faith alone with its trinitarian foundations is described by Luther in the *Schmalkald Articles of 1537* as the "first and chief article" of faith,

upon which depends all that we teach and practise against the pope, the devil, and all the world. We must, therefore, be entirely certain of this, and not doubt it, otherwise all will be lost, and the pope, and the devil, and our opponents will prevail and obtain the victory."<sup>36</sup>

John Calvin likewise stressed the importance of this doctrine. In his *Institutes*, he declares that justification "is the main hinge on which religion turns, so that we devote the greater attention and care to it."<sup>37</sup> In a letter to Cardinal Sadolet, Calvin wrote: "Wherever the knowledge of it is taken away, the glory of Christ is extinguished, religion abolished, the church destroyed, and the hope of salvation utterly overthrown."<sup>38</sup>

If a body calling itself "church" loses the message of justification by faith alone it will soon have no good news to present. It will become another superstitious, religious institution, falsely bearing the name of Christian. What is more, the people will continue to be in the dark, heading for hell, while at the same time trusting in a Jesus of faulty human thought and heretical church tradition.

### **Rome's Present Position**

Concerning the present position of Rome on this crucial subject, it is necessary to point out that there has been no shift whatsoever from the definitive statement made at Trent. As the new Roman Catholic Catechism makes clear, justification is said to involve two main stages: an initial activity which includes the sacrament of baptism, and then a process throughout life which includes the "sacrament of penance" and the fires of purgatory. Rome continues to believe in the "treasury of merit" and "indulgences."<sup>39</sup> In the end the Roman position is a reliance on oneself and the clergy of the Roman Church. Though justification is said to be by God's grace it is also by human activity. Though it is

through Christ's merit it also involves human merit. It is administered by the Roman Church, first through baptism, and can be renewed again through penance. Though Rome's doctrine of justification is meant to bring glory to God, in reality it bolsters human pride and glorifies the Roman system.

At a time when it is said that evangelicals have so much in common with Rome, it needs to be recalled that men like Luther, Latimer and Calvin, to name but a few, grew up in a church where the Trinity, the virgin birth of Christ, the importance of His atoning sacrifice, the grace of God, and the power of the Holy Spirit were believed. Nevertheless, these men were never taught the key element in the gospel, the truth concerning the biblical doctrine of justification. It is not impossible that such a situation could arise again, especially when the doctrine is so little understood and preached, and as evangelical leaders are allowing a truncated version of it to be the basis for united evangelistic activity.

The teaching of the Reformers emphasized that a person is justified by *grace alone*, through *faith alone*, in *Christ alone*, to *God's glory alone*. We must not allow the word *alone* to be deleted from any definition of justification for whatever reason and whoever may advocate it, be he or she ever so well respected in the evangelical world.

### **Author**

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principal. He is the author of the important book, *The Great Exchange* (Day One Publications, 1996), available from Reformation & Revival Ministries in the United States and Canada.

#### Endnotes

- 1 For an examination of modern evangelical thinking on justification cf. P. H. Eveson, *The Great Exchange* (Bromley, Kent, England: Day One Publications, 1996).
- 2 *Luther's Works* (Philadelphia: Muhlenberg, 1960), 34: 337.
- 3 O. Chadwick, *The Reformation* (Grand Rapids: Eerdmans, 1964), 47.
- 4 *Luther's Works* (St. Louis: Concordia, 1955), 25: 205.
- 5 J. Calvin, *Institutes* (Philadelphia: Westminster Press), 1: 727.
- 6 Cf. A. McGrath, *Iustitia Dei* (Cambridge: Cambridge University Press, 1986), 31ff.
- 7 Calvin, 1: 745-46.
- 8 *Luther's Works*, 12: 280.
- 9 *Ibid.*, 367.
- 10 Calvin, 1: 510.
- 11 *Luther's Works*, 26: 269.
- 12 *Ibid.*, 129, 132.
- 13 *Ibid.*, 141.
- 14 Calvin, 1: 748.
- 15 *Ibid.*, 749.
- 16 *Luther's Works*, 26: 272.
- 17 Calvin, 1: 776f.
- 18 *Luther's Works*, 26: 342.
- 19 Cf. J. Buchanan, *The Doctrine of Justification* (Edinburgh: Banner of Truth, 1961), 97; A. McGrath, *Iustitia Dei*, 23.
- 20 J. B. Lightfoot, *The Apostolic Fathers* (Grand Rapids: Baker, 1956), 26.
- 21 Lightfoot, 256-57.

- 22 T. F. Torrance, *The Doctrine of Grace in the Apostolic Fathers* (London: Oliver & Boyd, 1948), 133. Cf. P. E. Hughes, "Justification by Faith: Distortions of the Doctrine," *Evangelical Quarterly*, 1952, 24:2: 78-90.
- 23 Robert Barnes, *Treatise on Justification, or Only Faith Justifieth Before God* (Religious Tract Society), 99f.
- 24 *Tyndale's Doctrinal Treatises* (Cambridge: Parker Society, 1848), 46f.
- 25 *Sermons of Hugh Latimer* (Cambridge: Parker Society, 1844), 330.
- 26 *Sermons or Homilies* (Prayer Book and Homily Society, 1833), 15.
- 27 J. H. Leith, *Creeks of the Church* (New York: Doubleday Anchor Books, rev. 1973), 69.
- 28 P. Schaff, rev. by D. S. Schaff, "The Evangelical Protestant Creeds," *The Creeds of Christendom* (Grand Rapids: Baker reprint, 1983), 3:370.
- 29 G. Bray, *Documents of the English Reformation* (Cambridge: James Clarke, 1994), 291.
- 30 Schaff, 862-64.
- 31 *Of Justification*, chap. 11.
- 32 Quoted by P. E. Hughes, *Faith and Works*, "Cranmer and Hooker on Justification" (Wilton, Connecticut: Morehouse-Barlow Co. Inc., 1982), 95.
- 33 *George Whitefield's Journals* (Edinburgh: Banner of Truth, 1960), 62.
- 34 J. R. W. Stott, *The Cross of Christ* (Downers Grove, Illinois: InterVarsity, 1986), 190; *The Message of Romans* (Downers Grove: InterVarsity, 1994), 118.
- 35 J. Waterworth, *The Canons and Decrees of the Council of Trent* (London: Dolman, 1848), ci.
- 36 P. Schaff, *The Creeds of Christendom* (Grand Rapids: Eerdmans, 1983 reprint), 255.
- 37 Calvin, *Institutes*, 726.
- 38 J. Calvin, "The Necessity of Reforming the Church," in

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*Tracts and Treatises* (Grand Rapids: Eerdmans, 1958),  
1:42.

39 Geoffrey Chapman, *Catechism of the Catholic Church*  
(London: Cassell imprint, 1994), 325; 328; 331-33; 432-34.