

**What We Believe:
The Essence of the Reformed Faith
By Jason A. Van Bommel
Headmaster, New Covenant Christian School
(<http://school.ncpres.org>)**

**Part One:
Five Latin Phrases That Changed the World:
The Foundation of What We Believe**

So, what exactly does it mean to be “Reformed”? Simply put, to be Reformed means to embrace the great teachings of the Protestant Reformation. The Reformation was the single greatest movement in the history of the church, a time when the church rediscovered the basic teachings of the gospel as found in the Bible.

Martin Luther began the Protestant Reformation on October 31, 1517, though he did not know it at the time. He posted his *95 Theses* for public academic debate on the door of the cathedral church in Wittenberg, Germany. He wanted to debate the issues of indulgences, grace and salvation with the Catholic Church hierarchy. The Catholic Church took this move and later publications by Luther as a threat to their monopoly on religious power, and they later excommunicated him, thus creating the first “Protestant” movement, made up of all those who joined Luther in protesting the corrupt gospel the Church was teaching.

At the heart of the Protestant Reformation was a concern for the biblical gospel—that salvation is by God’s grace alone through faith alone in Christ alone for the glory of God alone. Church tradition within the Catholic Church taught a different set of beliefs—that salvation was by God’s grace and human merit together, and that we access God’s grace through faith and good works. Also, the Church taught that the merit and grace that we access is that which Christ and the Saints provide by their righteousness, not just Jesus in His righteous life, death and resurrection. In order for the Reformers to challenge this corruption of the gospel and call the church back to the pure teachings of Scripture, they also had to challenge the church’s belief that tradition was an equal source of authority with Scripture.

The basic truth of the gospel that the Reformers were recovering and the foundation of that gospel message in the authority of the Bible have been passed down through the generations in a series of Latin phrases. Since we teach Latin at New Covenant and Latin is at the heart of a classical model of education, I thought we would benefit from a closer examination of these Latin phrases as we consider the heart of what we, as Christians, believe.

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Sola Scriptura is Latin for “**Scripture Alone**” or “**only the Scriptures.**” The Protestant Reformers believed that Scripture alone was to rule in Christ’s church as absolute divine authority, since it is the very Word of God. The Scriptures alone are supreme in the life of the church and of all true Christians. The basis for this belief is found in Scripture itself: “All Scripture is given by inspiration of God, and is profitable for doctrine, for reproof, for correction, for instruction in righteousness, that the man of God may be complete, thoroughly equipped for every good work” (2 Timothy 3:16-17). The leadership of the local church is given a very strong and serious charge by Scripture: “I charge you

therefore before God and the Lord Jesus Christ, who will judge the living and the dead at His appearing and His kingdom: Preach the word! Be ready in season and out of season. Convince, rebuke, exhort, with all longsuffering and teaching" (2 Timothy 3:1-2). And so on this basis, we believe in *Sola Scriptura*.

Solus Christus is Latin for "Christ Alone." This is the biblical doctrine that proclaims Jesus Christ and Him alone as the object of our faith and source of our salvation. This is a simple yet profound truth. Christ alone is to be trusted for salvation--no one and nothing else contributes at all to our salvation. "Nor is there salvation in any other, for there is no other name under heaven given among men by which we must be saved" (Acts 4:12). And so on this basis, we believe in *Solus Christus*.

Sola Gratia is Latin for "Grace Alone." Salvation is gift, given only by the grace of God (God's undeserved favor and kindness to us), for this is the only way for a sinful man to be made right in the sight of a holy God. Such salvation is made possible by the saving sacrificial death and resurrection to glory of God's only Son, Jesus Christ. The Bible uses words like "election" and "predestination" to magnify the free grace of God in salvation. God is indeed sovereign in all things, including in His exercise of grace toward us in salvation. "For by grace you have been saved through faith, and that not of yourselves; it is the gift of God, not of works [self effort of any kind], so that no one can boast." (Ephesians 2:8-9a). And so on this basis, we believe in *Sola Gratia*.

Sola Fide is Latin for "Faith Alone." This is a simple yet central doctrine: A sinner is graciously justified (literally, declared to be "not guilty") before God by faith alone, not faith plus merit or faith plus works. The only way to receive God's grace is through faith, faith that has Jesus Christ alone as its object of trust. "A man is not justified by the works of the law [any good deeds or behavior] but by faith in Jesus Christ; even we have believed in Christ Jesus, that we might be justified by faith in Christ and not by the works of the law; for by the works of the law no flesh shall be justified" (Galatians 2:16). And so on this basis, we believe in *Sola Fide*.

Soli Deo Gloria is Latin for "The Glory of God Alone." The focus of the Protestant Reformation was God's glory. The Reformers wanted to focus on and proclaim the greatness and grandeur of the God of the Bible. It is God, not man, who belongs at the center of our thoughts and view of the world. Thus, it is God's glory alone that should occupy first place in our motivations and desires as His children. He created us and the world for Himself, and He redeemed us for His pleasure. Our purpose then, is to glorify HIM! This is our worship. "Give to the LORD the glory due His name. Bring an offering, and come before Him. Oh, worship the LORD in the beauty of holiness!" (1 Chronicles 16:29). And so on this basis, we believe in *Soli Deo Gloria*.

Scriptural Support for these Five Great Latin Phrases

Sola Scriptura

All Scripture is inspired by God and profitable for teaching, for reproof, for correction, for training in righteousness; that the man of God may be adequate, equipped for every good work. -- II Timothy 3:16, 17, NASB

But even though we; or an angel from heaven, should preach to you a gospel contrary to that which we have preached to you, let him be accursed. -- Galatians 1:8, NASB

I testify to everyone who hears the words of the prophecy of this book: if anyone adds to them, God shall add to him the plagues which are written in this book; and if anyone takes away from the words of the book of this prophecy, God shall take away his part from the tree of life and from the holy city, which are written in this book. --Revelation 22:18-19, NASB

Solus Christus

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, ESV

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, ESV

And this is the testimony, that God gave us eternal life, and this life is in his Son. Whoever has the Son has life; whoever does not have the Son of God does not have life. --I John 5:11-12, ESV

Sola Gratia

For by grace you have been saved through faith; and that not of yourselves, it is the gift of God; not as a result of works, that no one should boast. -- Ephesians 2:8-9, NASB

"But we believe that we are saved through the grace of the Lord Jesus, in the same way as they also are." -- Acts 15:11, NASB

Sola Fide

Therefore having been justified by faith, we have peace with God through our Lord Jesus Christ, through whom also we have obtained our introduction by faith into this grace in which we stand; and we exult in the hope of the glory of God. -- Romans 5:1-2, NASB

A man is not justified by the works of the Law but through faith in Christ Jesus, even we believed in Christ Jesus, that we may be justified by faith in Christ, and not by the works of the Law, since by the works of the Law shall no flesh be justified. -- Galatians 2:15-16, NASB

Soli Deo Gloria

"I am the LORD, that is My name;
I will not give My glory to another,
Nor My praise to graven images." -- Isaiah 42:8, NASB

"For My own sake, for My own sake, I will act;
For how can My name be profaned?
And My glory I will not give to another." -- Isaiah 48:11, NASB

And every created thing which is in heaven and on the earth and under the sea, all things in them, I heard saying, "To Him who sits on the throne, and to the Lamb, be blessing and honor and glory and dominion forever and ever." -- Revelation 5:13, NASB

Part Two: Three Pillars of the Reformed Faith:

**Absolute Sovereignty of God,
Total Depravity of Humanity,
Complete Sufficiency of Christ**



Introduction

In the first part of this booklet, we looked at “Five Latin Phrases That Changed the World.” These five phrases—*sola scriptura*, *sola gratia*, *sola fide*, *solus Christus* and *solus deo Gloria*—form the foundation of our biblical, Reformed faith and the essence of the gospel on which we stand. On the authority of God’s word alone, we believe that we are saved by grace alone through faith alone in Christ alone to the glory of God alone. Together, these five truths form the foundation of God’s household of faith. Yet, while they are foundational, they are not the complete end of the matter.

Rising from these five foundation stones are three giant pillars that teach us about God, ourselves and Christ. These three pillars form the structural support of the rest of what we believe, and it is essential that we understand them in their fullest and strongest sense. In summary, these three pillars are the absolute sovereignty of God, the total depravity of humanity and the complete sufficiency of Christ.

We can define these three pillars as follows:

1. **The Absolute Sovereignty of God:** God is the Great King of the Universe. He rules over all things perfectly and completely. God does whatever He wishes, no one can restrain His will, His plans and counsels are always perfectly accomplished. God never fails; nothing is outside of His perfect control and His overarching rule.
2. **The Total Depravity of Humanity:** Human beings are born sinners with a sinful nature we inherited from Adam. We are born condemned, and our personal actions and choices only worsen our condemnation. We are dead in our sins and trespasses against God and His law. We are slaves to sin. On our own, we can do nothing that pleases God or has any real

spiritual value. This does not mean that we are all as bad as we can possibly be. God's common grace restrains us from total chaos. Yet, we are thoroughly corrupted at every level of our being: mind, body, heart and soul.

3. **The Complete Sufficiency of Christ:** The only hope such sinful people have of salvation lies entirely in the work of Christ on our behalf. Jesus' sinless life, perfect and sacrificial death and glorious resurrection accomplished our salvation in its entirety. The whole basis for our forgiveness and acceptance by God is the work of Christ. We add nothing to this work by our own actions or decisions. Christ and Christ alone is our entire salvation.

Together, we will now examine what Scripture says about these three important pillar truths. We will see that the Bible is clear, bold and convicting in each of these three essential areas.

Pillar #1: The Absolute Sovereignty of God

**The LORD has established His throne in heaven, and His kingdom rules over all.
–Psalm 103:19**

Do you remember when you first discovered that your dad was not really all-powerful? When I was a small boy, I really did think my dad could do anything. My dad is pretty handy and big (over 6' 5"), so to a small 6-year-old, he seemed like Superman. Yet like all of you, I had to endure the hard, slow realization that my dad was not, in fact, omnipotent, until, as a teenager, I wondered if my dad could do anything right at all.

Some people (even those who call themselves "Christian") think that our typical childhood experiences with our earthly dads is a model for what should happen to our view of God over time, as we mature in our faith. As crises and conflicts come, they reason, we ought to see that a world full of evil is incompatible with an all-powerful and all-good God. Since we all believe that God is good, we must then abandon the idea that God is all-powerful in favor of a God who looks a lot more like our limited and fallible dads.

The Bible gives us no room whatsoever for such a pale view of God. In Scripture after Scripture, God shines through with radiance as the great and glorious King of the Universe. "Nothing is impossible with God," the Bible boldly proclaims time and again (see Luke 1:37 and Mark 10:27). "Surely, the arm of the LORD is not too short to save," God reminds His doubting people in Isaiah 59. "No one is like God," we are told repeatedly¹ and we are told exactly what this means: No one is like God in majesty, in holiness, in sovereignty and in covenant keeping (keeping His promises absolutely).

Two Encounters with Sovereignty

One way to examine God's absolute sovereignty is through the eyes of two people who came face-to-face with it in different ways: Job and Nebuchadnezzar. Job was a righteous man of God who saw God's sovereignty at work in his time of testing. Nebuchadnezzar was a proud emperor who learned the lesson of God's sovereignty the hard way, by being stripped of his power and sanity by God.

Imagine being so faithful to God that God would take notice and begin boasting about you. God was so proud of Job's righteousness that He bragged about Job to Satan. In response to God's approval

¹ God's uniqueness is a major theme throughout the Bible, especially in the Old Testament, and is celebrated in Exodus 8 and 15, Deuteronomy 4, 1 Samuel 2 and 7, 1 Kings 8, 1 Chronicles 17, 2 Chronicles 6, Psalms 86 and 89 and 113.

of Job, Satan made a deal with God and got permission to test Job severely. Yet don't miss the point here: Satan had to get clearance from God before he could touch Job. God is in control, even of Satan's activities against His people.

At his lowest point of despair, Job wished he had never been born and he questioned God's reasoning in sending such trials into his life. Though Job never sinned against God by accusing God of wrong-doing, he did wonder what reason God would possibly have for testing him so severely (in a way that seemed to Job like harsh punishment). Job did not understand why his children died, why he lost all his wealth or why his body was covered in sores. He did not have answers, and his friends were of little help, but he knew that God's hand must be behind his dark hour. He was right.

Into Job's questions, God spoke with more questions of His own. In a furious storm, the voice of God comes to challenge Job and to remind him of who is who in the universe. "Where were you," God began, "when I laid the earth's foundation?" In other words, "Who exactly do you think you are to question God?"

At the end of the day, Job's response to God was simple, profound and the only truth we all ultimately need to know: "I know that You can do everything, and that no purpose of Yours can be withheld from You . . . have heard of You by the hearing of the ear, but now my eye sees You. Therefore I abhor myself, and I repent in dust and ashes (Job 42:2,5-6)." Job had learned that God was God and he was not, and that was enough for him.

Unlike Job, Nebuchadnezzar was not a righteous and humble servant of God. In fact, he was an arrogant ruler who built a 90-foot idol to himself and ordered everyone to bow down and worship. Yet this wicked sinner, as much as God's righteous servant, needed to know the truth about who was really on the throne and worthy of worship. So God gave King Nebby a dream.

In the dream, as interpreted by Daniel, Nebuchadnezzar learned that he would soon be stripped of all his dignity and sanity and would live as a wild animal in the wilderness. Why? Nebuchadnezzar became proud and thought he alone was responsible for the great kingdom he had built. While looking out over glorious Babylon, he proclaimed, "Is not this the great Babylon I have built as the royal residence, by my mighty power and for the glory of my majesty? (Dan. 4:30)"

After God humbled Nebuchadnezzar, his heart was changed and he acknowledged that God alone was sovereign over the affairs of nations. Nebuchadnezzar proclaimed:

For His dominion is an everlasting dominion,
And His kingdom is from generation to generation.
All the inhabitants of the earth are reputed as nothing;
**He does according to His will in the army of heaven
And among the inhabitants of the earth.
No one can restrain His hand
Or say to Him, "What have You done?"** –Daniel 4:34-35

Through the life and example of Job, we learn that God is sovereign over our suffering. All suffering comes from the hand of God and serves His ultimate purposes, though the suffering may come through a variety of secondary causes (sickness, natural disaster, demonic oppression, sin, etc.). Through the life and example of Nebuchadnezzar, we learn that God is also sovereign over the nations and rulers of the world. He raises up kings and presidents and uses them for His will, sometimes to bless a nation and sometimes to bring judgment and destruction. Again, God uses secondary causes (elections, revolutions, etc), but the hand behind it all is His and His alone.

Sovereign Over All

God's complete sovereignty over all things is a major theme of the Bible and is taught explicitly in numerous places and is also shown by repeated example. Sometimes God's hand is more visible and sometime it is more hidden, but His hand is always at work and His will is always accomplished. In fact, the entire story of the Bible is the story of God's sovereign activity in the world. Consider what we learn from the following books of the Bible:

- Genesis teaches us that God is sovereign over creation and judgment (the Flood, Babel, Sodom and Gomorrah) and election (the call of Abraham, the choice of Jacob over Esau).
- Exodus teaches us that God is sovereign over the deliverance of His people and their moral standards (the 10 Commandments).
- Leviticus and Numbers teach us that God is sovereign over the organization of His people and over corporate worship.
- Deuteronomy again emphasizes God's Lordship over His people and His absolute right to bless and curse according to His covenant standards.
- Joshua teaches us God's sovereignty over His people's victories and defeats (the battle at Ai).
- Judges teaches God's power and control over His people's oppression and deliverance.
- Ruth teaches us God's sovereignty in the lives of aliens and in the lineage of the Messiah.
- The books of Samuel, Kings and Chronicles show the hand of God at work in the history of the nation of Israel, to bless and curse as He promised to do in Deuteronomy.

We could go on and on. The Bible is never shy about asserting God's absolute sovereignty, even when things are shown from a human point of view and God's face is more veiled in the unfolding of the story.

Sovereign Over Salvation

We will deal with this area of life more explicitly in future booklets, but we should pause at this point and emphasize the biblical teaching that God's sovereignty extends to our salvation as well. The personal salvation of individuals is not an area that God has let outside of His personal interest and control. Thinking in such a way actually compartmentalizes our faith from the rest of "reality" and minimizes the impact that our salvation has on the rest of our lives and that the faith of God's people has had on human history.

Think about it for a minute: If God is in complete control of the world and of human history, is it possible that He does not control who is saved and who is not? That would make salvation an unimportant factor in the affairs of the world and of human history. If salvation is what the Bible says it is, the most important of all human affairs, is it possible that God could leave this area alone untouched by His sovereign will?

Fortunately, the Bible does not leave us in the dark with these questions. Through human examples and explicit teachings, the Bible lays out God's lordship over salvation. Consider the following personal examples from the Bible:

1. The Call of Abraham (Genesis 12)
2. The Choosing of Jacob over Esau (Malachi 1:2-3 and Romans 9:13)
3. The Call of Moses to Leadership Over Israel (Exodus 3)
4. The Choice of Israel Herself from Among the Nations of the World (see. Ezekiel 16, among others)
5. The Call of Jeremiah (Jeremiah 1)

6. The Calling of the Disciples in the Gospels
7. The Salvation of Saul on the Damascus Road (Acts 9)

And consider the following verses from throughout the Bible:

“And because He loved your fathers, therefore He chose their descendants after them; and He brought you out of Egypt with His Presence, with His mighty power.” -Deuteronomy 4:37

*“And they cried out in a loud voice:
“Salvation belongs to our God,
who sits on the throne,
and to the Lamb.” -Revelation 7:10*

*The LORD has appeared of old to me, saying:
“Yes, I have loved you with an everlasting love;
Therefore with lovingkindness I have drawn you.” -Jeremiah 31:3*

“He chose us in Him before the foundation of the world, that we should be holy and without blame before Him in love, having predestined us to adoption as sons by Jesus Christ to Himself, according to the good pleasure of His will, to the praise of the glory of His grace.” - Ephesians 1:4-6

“You did not choose Me, but I chose you and appointed you that you should go and bear fruit, and that your fruit should remain.” -John 15:16

“For you are a holy people to the LORD your God; the LORD your God has chosen you to be a people for Himself, a special treasure above all the peoples on the face of the earth.” - Deuteronomy 7:6

“And Your servant is in the midst of Your people whom You have chosen, a great people, too numerous to be numbered or counted.” -1 Kings 3:8

“But you are a chosen generation, a royal priesthood, a holy nation, His own special people, that you may proclaim the praises of Him who called you out of darkness into His marvelous light.” -1 Peter 2:9

The concept of God's sovereign choice in salvation is not a minor, obscure concept, hidden in some dark corner of the Bible. It is clearly, repeatedly stated as fact and illustrated with personal examples. Again, we will look at this more carefully and closely in a future booklet, but for now we can say this: A truly sovereign God must also be sovereign over the salvation of individuals, or else He is not really sovereign.

A Truly Sovereign God: Our Only Hope and the Only True God

If you came up to me and told me that you know my wife, I would probably ask you some questions almost right away: How do you know her? How long have you known her? What do you think of her? Your answers to these questions would confirm to me whether the person you know is indeed my wife or not. If you said you met her in high school in Kansas and that you've known her ever since, for almost 20 years, and that she is a very stern and angry person, I would know for certain that you did not, in fact, know my wife. None of those things are true of her, and so you would obviously be mistaken in whom you think you know.

Knowing God is a little more difficult, but not a fundamentally different, matter. I know God. I meet with Him regularly in His word and in prayer. I have known Him for most of my life, and I have found Him to be holy and good, loving and just. Millions of Christians around the world share my knowledge of God and of His character as revealed in Scripture.

Other people in the world claim to know God, too. In fact, most people claim to know Him in some way, but for most of them, the god they know is not the living God of the Bible. They think of God as “the great force” or “Allah of the prophet Muhammed” or “Brahmin” or as a kind but impotent observer of the universe He created. None of these concepts of God is accurate, and none of the people who claim to know God in these ways do in fact know Him at all. They have met someone else, perhaps a figment of their imaginations of a character in someone else’s fiction, but they have not met God.

It is possible, of course, to know God truly without knowing all He has revealed accurately. All of us are in this position, to one degree or another. No human being can ever know God exhaustively, and all of us who know Him truly are continually being surprised by aspects of His character and are being challenged regularly by His word of truth. Yet in order to claim to know God truly, you must know minimal level of truth about Him.

The sovereignty of God is not an advanced level of knowledge about God. It is not a hidden mystery, nor is it a higher concept only for mature believers. It is the essence of what we mean when we say God. Who is God? God is the sovereign one, the maker and King of the universe. While we may not ever fully understand all of the deep complexities of God’s sovereignty, we must acknowledge that He is indeed sovereign. He is Lord. He rules over all. He is God.

Some people are afraid of the sovereignty of God. They may think that it somehow compromises God’s goodness—that if God is in control of the calamities and disasters of the world, that He cannot be all-good. They may also think that an absolutely sovereign God conflicts with their understanding of human free will. Perhaps it does.

The greatest philosophers and theologians in the world have struggled for millennia to explain how God’s sovereignty interacts with His goodness and with our choices. The answers may never be fully known, and the Bible does not necessarily give us an accurate explanation. What it does do is clearly and emphatically affirm that God is sovereign, that He is good and that He holds us responsible for our choices. It probably takes the mind of God to understand exactly how those things work together.

Please allow me to explain how the sovereignty of God gives me comfort as I think about God’s goodness and the problem of evil, as well as about my own choices. Knowing that God is the Lord is the only way I find any peace in this world so filled with evil. My choice is this: Either God has a good reason and plan behind all of the evil and suffering I see in the world, or else the evil and suffering I see is meaningless and beyond even God’s control. The first option gives me hope and leads me to worship, even in the darkest moments. The second only fills me with despair.

The same can be said of my own choices. If I was the king of my own life, the captain of my own destiny, I would never have a moment’s rest. I would forever be second-guessing myself and straining to understand why my life has taken so many twists and turns. So many things are outside of my control and so many of my choices are based on sinful motivations or incomplete information. Ultimately, I must rest in the hand of God at work in every second of my life. It does not excuse my sin in any way, nor does it relieve me of my responsibility for my choices, but it does give me a peace that surpasses my limited understanding.

The sovereign God, the one “who works all things according to the counsel of His will,” is the God of the Bible, the one true God. Faith in His sovereignty is the only hope for my life, and the only hope for this seemingly chaotic world in which we live. Either He is God, or He is not. He is either on His throne and in control, or else the world and all its inhabitants are living with cosmic anarchy. The Bible is clear about which option is true. Which will you believe?

**The LORD is in his holy temple;
let all the earth be silent before him. –Habakkuk 2:20**

**The LORD reigns,
let the nations tremble;
he sits enthroned between the cherubim,
let the earth shake.
Great is the LORD in Zion;
he is exalted over all the nations. –Psalm 99:1-2**

Pillar #2: The Total Depravity of Humanity

From a basic knowledge of God and His sovereignty, we turn to examine a fundamental aspect of our own nature. Once we know something of the nature of God and then our own nature, we will be better equipped to turn and examine the work of Christ in all its glorious fullness. All Christians believe that human beings are sinners who need to be saved from our sins. Most believers also affirm that we are born sinful, that is, that we have a “sinful nature” or a “flesh” which leads us into sin from the very beginning of our lives. That’s a good start. The Bible does indeed teach us these truths, but that is not all it says about our sinful nature.

So, we are sinners and we are born that way. David affirms this in Psalm 51 when he declares: “Surely I was sinful at birth, sinful from the time my mother conceived me. (vs. 5, NIV).” What David says of himself in Psalm 51, Psalm 58 says of “the wicked,” which we can easily apply to all people, “Even from birth the wicked go astray; from the womb they are wayward and speak lies (vs. 3).”

Yet the Bible says a lot more:

Then the LORD saw that the wickedness of man was great in the earth, and that every intent of the thoughts of his heart was only evil continually. –Genesis 6:5

The heart is deceitful above all things,
And desperately wicked;
Who can know it? –Jeremiah 17:9

"There is none righteous, no, not one;
There is none who understands;
There is none who seeks after God.
They have all turned aside;
They have together become unprofitable;
There is none who does good, no, not one."
"Their throat is an open tomb;
With their tongues they have practiced deceit";
"The poison of asps is under their lips";
"Whose mouth is full of cursing and bitterness."
"Their feet are swift to shed blood;
Destruction and misery are in their ways;

And the way of peace they have not known."
"There is no fear of God before their eyes."
—Romans 3:10-18

These verses paint our condition in a more bleak light than a simple affirmation that we are sinners by nature from birth. Not only are we sinners, but every intent of the thoughts of our hearts is only evil all the time. Our hearts are the most deceitful things in the universe and are so desperately wicked that they cannot be known truly by anyone but God. We lack understanding, a desire to really seek God and any spiritual profitability (goodness). We do not do any good; in fact, we are violent, blasphemous, lying, cursing, miserable people who do not fear God at all. Wow! Now that's bad news!

No one likes to receive bad news, especially about themselves or the people they love the most. Yet sometimes we need to know the worst as it actually is, so we can know where to go for help. So, as painful as this might be, it is essential for us that we break down, piece-by-piece, the Bible's diagnosis of our sinful condition.

1. **Guilty.** Before we are even born, God's sentence of judgment is already passed upon our lives. Romans 5 tells us that when Adam sinned, all humanity was counted as guilty and sinful before God.² Since we are born "in Adam," we are born into sin and the guilt of that sin, even before we think a coherent thought or speak a word.
2. **Polluted.** Corrupted. Not only are we born guilty before God in a legal sense, that is, the sentence of death has already been passed on us even at birth, but we are also born corrupted, with an innate tendency to sin. This is probably what David is referencing in Psalm 51 and is clearly what is said of "the wicked" (all of us) in Psalm 58.
3. **Dead.** Ephesians 2 deepens the image of our sinful condition by declaring that we "were dead in trespasses and sins." This image of spiritual death explains why Jesus says in John 3 that we must be born again. Our first birth is only physical. Spiritually, we are stillborn, until the Spirit of God imparts the gift of spiritual life and we are regenerated.
4. **Enslaved.** Jesus uses this image of our sinful condition in John 8:34, when he said, "Most assuredly, I say to you, whoever commits sin is a slave of sin." This teaching is the origin of the Reformed understanding of the bondage of the will, contrasted with the popular understanding of "free will" that so many Christians affirm. Jesus taught that our wills are enslaved by sin. One who is in the chains of slavery is not free.
5. **Unprofitable/ Unable to Do Good.** Romans 3, quoting Psalms 14 and 53, states that we are "unprofitable" and that we do no good. Jesus, in John 15:5, stated that apart from Him, we could do no good. This makes perfect sense in light of the previous two pictures of our sinful condition. Obviously, someone who is dead cannot do good, and neither can someone whose will is in bondage to sin—the master will not allow the slave to serve his enemy.
6. **Turned Away from God/ Enemies of God.** Perhaps the most severe description of our sinful condition is that, when we were sinners, we were enemies of God. Romans 5:10 tells us the good news that "when we were enemies we were reconciled to God through the death of His Son," but it is against the dark background of the reality that we needed to be reconciled because we were God's enemies. Romans 3 expresses it by saying that no one "seeks after God" and that everyone has "turned aside." So, far from seeking God in our sinful state, we actually turn away from Him and make ourselves His enemies.

² "sin entered the world through one man, and death through sin, and in this way death came to all men, because all sinned . . . death reigned from the time of Adam to the time of Moses, even over those who did not sin by breaking a command, as did Adam, who was a pattern of the one to come. . . . The judgment followed one sin and brought condemnation . . . by the trespass of the one man, death reigned . . . the result of one trespass was condemnation for all men . . . through the disobedience of the one man the many were made sinners" —from Romans 5:12-19, NIV

7. **Children of Wrath.** The end result of our spiritual condition in our sinful nature should be clear by now, but just in case there's any doubt, the Bible spells it out for us. Ephesians 2:3 says that we "were by nature children of wrath, just as the others." As sinners who are born guilty and polluted and who can do no good but instead are turned away from God as His enemies, we deserve only God's wrath, and that is exactly what God has stored up for us, if not for Christ.

Those last words, "if not for Christ," bring a piercing ray of hope into the dark night of our hopeless condition. We know that God has not abandoned us in our lost despair. He has sent a Savior.

And you He made alive, who were dead in trespasses and sins, in which you once walked according to the course of this world, according to the prince of the power of the air, the spirit who now works in the sons of disobedience, among whom also we all once conducted ourselves in the lusts of our flesh, fulfilling the desires of the flesh and of the mind, and were by nature children of wrath, just as the others.

But God, who is rich in mercy, because of His great love with which He loved us, even when we were dead in trespasses, made us alive together with Christ (by grace you have been saved), and raised us up together, and made us sit together in the heavenly places in Christ Jesus, that in the ages to come He might show the exceeding riches of His grace in His kindness toward us in Christ Jesus. –Eph. 2:1-7

Pillar #3: The Complete Sufficiency of Christ

The second half of the above passage from Ephesians 2 is as bright and hope-filled as the first half is dark and filled with despair. The difference comes in two words, "But God," that introduce the great work of God in Christ to save us from our death and condemnation and give us life and glory instead.

Jesus makes all the difference. It is hard to imagine any Christian disagreeing with that statement. "Know Jesus, Know Peace. No Jesus, No Peace." Our bumper-sticker theology teaches us that much at least. Yet do we really believe that Jesus and Jesus alone is enough to fully and completely save us from our sin, or do we still hold onto the very natural human desire to contribute something to our own salvation? To begin examining our hearts and answering that question honestly, let's take a look at exactly what the Bible says about what Jesus accomplished for us in His life, death, resurrection and resurrection:

1. **Forgiveness.** This seems like a natural starting point, since almost all Christians know one thing for sure: "Jesus died for my sins." At the Last Supper, Jesus said, "this is My blood of the covenant, which is poured out for many for the forgiveness of sins."³ Yet, we should not overlook the profound gift that Jesus poured out in shedding His blood for our forgiveness. Sin is the essence of our problem. It is for sin that we stand condemned before God, and it is forgiveness of that sin that is the essence of our redemption: "In Him we have redemption through His blood, the forgiveness of sins."⁴
2. **Redemption.** Forgiveness of sins is the essence of our redemption, yet redemption is more than forgiveness. To be redeemed is to be "bought back" or "reclaimed by God." It is what happens to a slave who is set free, or a captive prisoner of war who is returned home to his own country. Sin enslaved us and Satan captured us into his dark kingdom, but Jesus

³ Matt. 26:28, ESV

⁴ Eph. 1:7

redeemed us back to God. “You were not redeemed with corruptible things, like silver or gold . . . but with the precious blood of Christ, as of a lamb without blemish and without spot.”⁵ “He has delivered us from the power of darkness and conveyed us into the kingdom of the Son of His love, in whom we have redemption through His blood, the forgiveness of sins.”⁶

3. **Righteousness.** Not only do we need to be forgiven of our sins in order to be acceptable to God, but we also need a real, positive righteousness, a perfect fulfillment of God’s Law. The negatives, or demerits, must be cleared from our record, and we must also have perfect positives, or sufficient merit. Christ’s death accomplished our forgiveness, and His sinless life achieved a perfect righteousness for us. 1 Corinthians 1:30 says that Christ “became for us wisdom from God—and righteousness and sanctification and redemption.” This is what the Bible means when it talks about “the righteousness of faith,” or “the righteousness that comes through faith,” or “righteousness through faith in Christ.” Essentially, the Bible presents us with two ways of gaining righteousness: the works of the law and faith in Christ. By the works of the law, we seek to earn or establish our own righteousness. By faith in Christ, we give up on any attempt to earn our own righteousness and we rest in the righteousness of Christ: “But now the righteousness of God apart from the law is revealed, being witnessed by the Law and the Prophets, even the righteousness of God, through faith in Jesus Christ, to all and on all who believe.”⁷
4. **Peace with God.** We learned earlier that our sin brings us into enmity with God—it makes us God’s enemies. The good news is that Christ brings us peace with God by Himself becoming our peace. “Having been justified by faith, we have peace with God through our Lord Jesus Christ.”⁸ Jesus became our peace by taking the covenant curse upon Himself. Our sin brought us under all of the curses of God’s covenant law, and thus put us out of covenant and into a state of enmity with God. Jesus “has redeemed us from the curse of the law, having become a curse for us (for it is written, “Cursed is everyone who hangs on a tree”), that the blessing of Abraham might come upon the Gentiles in Christ Jesus, that we might receive the promise of the Spirit through faith.”⁹
5. **The Gift of the Holy Spirit.** That verse leads us nicely to our next point, which is that Jesus’ work also secured the gift of the Holy Spirit for the people of God. Having earned a perfect righteousness for us (a substitute righteousness) and having paid for our sins by taking the curse of the Law upon Himself (a substitute sacrifice), Christ obtained for us the promise of God, namely, the abiding presence of the Holy Spirit. This promise was poured out on the early church at Pentecost and is the spiritual birthright of every believer, our seal of eternal redemption. “In [Christ] also, having believed, you were sealed with the Holy Spirit of promise, who is the guarantee of our inheritance.”¹⁰
6. **Regeneration (Being Born Again).** Closely related to the gift of the Holy Spirit is the gift of regeneration, or of being “born again.” When Jesus speaks of being “born again” in the famous John 3 passage, He speaks of it as being “born of the Spirit.” In Titus 3, we read, “The kindness and the love of God our Savior toward man appeared, not by works of righteousness which we have done, but according to His mercy He saved us, through the washing of regeneration and renewing of the Holy Spirit, whom He poured out on us

⁵ 1 Peter 1:18-19

⁶ Colossians 1:13-14

⁷ Romans 3:21-22

⁸ Romans 5:1

⁹ Gal. 3:13-14

¹⁰ Ephesians 1:13-14

abundantly through Jesus Christ our Savior.”¹¹ Interestingly, many Christians speak of “being born again through faith in Jesus,” as though regeneration were something which God does in us in response to our faith in Christ. The Bible does not use this language at all. It speaks of being “justified by faith” in Christ but nowhere does it speak of being “born again by faith.” We are “born of the Spirit” and “born again . . . through the word of God,” but not “born again through faith.” In a future booklet, when we examine the process of salvation more carefully, we will see why this is an important distinction.

- 7. Eternal Treasures/ Our Eternal Inheritance (Glorification).** Finally, Christ secured for us an eternal inheritance in heaven, a treasure that will not fade away and that thieves cannot steal and that moths cannot destroy. 1 Peter 1:3-4 speaks of this as our “inheritance incorruptible and undefiled and that does not fade away, reserved in heaven” which we have “through the resurrection of Jesus Christ from the dead.”

So, What Do We Contribute?

Most Christians would probably say “nothing” when asked this question about salvation. Yet, when they are pressed a little further, they would reveal their belief that they do in fact, contribute something, namely faith. We can be tempted to think of faith as the thing which we give to God in exchange for which He gives us salvation in Christ. Nothing could be further from the truth.

Far from being a gift from us to God, the Bible instead speaks of faith as a gift that God gives to us: “For by grace you have been saved through faith, and that not of yourselves; it is the gift of God, not of works, lest anyone should boast.”¹² Some people have disputed the exact meaning of this passage. They question whether “it is the gift of God” refers directly to faith or more generally to our salvation. I believe it refers directly to faith, but even if it refers more generally to our salvation, certainly the faith through which we are saved is included in the package.

This is not the only place where faith is treated as a gift that God gives to us. The disciples cried out to Jesus, “Increase our faith!”¹³ Paul says that “God has dealt to each one a measure of faith” and that we should exercise our spiritual gifts in proportion to this faith.¹⁴ In other words, God has not even given all Christians the same amount of faith.

So, faith is a gift that God gives to us that then enables us to believe in Christ and be saved. It is not something we give to God or something we even have in and of ourselves. If we think about it, this makes sense in the light of what we have already examined under the “total depravity” section. If the Bible is accurate in its description of our sinful condition, it would be impossible for something as precious and beautiful as saving faith to arise from our own sinful hearts. The only way we *can* believe is if God gives us the ability.

So, what do we contribute? Only our sin. Only our need. Everything else comes from Jesus by the goodness of God.

***For of Him and through Him and to Him are all things,
to whom be glory forever. Amen. –Romans 11:36***

¹¹ Titus 3:4-6

¹² Eph. 2:8-9

¹³ Luke 17:5

¹⁴ Rom. 12:3-8

