

# Sola Scriptura

*And the Moral Disposition of the Heart*

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*Take to heart all the words by which I am warning you today,  
that you may command them to your children,  
that they may be careful to do all the words of this law.*

*For it is no empty word for you, but your very life,  
and by this word you shall live long in the land that you are going over the Jordan to possess.  
(Deuteronomy 32:46-47)*

*All Scripture is breathed out by God and profitable  
for teaching, for reproof, for correction, and for training in righteousness,  
that the man of God may be complete, equipped for every good work.  
(2 Timothy 3:16-17)*

## WITTENBERG, OCTOBER 31, 1517

It would be the most magnificent structure in all the world, built to reflect the glories of heaven and to draw all hearts upward to the very place where God resides in invisible places. Bramante, Bernini, and even Michelangelo

had a hand in its design. For over 120 years—from 1508-1628—laborers would sweat, bleed, and die until finally it sat completed atop the foundations of The Great's ancient cathedral (now only a memory), ascending to become the greatest masterpiece of the Renaissance and the largest church in the world. **St. Peter's Basilica** in The Vatican within the papal enclave of the city of The Eternal City which sits upon seven hills: Rome.

Though **Pope Nicholas V** (1447-55) originally commissioned renovation on Constantine's old masterpiece, it was too dilapidated and his reign too frustrated by politics. But when **Pope Julius II** (1503-1513) mounted the Holy See, his delusions of grandeur were such that he needed to be remembered for all eternity. Thus, rooted in the desire to “aggrandize himself in the popular imagination” by “erecting a monumental tomb house for himself,” these plans “developed into the gigantic scheme for the rebuilding of S. Peter's, as the greatest cathedral in Christendom.”<sup>1</sup>

But that, you see, would **cost a LOT of money**. Where would it all come from?

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<sup>1</sup> Sir **Banister Fletcher** (1866-1953), *A History of Architecture on the Comparative Method*, 17<sup>th</sup> ed. (London: Athlone Press, 1963), 670.

Enter one very disturbed monk who had taken a pilgrimage to Rome and saw first-hand where they were getting it. He began to understand all too well that this monstrously gigantic building was becoming a chief cause for a monstrosity of spiritual horrors the likes of which had never been surpassed in the long history of Christianity. Many know about this Augustinian monk's famous bulletin. But few know about the letter he sent along with it, and its short story is worth telling.

This letter was sent the same day he nailed the *95 Thesis* to the Wittenberg Door. It was All Saints Eve, and the recipient was one *Albrecht of Mainz*, one of the seven most powerful Cardinals in the Holy Roman Empire. Considering how his tone often fared, *Martin Luther's* letter was incredibly reverent—perhaps *too* reverent, such that his flattery could have easily been taken for disingenuousness. His own words say that he believed his letter was “*impudently*” necessary.

In the letter the good doctor explains in no uncertain terms the source of his great consternation. He had come to understand that all across the land, something called *papal indulgences* were being offered in exchange for the further

construction of St. Peter's. What were these indulgences? In his own words,

Evidently the poor souls believe that when they have bought indulges letters they are then assured of their salvation. They are likewise convinced that souls escape from purgatory as soon as they have placed a contribution into the chest. Further, they assume that the grace obtained through these indulgences is so completely effective that there is no sin of such magnitude that it cannot be forgiven—even if (as they say) someone should rape the Mother of God, were this possible. Finally they also believe that man is freed from every penalty and guilt by these indulgences.<sup>2</sup>

He goes on to explain how these indulgences were being handed out, “published under Your Highness’ name (certainly without your full awareness and consent),” and that through them the “inestimable gift of God by which man is reconciled with God” had become “one of the principal graces [bestowed through the indulgences].” This

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<sup>2</sup> **Martin Luther**, “Letter To Cardinal Albrecht, Archbishop of Mainz Wittenberg, October 31, 1517,” in *Luther's Works, Vol. 48: Letters I*, ed. Jaroslav Jan Pelikan, Hilton C. Oswald, and Helmut T. Lehmann, vol. 48 (Philadelphia: Fortress Press, 1999), 48. I have reproduced the entire letter as an appendix at the end of the sermon, as most people have never read it.

made him furious. No man had the right or ability to do such a thing. Salvation was supposedly being granted simply because someone gave money to build a big church. He even added that “**Contrition is not necessary on the part of those who buy off their souls or acquire *confessionalia*.**” This total eclipse of the Gospel thus became the impetus for what someone would later call “**The most memorable day in modern European history.**”<sup>3</sup>

This day occurred 500 years ago this month. It is a milestone anniversary that needs to be celebrated. Not worshiped. But celebrated. Not because of a man or because of men, for they were themselves sinful people who were as much a part of their times as we are of our own. But because of what these men had come to believe by the grace and providence of God. This is worth celebrating.

Anniversaries have colors. The fifth is blue. The twenty-fifth is silver. The fiftieth is gold. The seventy-fifth is Diamond. What color would a five-hundredth anniversary be? I haven't been able to find one, so I'll make one up and call it **pure-white**. Why? Because on that day the world of

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<sup>3</sup> Froude, cited in E. P. Cachemaille, [\*XXVI Present Day Papers on Prophecy: An Explanation of the Visions of Daniel and of the Revelation, on the Continuous-Historic System, with Maps and Diagrams\*](#) (London: Seeley, Service & Co., Limited, 1911), 295.

the Dark-Ages saw a glimmering beam of Light peak its way through the clouds as the **Sun of Righteousness** began to break forth upon a deep and profound darkness. This darkness was within Christ's visible church, as man-made doctrines and immoral disgusting behaviors were eclipsing the Light, which alone can dispel it.

If this light dispels the darkness, how does it do it? It has become popular in our day to explain this through five tiny but similar phrases. The phrases are in Latin, for the Reformers often wrote in Latin: *sola Scriptura, sola fide, sola gratia, solus Christus, soli Deo gloria*. Even 25 years ago they were not well known, but today, thanks to a revival of these truths, many know them in English as **Scripture alone, faith alone, grace alone, Christ alone, and the glory of God alone**. Given that there are five Lord's Days in October ending just two days short of the 500<sup>th</sup> birthday, it seemed natural that we should spend some time thinking about these Solas in preparation. Thus, I want to spend the next five sermons—God willing—thinking about why they still matter. We will go in the usual order, beginning with *sola scriptura*.

## Sola Scriptura from Scripture: An OT Text

The way I want to do this is a little different than most sermons on this subject go. I'm going to start—as we should—**with the Scripture** itself. In thinking about them, I'm going to make **an observation**, one that has become increasingly upsetting to me over the years. Then we will talk a little about **what sola scriptura is and what it isn't**. We will finish by thinking about how and why, corporately and individually, *sola scriptura* is something we must not compromise.

While most discussions of *sola scriptura* eventually get around to citing scriptural evidence for the doctrine, I am struck by how long it often takes preachers and teachers to get to it. To me, not starting with the Scripture kind of defeats the whole point of the doctrine. Because if you need to argue first from history or from necessity or from reason or whatever first, then what's the point?

**The Bible implies *sola scriptura* everywhere.** There are many places we could go to talk about this. I don't want to bombard you, so let's begin with just one passage from the OT, think about it, then move on to one from the NT.

Moses' great song concludes this way, “Take to heart all the words by which I am warning you today, that you may command them to your children, that they may be careful to do all the words of this law. For it is no empty word for you, but your very life, and by this word you shall live long in the land that you are going over the Jordan to possess” (Dt 32:46-47).

First, think about what he is talking about. “Words.” How do we know about these words of Moses? They were written down for us. The Apostle says these words of Moses “were written down for our instruction/admonition” (1Co 10:11). And where were they written down? Obviously, the Bible.

Second, it is “the words of this law.” “Law” is the word *torah*. Now, most of us think of “law” as being commands, and certainly Moses talks about commands even here. It is right to think of law this way. But *torah* is a broader word that includes all the words of God. The first five *books* of Moses are The Torah. That includes not just Leviticus, but the creation account, the flood narrative, the stories of the lives of the patriarchs, and so on. Sometimes the NT calls things outside of Moses the “law” (cf. Jn 10:34; cf. Ps 82:6).



In other words, in some ways, *torah* is everything God says. This is what some call *toto scriptura*: all of scripture and it is part of *sola scriptura*. We don't just care about some of God's word, but all of it.

Finally, this is **no empty word, but your very life**. This language, to me, gets at the soul of *sola scriptura*. The words of God are *your life*. Why? The answer is something many know but often don't think about, especially when debates about *sola scriptura* obscure the most important thing, and they often can. We can get so hung up on why other words are not as foundational as Scripture that we miss why the words of Scripture are foundational.

There is an indissoluble connection between **the words** of God and **the Word** of God. Connecting the two **is Life**. This is a major theme for the Apostle John. His first letter begins, “**That which was from the beginning, which we have heard, which we have seen with our eyes, which we looked upon and have touched with our hands, concerning the word of life-- the life was made manifest, and we have seen it, and testify to it and proclaim to you the eternal life, which was with the Father and was made manifest to us--that which we have seen and heard we proclaim also to you, so**

that you too may have fellowship with us; and indeed our fellowship is with the Father and with his Son Jesus Christ” (1Jn 1:1-3).

Of course, John is the one who most readily clarifies the OT doctrine for Christians that **Jesus is the Word** (*Logos*) of God who was in the beginning with God and who was God (John 1:1). He also tells us of Peter’s confession, “**Lord, to whom shall we go? You have the words of eternal life**” (John 6:68). He also tells us about Another who is the source of life. “**It is the Spirit who gives life; the flesh is no help at all. The words that I have spoken to you are spirit and life**” (John 6:63). In all of this, we are seeing what Moses himself knew, that his God—the one he spoke to “face to face” was the source of his own life, his people’s life, and the life of all men. That God was life. That God was the Word. That God’s words are therefore life.

Now, **is there another source** of eternal life outside of God the Father, God the Son, and God the Holy Spirit? Do we ever learn of another source anywhere in the Bible? In the words of Peter, where would you go? If all this is true, then we are seeing the very foundational reason for why *sola*

*scriptura* is both good and necessary. Without it you can't have life. Only through it can you have life.

## **Sola Scriptura as a Moral Imperative: A NT Text**

It is here, before we come to one NT passage for us to consider, that I want to give you **my observation**. I have come to believe that there is something missing in the way we talk about the importance of *sola scriptura*. You can see it in the way Jesus talks about the doctrine. You can see it in the story of Martin Luther with which we opened. I've increasingly seen it in my interactions with other Christians, some of whom are incredibly close to my own theology. I've seen it in myself—though I fight with all my might against it. What is it?

I believe that *sola scriptura* is, before anything else, a **moral imperative**. True, it is a theological doctrine, in that it teaches us about God. We've already seen a little of this. But *sola scriptura* is for you and for me a moral doctrine. I look at it as **a disposition of the heart, a life-attitude** that no one can put into you save God himself. And a person either has it or they don't. Anyone who tries in any way to destroy *sola*

*scriptura* is potentially entering into dangerous territory. And it may very well reveal a profound problem with their heart.

### *A Moral Imperative and a NT Text*

What do I mean? Well, first consider more scripture. I'll begin with the NT text I mentioned. The Apostle Paul told his disciple Timothy how he should think about this issue *and pass down to the next generation*. The verse is well known. "All Scripture is breathed out by God and profitable for teaching, for reproof, for correction, and for training in righteousness, that the man of God may be complete, equipped for every good work" (2Ti 3:16-17). Again, let's think about the passage.

First, **Scripture is God-breathed**. Some translations say, "inspired by God." We get the point, because the doctrine of divine inspiration is one of much importance in our day. The Bible is the only book in the world that is like this. But this word can be easily misunderstood. I like "inspiring" music, inspiring mountains, and inspiring movies. That doesn't get at what Paul is saying. He isn't saying merely that the Bible can move you emotionally, though it certainly

can do that. The word is a compound word—*theo-pneustos* or literally God-Breathed. But “breathed” (*pneo*) is related to the word for Spirit (*pneuma*), which is often translated as breath (cf. **2Th 2:8**; **Rev 13:15**, etc.). And what did Jesus say about the Spirit? He is the Spirit of Life or in OT terms, the Breath of Life (**Gen 2:7**; cf. **John 20:22**). To put it another way, Paul is saying exactly what we just said about the word being alive and life. All Scripture is alive, because all Scripture has God as its speaker and breather.

Second, look at what Scripture is. It is “**profitable**.” Now, there was a man named Simon the Sorcerer who had a different take on this English word (though he obviously didn’t speak English), as do many charlatans in our day. He literally thought it would make him a profit. So Peter told him, “**May your money perish with you**” (**Acts 8:20**). No, by profitable we don’t mean able to make you monetarily rich, but spiritually rich. It provides very specific things for which it is profitable.

It is able **to teach you**, that is to educate you. It is able **to reprove you**, that is tell you that you are wrong. It is able **to correct you**, that is not only tell you that you are wrong but actually change you through it. It is able **to train you**, that is

make you grow stronger. In what? In *righteousness*. In other words, the Scripture itself provides the parameters for the things Scripture is not only good at doing, but is the only thing on this planet that is capable of doing it because it is alive as the very words of God. Paul puts that all another way, “That the man of God [i.e. any Christian] may be complete, equipped for every good work.”

What are good works? Are they not *moral* categories? Do they not begin with the ability to discern good and evil, to make right judgments about right and wrong and why they are so? And does this not first begin in a person’s life once they have been given life by the Spirit through the Word and words of God? And is this not then turned into a lifetime of increasing, joyful obedience? Yes indeed, this is profoundly moral. *Sola scriptura* is a moral imperative, for without it, how can you possibly be equipped for every good work? What other word is able to do that? To destroy it then is to destroy the foundation of life itself, as Luther was keenly aware.

## Definition: What It Is and What It Isn't

This now leads us to think about some important things about *sola scriptura* itself. Most sermons and lectures on this topic usually talk about all of this first, and one of the reasons is because this doctrine is not well understood, and in fact it is often quite abused. The first and most basic thing is [what do we mean by it and what do we not mean by it?](#)

What is *sola scriptura*? It is an historical term that was given definition. The very first words of our Confession of Faith (The London Baptist 1689) define it, and I literally mean the very first words, which is crucial for it shows how the Confession grounds itself and all it will say.

The Holy Scripture is the only sufficient, certain, and infallible <sup>[1]</sup> rule of all saving knowledge, faith, and obedience, although the <sup>[2]</sup> light of nature, and the works of creation and providence do so far manifest the goodness, wisdom, and power of God, as to leave men inexcusable; yet are they not sufficient to give that knowledge of God and his will which is necessary unto salvation. <sup>[3]</sup> <sup>4</sup>

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<sup>4</sup> [1] [2 Timothy 3:15-17](#); [Isaiah 8:20](#); [Luke 16:29, 31](#); [Ephesians 2:20](#).

This definition is very, very similar to the one we just saw Paul give to Timothy. In fact, that passage is its very first proof-text. This definition **gives parameters** and **sets boundaries** on the doctrine. These are the same given by the Apostle. Putting it in its barest state, the phrase means that it is through scripture alone that we have *the rule for all saving knowledge, faith, and obedience ... which is necessary unto salvation.*

When you think about this, then what *sola scriptura* is not saying becomes just as important as what it is saying. We need to do a better job of understanding and communicating this to one another and to ourselves. For everyone is capable and able of throwing *sola scriptura* under the bus, even when they do not mean to, even when they think they are really upholding it. So what are some things it is not saying? These are each implied from our definition.

*It is not saying that the Bible is the only book that gives truth in this world.* Some people inconsistently treat the Bible this way. I say inconsistently because I've never known of a

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[2] [Romans 1:19-21](#); [Romans 2:14, 15](#); [Psalms 19:1-3](#).

[3] [Hebrews 1:1](#).



person who will only read the Bible and say nothing except what is in it about everything. No, we put our kids in school and have them read history books and math books. We have our pastors in seminary and kids in Bible school read great Christian authors—past and present. But sometimes, especially when another book gets uncomfortable to them, people can retreat and *act as if* the Bible is the only book that can tell true history or give a good moral or have a correct theological opinion. Believing that the Bible is the only book that gives truth is not *sola scriptura*.

*It is not saying that the Bible speaks to every truth in the world.* Some people inconsistently treat the Bible like this, as if it says everything about everything. We have children read math books not only because math books can give truth, but because the Bible is not a math book! That isn't its purpose. The Bible doesn't claim to be useful for teaching trigonometry. To treat the Bible like it is the expert book on every subject in the world is to abuse the Bible profoundly. It has a purpose for why it was written, and using it to be the expert testimony on areas outside of the scope and reason for which it was written and itself tells us was written is not *sola scriptura*.

A third thing follows from these two. *It is not saying that we cannot learn things through nature or reason or experience.* Some people inconsistently treat the Bible like this. All of these are inconsistent, because on each point, at certain points in their lives, people do the very thing they speak against. For example, people use reason to arrive at this very conclusion. It certainly isn't in the Bible. The problem is not that God gave us reasoning abilities or a book of nature. The problem is that we are limited, fallible and more, we are sinful and we abuse the gifts and books God gave us.

This problem can be especially difficult when nature and Scripture *talk about things that overlap.* I think we understand the point about trigonometry, but what about things the Bible does talk about, especially when those things seem to contradict one another? What often happens is that some then pit Scripture over nature, thinking that this is what *sola scriptura* means. If there is a problem, Scripture wins. But this does something to nature that isn't good, while assuming something else that may be even worse.

There are two things here. First, you must understand and believe and live out the belief that *God* gave us nature and reason and so on. God gave them. They were not

accidents of evolution or products of men's imagination. The Reformers talked about nature as a second book from God. If God wrote it, then it isn't in conflict with Scripture on the points they overlap. If we think there may be a problem, the solution isn't to elevate one book over the other and treat the other like it isn't from God. It is blasphemous to think that God would give contradictory words.

That leads to the second point, which is about ourselves (for we are part of the natural order that God created). If something seems to contradict, the problem is in *our* understanding, in *our interpretation* of one or the other (or possibly even both). People can and do misinterpret creation, use reason improperly, and have experiences that are dubious. There is no question about that, and many stumble here denying the very possibility of one or all. However, we can also misunderstand the Scripture just as atrociously as we can misunderstand nature or abuse our reasoning faculties. *Sola scriptura* does not imply that we are infallible in interpreting the Bible but not creation. It does not say that the noetic effects of sin only impact the way we reason about creation, but not how we interpret God's holy

word. To think and act this way is actually to abuse of *sola scriptura*, and it can lead people to mistrust either the Bible or creation. And since both are from God, this is not good.

This implies another problem. *Sola scriptura* is not saying that we hate and despise all creeds, confessions, or traditions. Some have called this *solo scriptura*: Scripture *only*, and it is not a positive thing. How is this related to what we just said? The answer is, in elevating one's ability to interpret Scripture to a state of virtual perfection, people have often jettisoned creeds, confessions, and traditions. Consider the fact that every cult began with a Bible in someone's hand. It is not uncommon for some to think that Scripture is God's word, but these things are man-made. Therefore, they can't be trusted. Therefore, the Bible "only." Of course, they don't realize that when they do this they are elevating their own opinions above Scripture, and the problem not only hasn't gone away, it is usually worse, for pride has now crept in.

And yet, the opposite error is actually the same error. Some elevate creeds, confessions, or traditions above the Scripture, which is also to elevate man's opinion above God's word. As we look at these three words in a little more

detail we will see more of this. But let me just mention here that I realize we enter into a labyrinth here, where it is impossible to interpret the Bible apart from *someone's* human opinion. Rome sees this and complains that *sola scriptura* is therefore nonsense, yet they don't escape the problem, because what is tradition if not some human's interpretation? What is the Church if not a collection of sinful, fallible people? And just because they say it interprets infallibly does not make it so. In fact, all of history screams against it. This is precisely why I believe *sola scriptura* is a moral category, a disposition of the heart. I will return to this thought as we finish. For now, let's just look at these three things.

What are **creeds** supposed to be? They are supposed to be summaries of teaching of *the Bible*. Ironically, there is one creed today that everyone who hates creeds loves to recite. “**No creed but Christ.**” But unlike the Apostle's Creed, which is often word-for-word from the Scripture, the Bible never says anything like this. It is a completely man-made creed that ends up usurping Scripture for whatever I feel like needs to usurp it. Furthermore, there are a handful of creeds that were developed, not by any one person, but by the

entire church collectively coming together. This gives them *more* authority than someone's personal creed, but not as much as Scripture except in as much as they are Scripture. Are creeds identical to the Scripture? Sometimes they actually are. Sometimes not. *Sola scriptura* does not mean we despise creeds, but that they have a rightful subordinate place to it.

What are [confessions](#)? When done well, they are theological extrapolations of Scriptural teaching. Some are shorter. Some are longer. I believe they are a good thing, for they can help ordinary people come to understand the system of Biblical doctrine in a way that is relatively simple to chew and swallow. It is good to learn to think about God's word systematically, for it provides order and knowledge to help us understand the Book. When used properly, they not only train people in the faith, but provide a basis of unity amongst those who hold to it.

Confessions are a step removed from a creed, for they are longer, deeper, more theologically and philosophically sophisticated. But they also were developed, not by the entire church, but by only a part of it. As such, there are many Christians in this world that do not hold to this

confession or that. Therefore, confessions are not to be a mark of true Christianity. Confessions can be a good thing (better than the alternative of having no Confession, I believe), *so long as we do not worship confessions* and treat them like they are the Bible. Unfortunately, this is exactly what some people are doing in our day, to the contradiction of their own stated Confession (as least, that's the case with our Confession).

A good Confession will begin, like ours does, with *sola scriptura*. This actually becomes a safeguard to the elevating of the Confession over Scripture. In doing this, the authors recognized that at the end of the day, no matter how good it was, it was still the product of men. And what do we do when men disagree about something in it, which they have been doing since even the days when they were drafted? The Confession rightly tells us at the end of its chapter on Scripture in the last paragraph:

- 1.11. The supreme judge, by which all controversies of religion are to be determined, and all decrees of councils, opinions of ancient writers, doctrines of men, and private spirits, are to be examined, and in whose sentence we are to rest, can

be no other but the Holy Scripture delivered by the Spirit, into which <sup>[21]</sup> Scripture so delivered, our faith is finally resolved.<sup>5</sup>

This is *sola scriptura* applied, and it takes us right back to our moral issue. I know people who have told me to my face that they believe our Confession of Faith is infallible. Not inspired by God, but inerrant and infallible. That is, it is perfect in everything that it says. *Perfect*. Literally, not even a single comma is wrong. For a document this precise and this theologically sophisticated and philosophically grounded, that is an incredible statement.

It is also one that I believe is self-defeating, destroys *sola scriptura*, and leads to moral chaos in the church. It implies that 1.11 is wrong, which would in fact mean that the document is not infallible. Why would it imply this? Think about it. If the Confession itself tells us that we will have controversies about what *it* teaches, then why wouldn't it tell us that it is the final word on the matter? Why point you to Scripture alone if it believed it was infallible? Why tell you all to go there to solve your disagreements? There is a

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<sup>5</sup> [21] [Matthew 22:29, 31, 32](#); [Ephesians 2:20](#); [Acts 28:23](#).



certain attitude out there that elevates the Confession above the Scripture, in fact it seems almost to revel in it, just like Rome has done in her defense of tradition.

Therefore, and finally, what are **traditions**? They are a step removed from even Confessions, because they are unwritten doctrines passed down from some time in the past. Now, the Bible sometimes speaks very well of traditions. Paul says, “**Brothers, stand firm and hold to the traditions that you were taught by us, either by our spoken word or by our letter**” (2Th 2:15). *Sola scriptura* does not eliminate traditions (which is quite frankly impossible). It *subordinates* them on matters that Scripture speaks to, and on matters that it does not, it refuses to make them binding dogma or to use them to harm God’s people (think of Luther and indulgences again).

Thus, other times the Bible does not speak well of traditions. At. All. “**Why do you break the commandment of God for the sake of your tradition?**” (Matt 15:3). The problem is not necessarily with traditions (though there are harmful and heretical traditions). It is with how people use them. Moral. They use them to usurp God’s word. Like the Pharisees, Rome believed that there were unwritten

traditions that went all the back to the Apostles themselves (for the Pharisees, it was back to Moses), and they might even use Paul (above) to prove it, thus supposedly resting them on the Scripture. Of course, when a particular tradition came up, who could ever prove after all these centuries that this is where it originated?

That's why we have the word of God made sure through the Scripture. Hence, *sola scriptura*. Not the despising of creeds, confessions, and traditions, but the subordinating of them to God's word. Not the suspicion of these things such that any time I feel like it I can question them. But the using and loving of them in such a way that when controversies arise in a community over them, the first impulse is to answer them not with historical theology or with philosophy or with reason, but with the word of God.

This leads us to consider a few more things about Scripture itself and what *sola scriptura* implies. First, it implies that **God's word is sufficient**. Sufficient for what? For everything on planet earth? No. For what it itself tells us it is sufficient for: Teaching, rebuking, correcting, and training in righteousness, so that you may be complete, equipped for every good work. Or as the Confession puts it,

for everything you need to come to faith in Christ, justification, and sanctification in his sight.

If it is sufficient for this, then nothing else, no matter how good it is, can add things that Scripture hasn't told us about so that we can live even better, more satisfying, holier lives in God's sight. No. "He has told you, O man, what is good; and what the LORD requires of you: but to do justice, and to love kindness, and to walk humbly with your God" (Mic 6:8). Legalism is something to talk about here, because legalists love to have rules to follow, rules that aren't in the Bible. It makes them feel safe. Sometimes there is a weaker brother thing here, but other times it is simply lack of faith in the sufficiency of God's word. If things are taking away or adding to this, then *sola scriptura* has been destroyed and it is no longer sufficient for what God gave it. Again, obviously other things are helpful for many other areas of life. But on this, Scripture is and for you must be sufficient.

This leads to a second point. *Scripture is absolutely clear* regarding these things. This is the ironic doctrine of *perspicuity*. Perspicuity is a word that no one knows because it isn't clear. But the word means "clear." Scripture is perspicuous, it is clear. This is part of *sola scriptura*.

This does not mean that it is equally clear about all things. It does not mean that there aren't in fact many things in the Bible that are hard to understand. Even Peter says there are about Paul's writings ([2Pe 3:16](#)). The Bible is a book that the greatest minds in history have not been able to fully understand. But again, that isn't what *sola scriptura* is about. It is saying that on the matters of what God requires of you, even a child can get it. In fact, this is a point it often makes.

Some have overthrown *sola scriptura* here by binding people to confess things that even seminary professors can't understand, arguing about them, and acting as if they are the most important thing in the world. We can make non-essentials essential, terribly difficult and unclear things essential, thereby undermining *sola scriptura* by acting as if everyone needs to have the mind of Einstein in order to join a church and be a "truly confessional" Christian. Nonsense. Not only nonsense, but a straining at gnats and a swallowing of camels.

The best way I know of to help people see the perspicuity of scripture is through the simple doctrines of [law and gospel](#). In this sense, law is anything God requires.

It is his commandments. It can include repercussions for breaking commands. Thus, it involves sin. Law also teaches you what God is like, the kind of Being that he is. It is good and holy and able to make you wise. But it is not the gospel. The gospel is the other word. It is what God gives. It is from his free grace alone. It is good news about the way he has provided for you to be saved. Gospel is really taken up in the next three *solas*, and **so we will save this discussion for later**. But the point is, everyone can understand the difference between doing and receiving, between a command and a gift, between something that punishes and something that gives life. And these things are clear as can be in the Scripture.

*Sola scriptura* says that our final authority on these matters is God's word. Scripture is absolutely authoritative. On matters of God's requirements or what the gospel is, on matters of faith and how God wants you to live, the Scripture and the Scripture alone, the clear Scripture and the sufficient Scripture is authoritative. Thus, when traditions contradict here, if confessions or creeds contradict, if an individual interpretation contradicts, God's word must be the final authority.

Why is it authoritative? Because it is the word of God, literally. And no other word is this in the same sense. Not a Creed, not a Confession, not Calvin, not your favorite tradition, not this sermon. This leads me to two final points. First, it makes me think about where we began. We believe in *sola scriptura* because God's word is life, because God's *Word is Life*. No other word is life. No other word gives life. Listen to Paul's belief about this. "I am not ashamed of the gospel, for it is the power of God for salvation to everyone who believes" (Rom 1:16). And where do we know of this gospel? From God's holy word, OT and NT, and nowhere else.

## What is Your Disposition Towards the Word of God?

Second, and we'll conclude with this, every one of you must make a judgment about what you think about these things. This is like Luther who so famously said,

Unless I am convinced by the testimony of the Holy Scriptures or by evident reason-for I can believe neither pope nor councils alone, as it is clear that they have erred

repeatedly and contradicted themselves-I consider myself convicted by the testimony of Holy Scripture, which is my basis; my conscience is captive to the Word of God.

Judging like this puts us squarely back into the moral category yet again. And Luther knew it, which is why he concluded, “I cannot and will not recant, because acting against one’s conscience is neither safe nor sound. God help me. Amen.” No one can avoid this. There is simply no way around it. *You* have to interpret God’s word. You have to interpret this sermon. You can use tradition, you can use reason, you can use experience, you can use friends, you can use your Confession, you can use your best books from the past, but everyone at the end of the day is making their own interpretation, their own judgment. Everyone. Roman Catholics, Eastern Orthodox, Reformed Baptist, bare-bones evangelicals, we all stand or fall here.

But be warned with *sola scriptura* one more time. Jesus said, “The one who rejects me and does not receive *my* words has a judge; the word that I have spoken will judge him on the last day” (John 12:48). Do you hear the moral category here? Receiving or not receiving his words. Will

you trust in his or will you pick and choose, add and subtract from the only word that gives you life?

Again, “Whoever does not love me does not keep my words. And the word that you hear is not mine but the Father's who sent me” (John 14:24). Again, this is moral. And again, “The whole law is fulfilled in one word: ‘You shall love your neighbor as yourself’” (Gal 5:14). And again, “Whoever keeps his word, in him truly the love of God is perfected. By this we may know that we are in him: whoever says he abides in him ought to walk in the same way in which he walked” (1Jn 2:5-6).

So where will you fall down? My basic argument today is that *sola scriptura* is a moral imperative in the Bible itself. This is not the way the doctrine is often discussed, but it needs to be, not only to help people see its value, but to help keep people from its abuse. I’m not arguing that we can’t and won’t abuse *sola scriptura*. I’m not arguing that other things aren’t also important. We all can, and quite frankly I’m certain we all do or will. That is the nature of sin this side of heaven.

I am arguing that we need to understand what *sola scriptura* and the Bible are. But even more, I’m arguing that



there must be a certain disposition in your heart regarding God's word. What is your disposition? Is there something in your heart that wants above all things, to have God's word and only God's word tell you what to believe so that you may be saved and please him? Is your first impulse always to go back to Scripture to see if what you believe about a thing is true or not? Not just one verse, but the whole thing? If not, why not? Do you not want life?

I have only one desire as a preacher. That is, that when I'm dead and gone people will say of me, "He cared enough to teach me God's word. His singular passion was to be faithful above all else to preach God's word, and to do it faithfully and to the best of his ability letting it say what it means, knowing he isn't perfect."

If they say that about me, I could ask for nothing more, because I know that God's word will do the rest. For it is powerful to do all that God sends it out to do. "For as the rain and the snow come down from heaven and do not return there but water the earth, making it bring forth sprout, giving seed to the sower and bread to the eater, so shall my word be that goes out from my mouth; it shall not return to me empty, but it shall accomplish that which I

purpose, and shall succeed in the thing for which I sent it” (Isa 55:10-11).

May you see the value in *sola scriptura*. May you understand more of what it is and isn't. May the church—all of it—learn to love this doctrine again, not finding clever ways of rejecting it, not blasting Christians for loving God's word, but humbly submitting to it as a disposition of the heart. Do not be like Israel in Jeremiah's day. “They cannot listen; behold, the word of the LORD is to them an object of scorn; they take no pleasure in it” (Jer 6:10). But rather, come to treasure God's word in your heart, leaning not on your own understanding, but following that light which alone illumines the darkness to lift your eyes to Word who is Life and the Light of everything.

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**TO CARDINAL ALBRECHT, ARCHBISHOP OF MAINZ  
WITTENBERG, OCTOBER 31, 1517**

To the Most Reverend Father in Christ, the Most Illustrious Lord, Sir Albrecht, archbishop of the churches of Magdeburg and Mainz, primate, margrave of Brandenburg, etc., my lord and shepherd in Christ, esteemed in respect and love.

Jesus

Grace and mercy from God, and my complete devotion.

Most Reverend Father in Christ, Most Illustrious Sovereign: Forgive me that I, the least of all men, have the temerity to consider writing to Your Highness. The Lord Jesus is my witness that I have long hesitated doing this on account of my insignificance and unworthiness, of which I am well aware. I do it now impudently, and I am motivated solely by the obligation of my loyalty, which I know I owe you, Most Reverend Father in Christ. May Your Highness therefore deign to glance at what is but a grain of dust and, for the sake of your episcopal kindness, listen to my request.

Under your most distinguished name, papal indulgences are offered all across the land for the construction of St. Peter. Now, I do not so much complain about the quacking of the preachers, which I haven't heard; but I bewail the gross misunderstanding among the people which comes from these preachers and which they spread everywhere among common men. Evidently the poor souls believe that when they have bought indulgence letters they are

then assured of their salvation. They are likewise convinced that souls escape from purgatory as soon as they have placed a contribution into the chest. Further, they assume that the grace obtained through these indulgences is so completely effective that there is no sin of such magnitude that it cannot be forgiven—even if (as they say) someone should rape the Mother of God, were this possible. Finally they also believe that man is freed from every penalty and guilt by these indulgences.

O great God! The souls committed to your care, excellent Father, are thus directed to death. For all these souls you have the heaviest and a constantly increasing responsibility. Therefore I can no longer be silent on this subject. **No man can be assured of his salvation by any episcopal function.** He is not even assured of his salvation by the infusion of God's grace, because the Apostle [Paul] orders us to work out our salvation constantly "in fear and trembling." Even "the just will hardly be saved." Finally the way that leads to life is so narrow that the Lord, through the prophets Amos and Zechariah, calls those that will be saved "a brand plucked out of the fire." And everywhere else the Lord proclaims the difficulty of salvation. How can the [indulgence agents] then make the people feel secure and without fear [concerning salvation] by means of those false stories and promises of pardon? After all, the indulgences contribute absolutely nothing to the salvation and holiness of souls; they only compensate for the external punishment which—on the basis of Canon Law—once used to be imposed.

Works of piety and love are infinitely better than indulgences; and yet [the indulgence preachers] do not preach them with an equally big display and effort. What is even worse, [the preachers] are silent about them because they have to preach the sale of the indulgences. **The first and only duty of the bishops, however, is to see that the people learn the gospel and the love of Christ.** For on no occasion has Christ ordered that indulgences should be

preached, but he forcefully commanded the gospel to be preached. What a horror, what a danger for a bishop to permit the loud noise of indulgences among his people, while the gospel is silenced, and to be more concerned with the sale of indulgences than with the gospel! Will not Christ say to [such bishops], “You strain out a gnat but swallow a camel”?

Added to all this, my Most Reverend Father in the Lord, is the fact that in the *Instruction* for the indulgence agents which is published under Your Highness’ name, it is written (certainly without your full awareness and consent, Most Reverend Father) that one of the principal graces [bestowed through the indulgences] is that inestimable gift of God by which man is reconciled with God and by which all the punishments of purgatory are blotted out. It is also written there that **contrition is not necessary** on the part of those who buy off their souls or acquire *confessionalia*.

What can I do, excellent Bishop and Most Illustrious Sovereign? I can only beg you, Most Reverend Father, through the Lord Jesus Christ, to deign to give this matter your fatherly attention and totally withdraw that little book and command the preachers of indulgences to preach in another way. If this is not done, someone may rise and, by means of publications, silence those preachers and refute the little book. This would be the greatest disgrace for Your Most Illustrious Highness. I certainly shudder at this possibility, yet I am afraid it will happen if things are not quickly remedied.

I beg Your Most Illustrious Grace to accept this faithful service of my humble self in a princely and episcopal—that is, in the most kind—way, just as I am rendering it with a most honest heart, and in absolute loyalty to you, Most Reverend Father. For I, too, am a part of your flock. May the Lord Jesus protect you, Most Reverend Father, forever. Amen.

*From Wittenberg, October 31, 1517*

Were it agreeable to you, Most Reverend Father, you could examine my disputation theses, so that you may see how dubious is this belief concerning indulgences, which these preachers propagate as if it were the surest thing in the whole world.

Your unworthy son,

Martin Luther

Augustinian,

Called Doctor of Sacred Theology