Without a doubt, the most blatant form of modern indulgences are those peddled by charismatic faith healers. They hawk all sorts of ridiculous trinkets, promising to impart God’s blessing and healing.”

Cameron Buettel
BIBLICAL DOCTRINE

A Systematic Summary of Bible Truth

Doctrine isn’t just for theologians - it’s important for every Christian because it shows us who God is and how we should live. Systematizing the robust theology that has undergirded John MacArthur’s well-known preaching ministry for decades, this overview of basic Christian doctrine covers topics such as God the Father, Jesus Christ, the Holy Spirit, the Bible, salvation, and more.

Comprehensive in scope yet written to be accessible to the average reader - with non-technical vocabulary, minimal footnotes, and a helpful bibliography - this volume offers Christians a solid foundation for what they believe and why.

“This book comes from a lifetime of studying and from the garnered wisdom of centuries. In combining devotion to Scripture with commitment to biblical doctrine, it addresses a great contemporary need.”

Iain H. Murray
(Founding Trustee, Banner of Truth Trust)

“Now when Simon saw that the Spirit was given through the laying on of the apostles’ hands, he offered them money, saying, "Give me this power also, so that anyone on whom I lay my hands may receive the Holy Spirit." But Peter said to him, "May your silver perish with you, because you thought you could obtain the gift of God with money." (Acts 8:18–20)

By Cameron Buettel

The Modern Peddlers of Indulgences

It is both blasphemous and ludicrous to believe that God’s favour can be humanly earned or purchased. The apostle Peter made that point abundantly clear when he encountered a sorcerer by the name of Simon.

MEDIEVAL INDULGENCES

Catholics refer to the purchase of God’s favour and forgiveness as indulgences. At the time of the Protestant Reformation, indulgences were a major...
source of revenue for the Roman Catholic Church.

In 1517, Pope Leo X authorised a monk by the name of Johann Tetzel to extort the vulnerable German peasantry through the sale of indulgences. Massive funding was required to complete Leo’s excessive and lavish building projects in Rome, most notably, Saint Peter’s Basilica. And Tetzel was a genius salesman. He knew how to prey on a customer base comprised of illiterate people steeped in superstition. Moreover, he knew that the average German citizen would eagerly leap at any opportunity to avoid penance or escape purgatory, a heretical teaching manufactured by Rome to solidify its hold on the masses.

Death was a constant threat during the Middle Ages. Lifespans were significantly shorter than today and medicine was primitive and shrouded in superstition. It was common for parents to bury their children, husbands to lose their wives through childbirth and plagues to decimate entire families. This fear of death was exacerbated by the belief in an afterlife, where souls were believed to be languishing in unrelieved misery and torment. Tetzel’s sales pitch played on those fears: “As soon as a coin in the coff er rings, the soul from purgatory springs.” (It rhymed in German, too.) Without a doubt, Tetzel’s greatest source of business resulted from his emotional pleas for the souls of deceased loved ones in purgatory.

“Do you not hear the voices of your dead relatives and others, crying out to you and saying, ‘Pity us, pity us, for we are in dire punishment and torment from which you can redeem us for a pittance.’ And you will not? . . . Will you not then for a quarter of a florin receive these letters of indulgence through which you are able to lead a divine and immortal soul safely and securely into the homeland of paradise?”

The scene was imposing. Tetzel preached under the Pope’s banner, surrounded by an armed guard. It was extortion and emotional manipulation of the highest order. The money flowed freely in his quick and dirty deals. Tetzel’s entourage moved rapidly from town to town, amassing a vast fortune and leaving in their wake thousands of German peasants with empty pockets. Martin Luther was indignant when he found out that parishioners from Wittenberg were being conned by Tetzel’s indulgences. As a matter of urgency he wrote his Ninety-Five Theses in response to the rampant extortion. He decried the “lust and license of indulgence preachers,” describing them as “hawkers of indulgences [who] cajole money.” Thesis eighty-nine boldly pointed out the cruelty of it all: “Why does not the Pope, whose wealth is today greater than the wealth of the richest Crassus, build this one basilica of St. Peter with his own money rather than with the money of poor believers?” Luther’s repudiation of indulgences circulated widely and rapidly, provoking a huge backlash against Tetzel. Facing hostility and hatred from every direction, he was forced to retreat to the confines of a monastery, and eventually died in seclusion. But the sale of indulgences continued, albeit more discreetly.

MODERN INDULGENCES

To this day, the Roman Catholic Church traffics in indulgences. In fact, they’re on the rise under the church’s current administration. In 2009, the New York Times published an article announcing that indulgences are back in vogue among Catholics. (#2)

Today the Pope even offers special indulgences for people who sign up as Twitter followers. (#3)

Around the world, Catholics still hunt for ways to sidestep penance and purgatory. But for the most part, these modern indulgences are not the cash cow they once were for the church. The sad truth is that if you’re looking for a modern equivalent to Tetzel’s indulgences, you’re far more likely to find it in Protestant circles. God’s grace and blessings are still for sale in a new and expanding religious marketplace. Without a doubt, the most blatant form of modern indulgences are those peddled by charismatic faith healers. They hawk all sorts of ridiculous trinkets, promising to impart God’s blessing and healing. Bottles of miraculous spring water, vials of holy land anointing oil, and scraps of ancient prayer cloths are all for sale to anyone looking for a mystical shortcut to God’s grace and favour. However, for most of the prosperity preachers who dominate Christian television, the trinkets aren’t necessary. Instead their indulgences are sold through a verbal promise of healing, favour, or financial breakthrough, if viewers will first sow a financial seed (always of course, payable to the preacher). Here’s how John MacArthur describes the ruse:

On program after program, people are urged to “plant a seed” with the promise God will miraculously make them rich in return. It’s known as the seed-faith plan, so named by Oral Roberts, the key pioneer in using television to spread charismatic doctrine. Most charismatic televangelists and faith healers use Roberts’s seed-faith plan or something similar to manipulate viewers to donate more than they can really afford. (#4)

In his support letters, Benny Hinn, perhaps the foremost faith healer and prosperity preacher of our day, has shamelessly pushed such modern indulgences onto his constituents. On one occasion, he asked for donations in excess of one thousand dollars. In return he promised to put each donor’s name on a plaque that would adorn the interior of his private jet, so he could remember to pray for them by name while he travelled. Another letter promised that for a gift of any size, Hinn would supernaturally protect the donor’s relatives from dying of cancer. Whereas Johann Tetzel held dead relatives ransom in purgatory, Oral Roberts essentially held himself ransom in one of the most obscene and bizarre indulgence sales of all time. In January 1987, Roberts told his television audience that they needed to donate eight million dollars before March 1, or God was going to take him away from them. (#5)

Roberts’s ploy succeeded, and he was able to pay off some impenitent debt collectors. Like the Pharisees who “devour[ed] widow’s houses,” (Luke 20:47), these modern peddlers of indulgences prey on the vulnerable and naive. It’s often the very people who can least afford it who buy into their scams, blindly hoping that God will unleash financial blessing on them in return for their seed gift. But the only ones who ever get rich are faith healers and prosperity preachers themselves. Most of us can see through that spiritual shell game. But there are plenty of softer and more civilised versions of indulgences that still plague the church today.

Joel Osteen is a prime example. While he holds to all the central tenets of prosperity theology, he shies away from the outlandish behaviour and obscene promises of other health and wealth preachers. However, like Oral Roberts, Osteen is essentially selling himself and his lifestyle, the opulent wealth and worldwide fame he enjoys is supposedly evidence of God’s favour. For the price of a book, or a ticket to one of his rallies, you too can learn how to unlock the same kind of blessing in your life. Even Hillsong’s global ministry is more concerned with your present satisfaction and fulfilment than your eternal well-being. Theirs is a gospel of success, self-esteem, and sensuality.
what they summarise as a blessed life—all available through their media outlets and concert events.

All these examples fall, to one degree or another, into the charismatic corners of the Protestant church. But there is another strain of indulgence sales that has managed to escape those confines and run rampant in modern evangelical churches.

**EVANGELICAL INDULGENCES**

Today many conservative pastors are teaching that the Old Testament practice of tithing (giving ten percent of your gross income to your local church) is still a requirement for New Testament Christians.

Ronnie Floyd, the former president of the Southern Baptist Convention, explicitly condemns non-tithers as sinful: “When we do not practice giving the first tenth of our income and enter into the sphere of generosity, we are practicing and choosing greed.” Floyd goes on to say that tithing is the “only one way” for churchgoers to avoid the sin of greed: “Giving the first ten percent of their entire income to their local church because when you tithe *you are getting God involved in your life supernaturally.*” (#6)

James MacDonald expands on that idea, arguing that failing to tithe will cause a blockage in God’s pipeline of blessing: “Some people look at others’ lives and failing to tithe will cause a blockage in God’s pipeline involved in your life supernaturally.” (#7)

I wouldn’t consider it automatically wrong for a pastor to encourage you to tithe, or if you decided that ten percent is what you want to regularly give to your local church. But both Floyd and MacDonald crossed a line in the above quotes. By making tithing (giving ten percent) mandatory, rather than a matter of preference, they have ventured into the practice of indulgence selling. To tell people that they’re in unrepentant sin by not tithing, or demanding that people tithe under threat of being severed from God’s blessing, is straight out of Tetzel’s textbook.

The primary proof-text for those who enforce tithing is Malachi 3:8-11. The formula is quite simple: Tithing purchases God’s blessing and doubles as Satan’s devourer, kryptonite. If you don’t tithe you’re stealing from God—take that huge step of faith, cheerfully giving what you can. But His blessing is stopped up if you sit there fearfully, miserly withholding.” (#7)

For years, many conservative, evangelical, and fundamentalist churches . . . have promoted tithing as the basic standard for what their members should place in the offering plate. But such a rigid concept, viewed as a universal and eternal principle for all believers, simply is not taught in Scripture. The New Covenant principle on giving, the one you and I live by, is not derived from some mandatory percentage. New Covenant giving flows from the heart and is personally determined . . . “He who sows bountifully shall reap bountifully. Each one must do as just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver” (2 Corinthians 9:6-7). (#8)

Sadly, rigid and unbiblical rules about tithing have become ingrained in the culture of many churches. It will be no small feat to break those patterns and free congregations from those legalistic practices. Those pastors who inflict the satanic attacks and separation from God’s favour rightly deserve a place alongside the worst indulgence peddlers throughout church history—including the scribes and Pharisees Christ confronted during His ministry. In fact, our Lord models how we ought to respond to that kind of spiritual extortion.

**WHAT WOULD JESUS DO?**

First—century Judaism had drifted far from God’s design. Particularly, the sacrificial system had been perverted into a money-making scheme for the religious elite. By the time of Christ’s incarnation, the outer courts of the Temple had been transformed into a place of corrupt commerce.

Since the Temple tax could only be paid using Jewish coinage, the money changers would cheat those who’d travelled from other countries with crooked currency conversions. Likewise, animals brought to the Temple for sacrifice were regularly deemed unsuitable by the Jewish priests. The priests would point out some minor defect in the ox, lamb, or dove being presented—forcing the man who had brought the sacrifice to purchase one of their “approved” animals at a grossly inflated price. The priests in the outer courts were trafficking in God’s favour and forgiveness, and profiting handsomely from their deceit.

Nothing He encountered aroused Christ’s indignation more than the actions of those corrupt religious leaders. John MacArthur describes the scene. The sound of praise and prayers had been replaced by the bawling of oxen, the bleating of sheep, the cooing of doves, and the loud haggling of merchants and their customers. [Jesus was] filled with holy anger at the crass desecration of His Father’s house. (#9)

On two occasions (John 2:13-16; Mark 11:15-17), God incarnate walked into the Temple, drove out the money changers and dealers, overturned their tables, and abruptly halted their corrupt business. John 2:16 captures His condemnation for their wicked abuses: “Do not make My Father’s house a house of trade.”

We ought to have the same outrage for every modern peddler of indulgences. We must have no patience for people who attempt to put a price tag on God’s blessing. After all, God’s greatest blessing to us (salvation through the sacrifice of His Son) came to us at an infinite cost to Him. Yet in His kindness and grace, He freely gives that gift to all who come to Him in repentance and faith. We must avoid anyone who sets himself up as a middle-man for the grace God freely bestows on those who believe. And we must not insult the grace of God by thinking that our puny purchasing power can compare to the infinite price He has already paid on our behalf. The apostle Peter’s words ring true for everyone who thinks they can buy or sell the riches of God’s blessing: “May your silver perish with you, because you thought you could obtain the gift of God with money” (Acts 8:20).

**CAMERON BUETTEL**

Cameron Buettel, an Australian, is a graduate of the Master’s Seminary and a staff member at Grace to You. He and his Danish wife, Majbrit, have four children and are members of Grace Community Church.

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THE MOST EXCELLENT WIFE OF WITTENBURG

SHE IS FAR MORE PRECIOUS THAN JEWELS. PROVERBS 31:10

By Emmie Fischbacher

When we think of today’s female role models, I wonder who immediately pops into our head. Who is the woman that we most aspire to be like? Does our “ideal woman” determine her own way in life or does she humbly submit to the Lord and His will? Is she loud and quarrelsome or does she have a quiet and gentle spirit? Is her fashion sense and figure her most desirable attribute, or is her adornment the hidden person of the heart? (See 1 Peter 3:1-6)

An interesting quote by Jon Bloom says, “Don’t follow your heart. God did not design our hearts to be followed, but to be led.”

Perhaps we are tempted to think that the Bible’s famous Proverbs 31 woman is rather limited in her sphere and isn’t permitted to do very much. Perhaps her fashion sense and figure is her most desirable attribute, or is her adornment the hidden person of the heart? (See 1 Peter 3:1-6)

EARLY YEARS

Katharina von Bora, daughter of Hans der Jungere von Bora, was born on January 29, 1499 on a small farm near Lippendorf, 6 miles south of Leipzig. Her ancestors were Saxon nobility but her father was not wealthy. Katharina’s mother died when she was only 4 years old and at the age of 5 she was sent to the Benedictine Convent of Brehme to be educated. However, when the tuition fees placed too much of a strain on her father’s purse strings she was brought back to the family home.

A few years later, when Katharina was only 9 years old, her father and his new wife made the decision to send her to a convent of the Cistercian order in Nimboschen, setting in motion the series of events that would later have such a profound effect, not only on Katharina’s life, but on Martin Luther’s as well.

Bora, wife to the great reformer, Martin Luther.

Katharina’s life demonstrates for us that the Proverbs 31 woman is anything but restricted and repressed; rather, she is a pioneering woman. Her life displayed everything that a Christian woman of today can aspire to. She diligently lived out what is taught in the scriptures concerning the responsibilities of a wife and mother and considered it to be her most honourable and high calling.

Despite her homely position, Katharina’s story is one of great courage and shows us that she, just like her husband, was prepared to risk everything for her faith and obedience to God’s word.

LIFE IN THE CONVENT

For women of the 16th Century, life was often short and full of tribulation. If a wife and mother reached the age of 40 it was a cause for celebration for her husband and children. Sadly, girls were considered a financial burden to their parents so a “good” marriage was their only real escape route from poverty. Unfortunately for Katharina, her father could not produce the large dowry necessary to secure her a wealthy husband.

For parents like those of Katharina, the Roman Catholic Church had an ingenious solution to secure their daughter’s future welfare and the family’s place in heaven: holy women had no need for a husband. Therefore, an unmarried daughter who entered into the cloistered religious life of the convent became the responsibility of the church and by living her life as a nun in purity and goodness she could gain merit with God, which would in turn ensure a reduction in the time to be spent in Purgatory for her parents and already departed grandparents.

Life for Katharina as a novice nun consisted of long hours performing menial and laborious tasks with constant prayer, all within the dreary silence of the convent. Even reading the Bible was not permitted as only the “ordained” clergy were allowed to read the scriptures. Despite this, Katharina learnt and loved Psalm 31, albeit in the foreign Latin language. The closing verses in that Psalm seem so appropriate for her later circumstances: “The Lord preserves the faithful…Be strong, and let your heart take courage, all you who wait for the Lord!” (Psalm 31:23-24)

However, in God’s providence, Katharina’s future was not to be in the isolated silence of the convent, but at the very centre of a new and exciting work of His grace that was beginning to build momentum in the university town of Wittenberg.

MARRIAGE AND HOMEMAKER

On October 31, 1517, the Augustinian monk and professor of theology at the University of Wittenberg, Martin Luther, drew up 95 propositions for public debate as a means of challenging the peddling of Papal indulgences by the notorious Dominican friar, Johann Tetzel. Luther famously posted his 95 Theses onto the doors of the Castle Church in Wittenberg, and there they would probably have stayed, had it not been for the recent invention of the printing press.

The timely invention of the Gutenberg printing press meant that a simplified version of Luther’s 95 Theses in the German language spread like wildfire. (Luther even referred to the printing press as “God’s last and greatest gift”.) Luther’s works, including his New Testament translation, spread far and wide, even making its way into monasteries and convents, including Nimboschen, where Katharina lived. She and her fellow nuns came to understand that salvation was not attainable through a life of confinement and silence in the convent, but that it was a free gift of grace from God, through faith in Jesus Christ.

It was well known that to aid a nun or monk to desert their holy position was punishable by death and this fearful knowledge of punishment must have been very present in the minds of Katharina and her fellow sisters who, as a result of reading Luther’s works, planned to escape and flee the convent on the night of April 5th, 1523.

Leonard Koppe from Torgau, a man 60 years of age and known to Luther, often delivered goods to the convent with his wagon and risked his life to help the sisters. On the night of the escape, the wagon was loaded with a number of wooden barrels full of decaying fish, in hopes that the foul smell would deter any suspicious scrutiny. It was among these fish
Luther's wedding to Katharina von Bora in 1525

by none other than Martin Luther himself. He did everything he could to provide for the ‘miserable lot’, as he referred to them, and took great pity on them. Luther and his friends found good homes and ready husbands as quickly as they could for the young women, bearing in mind they had no means of looking after themselves. It was asked at the time why Luther did not marry one himself, but he declared that he had no intention of marrying, not that he disagreed with women, bearing in mind they had no means of looking after themselves. It was asked at the time why Luther did not marry one himself, but he declared that he had no intention of marrying, not that he disagreed with the institution, but that he expected to be put to death at any moment as a heretic.

As time went on, Katharina, known for her outspoken and opinionated character, was the only nun left. As a constant stream of visitors, from university students and dignitaries, to preachers and officials, and friends in need, in fact, almost any wanderer who knocked at the door received hospitality. Katharina was probably catering for a minimum of twenty-five people every day.

AN OUTSTANDING EXAMPLE OF A CHRISTIAN WOMAN

Although Luther was very much a sixteenth century male, he considered his wife’s work, in its sphere, as equal worth to his own. Katharina was not the average housewife preferred by men at the time. Luther gave her control over the family finances, which was quite unheard of. She also handled much of the business with his publishers. Luther had received no real financial benefit from his writing whilst the publishers had made a handsome profit.

Luther often referred to her as ‘My Lord Katie’ and it is clear why: Katharina wasted no time and took it upon herself to provide for her husband and soon-to-be large household. She grew all kinds of vegetables, including cabbage, lettuce, beans, radishes and peas. In their orchard she grew apples, pears, grapes, peaches and nuts. She looked after hens, ducks, pigs, cows – even slaughtering them. She also ran a brewery; water was often polluted and unsafe so beer was consumed and was even given to children. In his letters, Luther, almost boastfully, refers to Katharina as the ‘morning star of Wittenberg’ due to the fact that she predictably arose at 4am each day in order to ensure that all the many tasks for which she had responsibility were completed.

In a letter to his friend, Justus Jonas, written in October 1535, Luther wrote, “My Lord Katie greets you. She rides, drives, plants our fields, buys our cattle and pastures them and over and above she has a bet of fifty guldens that she will read the whole Bible by Easter. She is hard at it and has begun the fifth book of Moses.”

Luther was known for his extremely generous nature, a lovely spirit which we would all wish to emulate.

Katharina was also referred to by her son in later years as, ‘half a doctor’, due to her great abilities and knowledge of herbs which aided her when caring for the sick. Throughout their marriage, this often included her husband who regularly suffered from ill health. She was also an ever present help during Luther’s darkest times when he suffered terrible bouts of depression.

Katharina was a determined young woman and possessed a mind of her own. She had a great capacity for theology and on many occasions sat with her husband and others discussing and debating and was even permitted to ask questions, which was very unusual for women of that period.

Over the years their relationship grew to be one of great love and mutual appreciation. Luther thanked God for a ‘pious and faithful wife’, and declared that he would ‘not part from his Katie, no not to gain all France and Venice’. Affectionately referred to as his ‘dear rib’, she was kind and gentle, a woman to whom he could entrust his life, ‘a very empress, thanks be to God.’

Luther produced many great works during these years which would not have been possible had it not been for Katharina and his family. He wrote on the subject of marriage (introducing new rights for married women which were enforceable by law) and even drew up a catechism specifically for children as well as writing many well-loved hymns.

We might ask the question, would Luther have achieved as much as he did had he not had his ‘dear rib’ Katharina by his side? It is evident she truly enabled him to work to his full capacity to the benefit of future generations. Without her so much could not have been possible. Katharina considered it a high calling to be a godly wife to her husband and submitted to him ‘unto the Lord’, as if she was responding to Jesus Christ, of whom she said she would “cling to, like a burr on a top coat.”

It is clear that Katharina’s life, together with that of her husband, was one which dwelt richly in the Word of God. It reflected what she searched for and found in the scriptures and she was blessed for it. That blessing has also impacted the lives of so many other women, and continues to do so through Luther’s written work and her example. Katharina’s life pattern is a great challenge to Christian women today to do everything ‘unto the Lord’ if we know and trust Him as Saviour. Whether it be as a mother or wife at home, a Sunday School teacher or mission worker, or out in the workplace, we should all aspire to emulate those godly and biblical characteristics as she did and rest in knowing that God will bless it.

We do not find in God’s word the view that we can do anything we want, but rather that we can do anything that the Lord graciously directs and enables us to, according to His will. Praise be to Him for the remembrance of Katharina’s life.

EMMIE FISCHBACHER

Emmie Fischbacher grew up in a Christian home in West Yorkshire and came to know the Lord Jesus Christ as Lord and Saviour when she was 16 years old. She studied Conservation of Historical Artefacts at university in London and now works as a specialist decorator and gilder. She teaches Sunday School and is involved with young people’s ministry at Grove Chapel, Camberwell.
The “five points of Calvinism” are a mnemonic approach to understanding the complexity of our salvation. The doctrine of salvation can seem complicated because it incorporates hamartiology (the effects of sin on a person’s nature), Christology (the nature of Christ), theology proper (the sovereignty of God), and pneumatology (the work of the Holy Spirit). To put it another way, our salvation intersects with just about every major area of theology, and the five points help us understand what exactly is going on when God saves us.

The five points are often presented in an acronym form (T-U-L-I-P), and that is fitting because the whole point of extracting these five particular points of emphasis is to help us think memorably about salvation. Whilst often referred to as the five points of Calvinism, the T-U-L-I-P mnemonic didn’t in fact originate with John Calvin (although they do reflect some of the emphasis of his ministry) and it’s unfair to his legacy if we try to confine it to the five points. While the five points themselves were identified in the 1600’s, the acronym T-U-L-I-P didn’t come into use until the 1900’s in the United States (say what you will about Americans, but we are good at acronyms).

A common push back against the five points is to claim that they are an invention of man, and are not found in the Bible. In a limited sense I grant that is true: the phrase “total depravity” is not in the Bible (nor I suppose is “theology”), but the concepts themselves are obviously biblical, and there is no shortage of resources that make strong cases for them.

Recently I stumbled across a new (to me) approach to the five points. In studying for a sermon on Revelation 13:8-10, I realised that all five points are represented in this single concise passage:

All who dwell on the earth will worship the beast, everyone whose name has not been written from the foundation of the world in the book of life. (Rev 13:8)

John declares that during the tribulation, every human will worship the beast, and by extension, the antichrist. Revelation 13:7 expressly says that it will include people from every ethnic group, language group, and nation. Verse 16 says that “all, both small and great, both rich and poor, both free and slave” will worship the antichrist. In other words, every human has the capacity to worship the devil and believe his lies.

It’s not just that humans are sinners. Total depravity means that we worship that which is evil. Nor is this confined to some future eschatological judgement on earth. Prior to the flood God had already said that “every inclination of people’s hearts is only evil continually” (Gen 6:5). Total depravity doesn’t mean that people are as evil as they could be, but it does mean that every one of their actions, inclinations, and desires are all corrupted by sin; so much so that they would worship the antichrist, were he on earth. You could say it this way: there is no one righteous, not even one. There is no one who seeks for God; all have turned their own way. (See Romans 3:10-12)

This depravity is exactly what makes our salvation necessary.

The Bible teaches us that everyone is born depraved, and with the inclination toward worshipping the devil’s lies - but that is not the end of the story! There is a sub-group of people that will be rescued from this, and they all have one thing in common: their names were written by God before the world was even created.

If you are a Christian, marvel that before your parents even met, God already knew you by name. Before planet Earth was formed, before God spoke light into darkness, he knew you, and he knew you by name. He didn’t know you because he looked thousands of years into the future and saw that you would do something good in your life. Rather, before you were “even born, or had done anything good or bad, in order that God’s purpose in election might stand,” God wrote the names down of the people whom he would save. (See Romans 9:9-13)

He didn’t write down everyone’s name. He didn’t write family names, or church names, or nations’ names. That’s because he doesn’t save nations, churches or families—he saves people, people whom he has known before they were even alive.

John presents this book as the causal effect for why one group of people does not worship the antichrist. There will be lots of differences between them and the rest of humanity (holiness, purity, worship, faith, etc.). But none of those are presented as the causal difference. John instead identifies this book with names as what separates those who will be saved from those that will persist resisting the gospel. And this book was written before anyone was born.

This election is what makes our salvation possible.
too might wonder “Where should we go?” The answer is simple: God has already chosen each person’s end. Some the antichrist will throw in jail, and some he will kill with the sword. But despite their martyrdom, the antichrist cannot take their salvation away. They may die a martyr’s death, but their names cannot be removed from the book of life. He cannot take Christ off the cross, and he cannot take the Spirit out of believer’s hearts. And because their names are written in the book and Jesus did die for their sins, and they do have spiritual ears to hear, then they will overcome. Or, as John says, “this is the perseverance of the saints.” Such a promise encourages believers to hold onto the grace that is holding onto them. It compels us to trust God even in the midst of horrific persecution. This perseverance is what makes our salvation a certainty.

Taken together, these verses explain salvation by showing:
• The condition that required it (depravity)
• The predestination that allows it (election)
• The substitution that achieves it (atonement)
• The illumination that gives it (regenerative grace)
• The sovereignty that keeps it (perseverance)

JESSE JOHNSON
Jesse Johnson is a graduate of the Master’s Seminary and served with John MacArthur on staff at Grace Community Church. Jesse is now Teaching Pastor at Immanuel Bible Church in Springfield, Virginia.
In today’s spirit of ecumenism, many evangelicals have called for the Protestant Church to lay aside its differences with Rome and pursue unity with the Catholic Church. Is that possible? Is Roman Catholicism simply another facet of the body of Christ that should be brought into union with its Protestant counterpart? Is Roman Catholicism simply another Christian denomination?

While there are many errors in the teaching of the Catholic Church (for example its belief in the transubstantiation of the communion wafer and its view of Mary), two rise to the forefront and call for special attention: its denial of the doctrine of sola Scriptura and its denial of the biblical teaching on justification. To put it simply, because the Roman Catholic Church has refused to submit itself to the authority of God’s Word and to embrace the gospel of justification taught in Scripture, it has set itself apart from the true body of Christ. It is a false and deceptive form of Christianity.

**The Doctrine of Sola Scriptura**

In the words of reformer Martin Luther, the doctrine of sola Scriptura means that “what is asserted without the Scriptures or proven revelation may be held as an opinion, but need not be believed.” Roman Catholicism flatly rejects this principle, adding a host of traditions and Church teachings and declaring them binding on all true believers—with the threat of eternal damnation to those who hold contradictory opinions.

In Roman Catholicism, “the Word of God” encompasses not only the Bible, but also the Apocrypha, the Magisterium (the Church’s authority to teach and interpret divine truth), the Pope’s ex cathedra pronouncements, and an indefinite body of church tradition, some formalized in canon law and some not yet committed to writing. Whereas evangelical Protestants believe the Bible is the ultimate test of all truth, Roman Catholics believe the Church determines what is true and what is not. In effect, this makes the Church a higher authority than Scripture.

Creeds and doctrinal statements are certainly important. However, creeds, decisions of church councils, all doctrine, and even the church itself must be judged by Scripture—not vice versa. Scripture is to be accurately interpreted in its context by comparing it to Scripture—certainly not according to anyone’s personal whims. Scripture itself is thus the sole binding rule of faith and practice for all Christians. Protestant creeds and doctrinal statements simply express the churches’ collective understanding of the proper interpretation of Scripture. In no sense could the creeds and pronouncements of the churches ever constitute an authority equal to or higher than Scripture. Scripture always takes priority over the church in the rank of authority.

Roman Catholics, on the other hand, believe the infallible touchstone of truth is the Church itself. The Church not only infallibly determines the proper
THE DOCTRINE OF JUSTIFICATION

According to Roman Catholicism, justification is a process in which God’s grace is poured forth into the sinner’s heart, making that person progressively more righteous. During this process, it is the sinner’s responsibility to preserve and increase that grace by various good works. The means by which justification is initially obtained is not faith, but the sacrament of baptism. Furthermore, justification is forfeited as hatred or adultery. In the teaching of the Roman Catholic Church, then, works are necessary both to begin and to continue the process of justification. The error in the Catholic Church’s position on justification may be summed up in four biblical arguments.

1. INSTANTANEOUS

First, Scripture presents justification as instantaneous, not gradual. Contrasting the proud Pharisee with the broken, repentant tax-gatherer who smote his breast and prayed humbly for divine mercy, Jesus said that the tax-gatherer “went down to his house justified” (Luke 18:14). His justification was instantaneous, complete before he performed any work, based solely on his repentant faith. Jesus also said, “Truly, truly, I say to you, he who hears My word, and believes Him, has eternal life, and does not come into judgment, but has passed out of death into life” (John 5:24). Eternal life is the present possession of all who believe—and by definition eternal life cannot be lost. The one who believes immediately passes from spiritual death to eternal life, because that person is instantaneously justified (see Romans 5:1, 9; 8:1).

2. DECLARED

Second, justification means the sinner is declared righteous, not actually made righteous. This goes hand in hand with the fact that justification is instantaneous. There is no process to be performed—justification is purely a forensic reality, a declaration God makes about the sinner. Justification takes place in the court of God, not in the soul of the sinner. It is an objective fact, not a subjective phenomenon, and it changes the sinner’s status, not his nature. Justification is an immediate decree, a divine “not guilty” verdict on behalf of the believing sinner in which God declares him to be righteous in His sight.

3. IMPUTED

Third, the Bible teaches that justification means righteousness is imputed, not infused. Righteousness is “reckoned,” or credited to the account of those who believe (Romans 4:3-25). They stand justified before God not because of their own righteousness (Romans 3:10), but because of a perfect righteousness outside themselves that is reckoned to them by faith (Philippians 3:9). Where does that perfect righteousness come from? It is God’s own righteousness (Romans 10:3), and it is the believer’s in the person of Jesus Christ (1 Corinthians 1:30). Christ’s own perfect righteousness is credited to the believer’s personal account (Romans 5:17, 19), just as the full guilt of the believer’s sin was imputed to Christ (2 Corinthians 5:21). The only merit God accepts for salvation is that of Jesus Christ; nothing man can ever do could earn God’s favour or add anything to the merit of Christ.

4. BY FAITH ALONE

Fourth and finally, Scripture clearly teaches that man is justified by faith alone, not by faith plus works. According to the Apostle Paul, “If it is by grace, it is no longer on the basis of works, otherwise grace is no longer grace” (Romans 11:6). Elsewhere Paul testifies, “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, emphasis added; see Acts 16:31 and Romans 4:3-6). In fact, it is clearly taught throughout Scripture that “a man is justified by faith apart from works of the Law” (Romans 3:28; see Galatians 2:16; Romans 9:31-32; 10:3).

In contrast, Roman Catholicism places an undue stress on human works. Catholic doctrine denies that God “justifies the ungodly” (Romans 4:5) without first making them godly. Good works therefore become the ground of justification. As thousands of former Catholics will testify, Roman Catholic doctrine and liturgy obscure the essential truth that the believer is saved by grace through faith and not by his own works (Ephesians 2:8-9). In a simple sense, Catholics genuinely believe they are saved by doing good, confessing sin, and observing ceremonies. Adding works to faith as the grounds of justification is precisely the teaching that Paul condemned as “a different gospel” (see 2 Corinthians 11:14; Galatians 1:6). It nullifies the grace of God, for if meritorious righteousness can be earned through the sacraments, “then Christ died needlessly” (Galatians 2:21). Any system that mingles works with grace, then, is “a different gospel” (Galatians 1:6), a distorted message that is anathematized (Galatians 1:9), not by a council of medieval bishops, but by the very Word of God that cannot be broken. In fact, it does not overstate the case to say that the Roman Catholic view on justification sets it apart as a wholly different religion than the true Christian faith, for it is antithetical to the simple gospel of grace.

As long as the Roman Catholic Church continues to assert its own authority and bind its people to “another gospel,” it is the spiritual duty of all true Christians to oppose Roman Catholic doctrine with biblical truth and to call all Catholics to true salvation. Meanwhile, evangelicals must not capitulate to the pressures for artificial unity. They cannot allow the gospel to be obscured, and they cannot make friends with false religion, lest they become partakers in their evil deeds (2 John 11).

JOHN MACARTHUR
Adapted from John MacArthur, Reckless Faith: When the Church Loses Its Will to Discern (Wheaton: Crossway Books, 1994)
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