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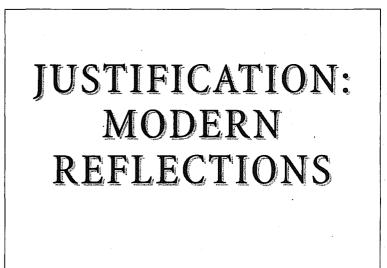
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Justification by Faith Alone



Norman Shepherd

Justification by faith alone" (*justificatio sola fide*) summarizes the doctrine of justification that has come to us as the great legacy of the Protestant Reformation. We frequently hear this formula used in preaching and teaching, but what do we mean when we say that justification is by faith alone? How should we understand it? How does justification by faith alone function in gospel ministry, and how does it shape gospel ministry? If we were to formulate the doctrine of justification using as our data only what a particular pastor actually says and does from day to day in his ministry, what would it look like? How would it compare to what we have, for example, in the Westminster Confession of Faith and Catechisms?

There is an expression we commonly hear that goes something like this: "Jesus accepts you just the way you are." The idea seems to be that we are sinners and not worthy of God's attention. In fact, we even deserve to be punished for our sin. But not to worry! Jesus accepts you just the way you are. We are justified and saved by faith, not by works. There is nothing we can do or need to do to escape from sin and its consequences. Only Jesus can save us and he saves us when we put our faith in him. That's all it takes, a simple act of faith. Jesus accepts us just the way we are! Is that what we mean when we say that we are justified by faith alone?

Sometimes we are told that in order to win sinners to Christ we must not be judgmental. People will say that they have been attracted to a certain church because the pastor was not judgmental. Liberal ministers are characteristically nonjudgmental, but increasingly evangelical ministers are also non-judgmental. After all, didn't Jesus say, "Judge not, that you be not judged" (Matthew 7:1)? Church members will sometimes quote that text when their spiritual leaders begin to exercise pastoral care that might result in a formal process of discipline.

But is it good to be non-judgmental? Is that what we mean when we say that we are justified by faith alone?

My intention in what follows it is not to present the doctrine of justification in any comprehensive or systematic way, but is simply to explore the meaning of the doctrinal formula, "justification by faith alone," and to do that by looking at the language of the Westminster Confession of Faith.

THE ALONE INSTRUMENT

Although "justification by faith alone" is commonly used among us, the interesting thing is that the Westminster Standards do not use that formula. Neither the Confession nor the Catechisms say that we are justified by faith alone. What they do say is that faith is "the alone instrument of justification." Now we have to ask, What is meant by this formula? And is it the same as saying justification by faith alone?

The Confession deals with the doctrine of justification in chapter 11. Section 2 of this chapter begins this way: "Faith, thus receiving and resting on Christ and His righteousness, is the alone instrument of justification."¹ This section does not say that we are justified by faith alone, but that faith is the alone instrument of justification. In this connection we usually stress the fact that faith is not the *ground* of our justification. We are not justified because we believe. Faith serves rather only as an instrument to receive the righteousness of Jesus Christ. There is no ground in ourselves on the basis of which God can declare us righteous. God imputes the righteousness of Jesus Christ to us and on that ground we are justified.

This is really the main point in the preceding section of chapter 11. Section 1 says that we are not justified because of anything wrought in us or done by us. This includes faith, the act of believing. Faith is not imputed as the ground for justification. Neither faith, nor any other evangelical obedience is the ground of our justification. By faith we simply receive and rest upon Christ and his righteousness. Thus section 1 makes the point that faith functions in justification instrumentally.

When we come to section 2, the emphasis does not fall simply on the fact that faith is the instrument of justification. That point had already been made at the end of section 1. In section 2 the Confession goes on to emphasize the further point that faith is the *alone* instrument of justification. Why is this emphasis necessary? Were some people saying that there are other instruments of justification or multiple instruments of justification?

As a matter of fact there were. This emphasis on faith as the alone instrument of justification is warranted in the light of decrees formulated at the Sixth Session of the Council of Trent. This is the session in which the Roman Catholic theologians dealt with the doctrine of justification in response to the challenge of the Reformation. In the Decree on Justification, chapter 7, justification is defined not merely as the remission of sins, but as an inward renewal so that the unjust person becomes a just person. Justification is then laid out in terms of a series of causes. There is a final cause, an efficient cause, a meritorious cause, an instrumental cause, and a formal cause. The instrumental cause is described this way: "The instrumental cause is the sacrament of baptism, which is the sacrament of faith, without which [faith] no man was ever justified."²

In the Roman Catholic doctrine of justification the instrumental cause is baptism. By means of baptism righteousness is infused into the believer so that he becomes a just person. But notice also that the Council of Trent describes baptism as "the sacrament of faith." With this pre-baptismal faith a person believes what the church teaches and therefore consents to be baptized as the church instructs him. In this way Roman Catholics can claim to teach justification by faith.

Over against this the Westminster Confession teaches that faith is the *alone* instrument. Faith does not receive baptism effecting an infusion of righteousness into the believer. Rather, faith receives and rests upon Christ and thus receives the righteousness of Christ imputed to the believer. The believer is justified by faith, not by faith plus baptism. The Confession is certainly right in saying that faith is the alone instrument of justification, contrary to the teaching of the Council of Trent.

There are only two places in the Westminster Standards where the expression "faith alone" is used. One of these is in the Larger Catechism, Question and Answer 70.

What is justification? Justification is an act of God's free grace unto sinners, in which he pardoneth all their sins, accepteth and accounteth their persons righteous in his sight; not for anything wrought in them, or done by them, but only for the perfect obedience and full satisfaction of Christ, by God imputed to them, and received by faith alone.²

The other is in the Shorter Catechism, Question and Answer 33.

What is justification? Justification is an act of God's free grace, wherein he pardoneth all our sins, and accepteth us as righteous in his sight, only for the righteousness of Christ imputed to us, and received by faith alone.

The thought is the same in both answers and corresponds to what we find in the Confession. When the Catechisms say that imputed righteousness is received by faith alone they are describing the instrumental function of faith. They do not use the formula, "justified by faith alone."

Similarly the Heidelberg Catechism uses the expression, "faith alone," to affirm that faith is the alone instrument of justification. Lord's Day 23 asks, "Why do you say that by faith alone you are right with God?" Answer:

JUSTIFICATION BY FAITH ALONE

It is not because of any value my faith has that God is pleased with me. Only Christ's satisfaction, righteousness, and holiness make me right with God. And I can receive this righteousness and make it mine in no other way than by faith alone.⁴

Faith functions instrumentally as the way in which we receive the righteousness of Christ.

FAITH NEVER ALONE

We can discover some good reasons in the Westminster Confession itself to explain why it might be inappropriate, though not impossible, for the Confession to say explicitly that justification is by faith alone.

The first reason is found in chapter 11, section 2, itself. After making the point that faith is the alone instrument of justification the Confession goes on to say that this faith is, as a matter of fact, never alone.

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

The faith that is the alone instrument of justification is not alone and it never is alone. It is ever accompanied with all the other saving graces. It is not a dead faith but a faith that works by love.

We cannot help but notice that in support of this point, the Confession quotes or alludes to two passages of Scripture that have played a major role in discussions of the doctrine of justification. When the Confession says, "and is not a dead faith," it is appealing to James 2:17 and 26. When it says, "but worketh by love," it is appealing to Galatians 5:6. These two passages are two of the main weapons used by the Church of Rome to refute the Reformation because they might appear to teach that justification is accomplished by the merit of good works.

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As evangelicals we often try to dodge this attack by saying that these verses are not talking about justification by faith in the forensic, soteric sense that Paul talks about it in Romans and Galatians. The Westminster Confession, however, does not use this dodge. Instead, the Confession acknowledges that James is talking about faith and justification in the same sense that Paul uses these terms when he denies that justification is by works. The Confession also acknowledges that Paul is talking about soteric justification in Galatians 5:4-6 when he says that justification is by "faith working through love." Instead of trying to dodge this attack by denying that these two texts have anything to do with soteric justification, the Westminster Confession actually turns these same weapons against Rome.

> ... justifying faith is never, ever alone. Rome teaches, as we have seen, that justification is by faith; but the faith that justifies is an unformed faith. It is faith alone in the sense of faith all by itself.

The Confession does this when it says that justifying faith is never, ever alone. Rome teaches, as we have seen, that justification is by faith; but the faith that justifies is an unformed faith. It is faith alone in the sense of faith all by itself. It is a faith that simply believes what the church teaches so that the believer consents to be baptized. Baptism becomes the instrument of justification when righteousness is infused and an unjust person becomes a just person. Now unformed faith (*fides informis*) becomes formed faith. *Fides informis* becomes *fides caritate formata* (faith formed by love). Love is added to unformed faith in the act of justification.

The Westminster Confession rejects any distinction between an unformed faith and a formed faith. Justifying faith is never alone, "but is ever accompanied with all other saving graces." Rome thought of justifying faith as all alone, without the other saving graces, and not as the alone instrument of justification. Faith was then followed by baptism, the real instrument of justification. By citing James 2:17, 26 and Galatians 5:6, the Westminster Confession says, in effect, that this Roman Catholic doctrinal construct does not agree with the two texts to which Rome appealed. According to the teaching of James and Galatians, justifying faith does not have the other gifts and graces added to it at a later point, after it has brought about justification, but is itself a living, active, and obedient faith.

At this point there is also a difference between the classic Lutheran and Reformed doctrines of justification. Lutheran doctrine holds that the Holy Spirit kindles faith in us by the hearing of the gospel. Faith then lays hold of Christ and Christ's righteousness is imputed to the believer for justification. After the believer has been justified, he is renewed and sanctified by the Holy Spirit and good works follow. Lutheranism can also maintain that "faith is never alone," but means by this that saving faith is always *followed* by works and is productive of works.⁵ The sequence is of fundamental importance. This is not what the Westminster Confession means when it says that justifying faith is never alone and cites James 2:17, 26 together with Galatians 5:6 to support that affirmation.

The pattern in Lutheranism is similar to Romanism with unformed faith (faith alone) prior to justification, and a formed faith subsequent to justification. Lutheranism could never confess in the same way as the Westminster Confession that justifying faith is never alone. For Lutheranism that would be to deny the doctrine of justification by faith alone.

The Confession says that faith is the alone instrument of justification, but this faith is never alone. The "alone" in the expression "by faith alone" in the Catechisms is not an adjective but an adverb. The point is not that the faith is thought of as existing all by itself, even in the act of justification. Rather, the point is that the justifying verdict is received only by faith and in no other way.

OBEDIENT FAITH

Chapter 14, section 2, of the Confession further establishes the point that faith is never alone when it describes what it calls "saving faith" in detail. This saving faith has to be the same as justifying faith. Neither the Bible nor the Confession talk about one kind of faith that justifies and another kind of faith that saves, as though a person could be justified without being saved, or saved without being justified.

Saving faith is described not only as believing whatsoever is revealed in the word of God but also as obeying its commands, trembling at its threatenings, and embracing the promises of God. The focus of saving and justifying faith is, of course, accepting, receiving, and resting upon Christ alone. "Alone" here is not used to describe faith, but to describe Christ. Christ alone is the Savior, nothing else and no one else. Faith saves not because of any meritorious value it has, or because of any meritorious value in the graces and works invariably associated with it. Faith saves because it unites us to Christ in whom alone are righteousness and life.

Chapter 16, section 2, speaks of the good works done in obedience to God's commandments as "the fruits and evidences of a true and lively faith," and they certainly are that. But we have to avoid misunderstanding the metaphor used at this point. It is not as though faith could exist without its fruits and evidences the way an apple tree can exist without apples hanging from its branches. An apple tree without apples is still an apple tree, but faith without its fruits and evidences is neither true nor lively. Such faith is hypocritical and dead. It does not come to life after it has justified. The Confession declares that justifying faith is never, ever alone.

REGENERATION AND FAITH

The reason why justifying faith is not and cannot be alone is evident once we take account of what the Confession says about regeneration. Regeneration is presented in chapter 13, the chapter dealing with sanctification. Regeneration is presented as the initiation of sanctification. It is described as the creation in us of a new heart and a new spirit. Those who are regenerated are described as being "further sanctified" through the virtue of Christ's death and resurrection, by the word and by the indwelling Holy Spirit.

Regeneration is the link between calling and sanctification. The call is made effectual when minds are enlightened, hearts of flesh replace hearts of stone, and wills are renewed (chapter 10, section 1). Effectual calling virtually overlaps with regeneration and explains why a separate chapter is not devoted to regeneration. Chapter 13 says that "They, who are once effectually called, and regenerated . . . are further sanctified," as already noted.

It is after chapter 13 on sanctification that the Confession goes on to deal with saving faith, repentance, and good works in chapters 14, 15, and 16. The point is, of course, that saving faith does not precede the new birth, but follows upon regeneration. Regeneration initiates the process of sanctification, and saving faith, or justifying faith, emerges in the believer in the process of sanctification. This process brings to life not only faith but also repentance and obedience. Just this priority of regeneration to faith explains why faith can never be alone "but is ever accompanied with all the other saving graces, and is no dead faith, but worketh by love."

Faith is logically prior to justification. We believe with a view to being justified. Because regeneration is prior to faith and is the initiation of sanctification, we have to say that the process of sanctification begun is prior to justification. This does not mean that justification is sanctification, or that sanctification is the ground of justification. This was the erroneous teaching of the Council of Trent. Justification is forensic, not transformative. But it does mean that the Reformed view differs from the Lutheran view that sanctification in every respect follows upon justification. In the Reformed view there is no faith without the prior transformation of regeneration, and without faith there is no justification. It is not surprising then, that the Westminster Confession does not use the formula, "justification by faith alone." There is no such thing as faith alone in the sense of faith existing all by itself.

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REPENTANCE AND FAITH

There is yet another affirmation in the Westminster Confession that makes this point even more explicit. Regeneration gives birth to justifying faith and it also gives birth to repentance. Only the renewed heart and mind can truly believe and turn in repentance. The regenerate heart and mind will invariably evidence itself in faith and repentance. Faith and repentance are inseparable twins. As John Murray correctly observes, it is impossible to disentangle faith and repentance.⁶

Repentance is not the same thing as faith. According to the Confession, chapter 14, section 2, faith is "accepting, receiving, and resting upon Christ alone for justification, sanctification, and eternal life." Repentance, as defined in chapter 15, is not only a sorrow for and hatred of sin, but also a turning from sin with a purpose and endeavor to walk with the Lord in all the ways of his commandments. Faith without repentance is not true faith, and repentance without faith is not true repentance. From this perspective also we have to say that faith is never alone, but is always accompanied by repentance.

There is, however, something even more significant to be noted in this connection. Chapter 15, section 3, says that repentance is not to be thought of as satisfaction for sin, and it is in no sense the cause of pardon. The Confession is correct in making this point. However, the Confession goes on to say that repentance is "of such necessity to all sinners, that none may expect pardon without it." This means that without repentance the sinner will not be pardoned. Repentance is like faith. It is neither the cause nor the ground of pardon. Yet it is absolutely necessary for the forgiveness of sins. Repentance is presented in the Confession not simply as the fruit and evidence of pardon, but also as necessary *for* the remission of sin. Here the Confession echoes the teaching of Luke 13:3 and 5, Luke 24:47, Acts 2:38, and many passages of similar import.⁷

Now justification either is or includes the forgiveness of sins. Chapter 11, section 1, says that God justifies sinners by pardoning their sins. If justification includes forgiveness, and if repentance is necessary for forgiveness, then repentance is necessary for justification.

Repentance as defined by the Confession in chapter 15 includes not only a sorrow for sin, but also a turning away from sin. Justification means that God forgives sinners; but he does not forgive impenitent sinners. He forgives penitent sinners, sinners who turn away from their sin and who in faith cry out to him for mercy. When Paul says in Romans 4:5 that God justifies the wicked, he does not mean the wicked who persevere in their wickedness. He means the wicked who turn to him in repentance and faith. Because of their wickedness they do not deserve to be justified and saved, but they look to Christ for forgiveness with a penitent faith.

Now if we use the formula, justification by faith alone, do we mean faith *with* repentance or faith *without* repentance? If we mean faith with repentance, how can this faith be described as faith *alone*? But if we mean faith without repentance, how can such faith secure the pardon of sin for which repentance is necessary?

It is not an adequate answer to say that justification is by faith alone, meaning faith without repentance, but that repentance will inevitably follow as the fruit and evidence of faith and justification. What the prophets and apostles of both the Old and New Testaments call for is repentance with a view to justification. The priority of both faith and repentance to justification is surely in the foreground of gospel preaching. The two are intertwined and cannot be separated either in theory or in experience. By not using the formula, justification by faith alone, the Westminster Standards avoid a serious misunderstanding of the gospel. The Westminster Standards affirm that although faith is the alone instrument of justification, and although neither faith nor repentance is the meritorious ground of justification, there is no justification without a penitent faith.

ONLY BY FAITH IN JESUS

Can we say that we are justified by faith alone? "Justification by faith alone" as a theological formula has become so embedded in our evangelical tradition and is so dear to the hearts of God's people that to point out the ambiguity in the formula and to question its usefulness as a summary of the gospel is to invite the charge of denying, abandoning, and even attacking the achievements of the Protestant Reformation. This reaction is perfectly understandable and perfectly legitimate given the opposition between faith and works out of which it comes.

This perspective shares with Roman Catholic theology the basic idea that good works are meritorious. The merit may arise from a neutral principle of simple justice or from what is thought of as a divinely established relationship between work and merit. From this perspective the demand for repentance and obedience has to be seen as a demand that the sinner attain to eternal life by the merit of his works. Placed over against this is the gospel proclamation that justification is by faith alone. Justification cannot be the reward for good works because the sinner has no truly good works. Even the best works are stained by sin. Pains then must be taken to point out that although the gospel calls for faith and therefore faith itself is a matter of obedience to a command, this faith is not a meritorious work but functions only instrumentally to receive the righteousness of Christ.

From this perspective, "justification by faith alone" is not only a useful formula but also necessary if we are to avoid any suggestion that justification and salvation are by the merit of good works. The integrity of the gospel hangs on this formula. And again, this is true as long as we subscribe to the basic notion that good works are meritorious.

The problem is that this perspective offers no way of accounting for the gospel demand for both faith and repentance as necessary for the forgiveness of sins and no way of accounting for obedience as necessary for entering eternal life. Jesus says, "unless you repent, you will all likewise perish" (Luke 13:3 and 5). He also says, "Not everyone who says to me, 'Lord, Lord,' will enter the kingdom of heaven, but the one who does the will of my Father who is in heaven" (Matthew 7:21). Either we suppress this emphasis in our preaching and teaching altogether, or we resort to the idea that repentance and obedience automatically follow upon justification as evidence of salvation that is granted by faith alone apart from repentance and obedience. Recourse to this idea is a dogmatically necessary but textually unwarranted evasion of the biblical demand for repentance and obedience. Can we say that we are justified by faith alone?

> Faith alone justifies but a justified person with faith alone would be a monstrosity which never exists in the kingdom of grace. Faith works itself out through love

In spite of what has been said we can use the formula if we mean by it what Paul means when he says that justification is ours by faith apart from the works of the law. Luther inserted the word "alone" into his translation of Romans 3:28 to make it read "For we hold that one is justified by faith alone apart from works of the law." This is the origin of the dogmatic formula, justification by faith alone. However, his insertion actually distorts Paul's meaning. Paul is saying that the old covenant has been set aside. Justification comes only through faith in Jesus Christ, his blood and righteousness, not by adherence to the provisions of the Mosaic covenant. To attempt justification in that way is to distance one's self from Christ and to make salvation a matter of human achievement (Romans 9:32). If justification by adherence to the Mosaic system is impossible, surely every other form of justification on the basis of human achievement is impossible. The Reformers were right in their appeal to Paul's rejection of justification by works of the law to refute the Roman Catholic doctrine of justification by faith plus the merit of good works.

JUSTIFICATION BY FAITH ALONE

We are not justified by the merit of our works but only by faith in Jesus Christ.

We can say we are justified by faith alone if we do not allow this formula to cancel out the teaching of James in chapter 2. We are saved only by faith in Jesus Christ, his blood and righteousness, but not by a dead faith or by a faith that is all alone. In the words of John Murray,

Faith alone justifies but a justified person with faith alone would be a monstrosity which never exists in the kingdom of grace. Faith works itself out through love (*cf.* Gal. 5:6). And faith without works is dead (*cf.* James 2:17-20). It is living faith that justifies and living faith unites to Christ both in the virtue of his death and in the power of his resurrection.⁸

From a biblical perspective we need to reject the Roman Catholic doctrine that good works are meritorious. God never required his image bearers to earn eternal life by the merit of their good works. What he asks of us is to answer his love and faithfulness with a corresponding love and faithfulness in the covenant bond of union and communion that he establishes with his people. Our repentance and obedience are simply the expression of our faith in Jesus, our trust in him and our love for him. He alone is our righteousness and life. Once we abandon the unbiblical doctrine of the merit of good works the biblical demand for repentance and obedience is no threat to justification and salvation by grace alone but is simply the way of faith, the way in which the Lord leads us into possession of all that he has promised as a pure gift of grace. As Hebrews 10:36 tells us, "For you have need of endurance, so that when you have done the will of God you may receive what is promised."

We can use the formula, "justification by faith alone," as long as we understand and avoid the ambiguities and liabilities involved in it. The "alone" is not an adjective but an adverb. We are justified and saved, not by human achievement, but only by faith in Jesus Christ, his blood and righteousness. Use of that particular formula, however, cannot be made a litmus test for orthodoxy. If it were, both Scripture and the Westminster Confession would fail the test. To return to a question asked at the beginning, does Jesus accept us just the way we are? The answer is "no" if we mean that coming to Jesus in faith does not require repentance and a change of lifestyle. In the words of the Heidelberg Catechism, Lord's Day 32:

Can those be saved who do not turn to God from their ungrateful and impenitent ways? By no means. Scripture tells us that no unchaste person, no idolater, no adulterer, thief, no covetous person, no drunkard, slanderer, robber, or the like is going to inherit the kingdom of God.

Sinners must turn from their ungrateful and impenitent ways. Our preaching and teaching are seriously defective and misleading if we to not make that fact known up front in the preaching of the gospel.

Does Jesus accept us just the way we are? The good news is "yes," because there is nothing we can do or need to do to make ourselves worthy of salvation from sin and its consequences. We do not try to save ourselves, or even to make a contribution to our salvation. We are justified and saved only by faith in Jesus Christ, his blood and righteousness. Jesus alone is our Savior, and we are saved only by grace.

Author

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Notes

^{1.} Citations of the Westminster Confession are from The Confession of Faith of the Assembly of Divines at Westminster. Edited by S. W. Carruthers.

(Presbyterian Church of England, 1960, [1946 reprint]).

- 2. Philip Schaff, The Creeds of Christendom. Volume 2: The Creeds of the Greek and Latin Churches. (Grand Rapids, Michigan: Baker, 1977 [reprint]), 95.
- 3. Citations of the Westminster Larger and Shorter Catechisms are from the edition published by the Free Presbyterian Church of Scotland. Reprint, 1962.
- 4. Citations of the Heidelberg Catechism are from *Ecumenical Creeds and Reformed Confessions* (Grand Rapids, Michigan: CRC Publications, 1988).
- 5. John Theodore Mueller, *Christian Dogmatics* (St. Louis, Missouri: Concordia, 1955), 376-77. Mueller cites the *Formula of Concord*.
- 6. John Murray, Redemption—Accomplished and Applied (Grand Rapids, Michigan: Eerdmans, 1955), 140.
- 7. The necessity of repentance for the forgiveness of sins in Luke 24:47is obscured in the ESV with the translation, "repentance and forgiveness of sins should be proclaimed." At this point the ESV, along with the RSV, the KJV, and the NIV, have apparently followed the Greek of the Textus Receptus. The NASB follows earlier manuscript evidence and translates, "repentance for the forgiveness of sins." The Greek construction in the earlier manuscripts corresponds to what we have at Acts 2:38. *Redemption-Accomplished and Applied*, 161.

It belongs to the very nature of promises that they cry out to be believed. Thus, the promises made to Abraham had to be believed if they were to be fulfilled. We must not discount faith as a condition to be met for the fulfillment of promise. In fact, Genesis 15:6 says that Abraham's faith was so significant that it was credited to him as righteousness! If so, then righteousness was a condition to be met, and faith met that condition.

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In the Johannine literature the Gospel of John speaks of righteousness in connection with Jesus' vindication, in a forensic setting (John 16:8, 10; cf. 5:30; 7:24). First John 2:1 presents Jesus as the Righteous One, a sacrifice for sins. From the life arising out of this follows the ethical admonition to "do righteousness" (1 John 2:29; 3:7, 10).

JOHN REUMANN

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