According to 1 John 3:14, “He who does not love remains in death.” If one remains in death - and St. John is speaking of spiritual death here - then one is not saved. Which means that this passage, as well as the others just mentioned, all point to the fact that love is necessary for salvation. What’s love got to do with it? Everything. Without love, there is no salvation. Salvation by faith alone?

Faith and Works?

We know that faith is necessary for salvation, for “without faith it is impossible to please God” (Heb 11:6), but what about works - do works play a role in our salvation? The Sola Fide believer says, “No, they do not.” Yet, as we have just seen, love is necessary for salvation. How, though, does love manifest itself? Through works. We see this, for example, in the Judgment passage from Matthew 25. Those who did something - fed the hungry, clothed the naked, and so on - inherited the Kingdom, while those who did nothing, suffered eternal punishment.

This is why we have passages such as Romans 2:6-7: “For [God] will render to every man according to his works: to those who by patience in well-doing [good works] seek for glory and honor and immortality, He will give eternal life.” Eternal life is given to those who do good works! At least, that’s what the Bible says. But, is it given to those who do good works but don’t have faith? No. Faith is necessary for salvation. Is it given to those who do good works out of selfish motives? No. The Bible says love is necessary for salvation.

This is why the Bible says that “faith working through love” is of avail. We must have faith, and we must have love, and love works. This is why the Catholic Church teaches that faith and works both play a role in one’s salvation, because good works are a manifestation of one’s love. So we are saved, not by faith alone, but by faith working through love, and all by the grace of God.

The doctrine of Sola Fide fails the test of Scripture.

3. The Historical Perspective

In the introduction to his book, “An Essay on the Development of Christian Doctrine,” John Henry Cardinal Newman, a famous 19th-century convert to the Catholic Church from Protestantism, wrote the following:

“To be deep in history is to cease to be Protestant. And this utter incongruity between Protestantism and historical Christianity is a plain fact, whether [Christianity] be considered in its earlier or in its later centuries.”

In other words, the doctrine of Sola Fide, and all the other distinctively Protestant doctrines, are nowhere to be found in the writings of the early Christians. Nowhere is Sola Fide found in the records of the Church Councils. Nowhere is it found in historical Christianity before the 1500’s. Christians did not believe it, they did not teach it, and they did not practice it.

Think about this: The Catholic Church has battled against the followers of many and varied doctrines that it considered heresies throughout its history - the Gnostics, Nicolaitians, Ebionites, Montanists, Arians, Donatists, Marcionites, Pelagians, Albigensians, and a whole host of others. The errors believed and taught by these people, and how these errors were refuted by the Christian apologists of the times, are detailed in the writings of Christians throughout the centuries of the Church and in the records of the Church Councils. The first time, though, that we see the Catholic Church responding to the doctrine of Sola Fide, is in the 1500’s.

This has to lead one to ask why Christian writers of the early and middle centuries of Christianity do not mention the supposedly fundamental doctrine of salvation by “faith alone,” either in favor of it or as being opposed to it. If it is the fundamental teaching of Christianity, why is there no mention of it for the first 1500 years of Christianity?

It wasn’t mentioned, because it did not exist. What history is telling us is that the doctrine of Sola Fide is only about 500 years old. Christianity, however, is almost 2000 years old.

The doctrine of Sola Fide fails the test of history.

Conclusion

So we see that the doctrine of Sola Fide fails the test from all three perspectives - logical, scriptural, and historical. This is a doctrine that is relatively new to Christianity (only 500 years old) and it is a doctrine that is quite contrary to what Scripture actually says. Salvation by faith alone? No. Salvation by faith working through love, all by the grace of God? Yes indeed!

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Introduction

Many Christians believe that a person is saved, or justified, by faith and faith alone. All a person has to do is “accept Jesus Christ into their hearts as their personal Lord and Savior,” and that’s it – they’re saved. According to this belief, good works play no role whatsoever in a person’s salvation. This belief is known as Sola Fide, or Faith Alone. Catholic Christians, however, believe that both faith and works are necessary components of a person’s salvation. Who’s right? Let’s look at this situation from three perspectives: logical, scriptural, and historical.

1. The Logical Perspective

Sola Fide believers say that there is nothing we can do - no work, no act - in order to be saved. Jesus did all that needed to be done for us through His death on the cross. Over and over again it will be said that we can do nothing to “add to” Jesus’ finished work on the cross. After all, John 19:30 has Jesus saying, “It is finished.” Sola Fide believers interpret those words to mean that Jesus was saying the work of salvation is finished. “I have done all that can be done for your salvation,” Jesus is essentially saying, “nothing else is needed.” The work of salvation is done... forever... it’s completed... all that needs to be done, has been done... period.

How Then Am I Saved?

If the work of salvation was completed on the cross some 2000 years ago, then how is it that someone was “saved” by answering an altar call this past Sunday? Think about that. How could anyone have been saved this past Sunday, or two weeks ago, or a month ago, or a year or ten or fifty years ago, if the work of salvation was completed 2000 years ago?

To illustrate this point, let’s say that as of yesterday you had never believed in Christ. You had never accepted Jesus into your heart as your personal Lord and Savior. You had never been born again. Would you be considered “saved”? The Sola Fide believer will say, “No, you would not be saved because you have not believed in Jesus.”

But, if today, just one day later, you answered an altar call and said a sinner’s prayer and accepted Jesus into your heart as your personal Lord and Savior and were born again, would you then be considered “saved”? The Sola Fide believer will say, “Yes, you would be saved.”

How can this be? What is the difference between your being “unsaved” yesterday and your being saved today? Was it something you did that saved you? “No, of course not,” the Sola Fide believer says, “you can do nothing that counts towards your salvation.” Well then, it had to be something Jesus did for you today that He had not done for you as of yesterday. But that can’t be, because Jesus’ work was finished 2000 years ago. “It is finished,” He said.

This is the dilemma: If the difference between being unsaved yesterday and being saved today could not have been due to something that you did, yet, on the other hand, Jesus didn’t do anything new for you today that He had not already done for you yesterday, how then are you saved?

Here is where the logic of Sola Fide breaks down. The correct answer, the Catholic answer, the scriptural answer, and the logical answer, is that you were saved both by something Jesus did and by something you did in cooperation with God’s grace. You were indeed saved by Jesus’ death on the cross 2000 years ago and by the fact that you finally believed it and acted upon that belief (by the grace of God). The problem is, Sola Fide has no room for such an answer. It says, “It is blasphemy! It is by faith alone that you are saved. You can do nothing to contribute in any way to your own salvation.”

What’s the Difference?

Yet, one cannot argue the fact that the only difference between being unsaved yesterday, and being saved today, is something that you did - not something that Jesus did for you today that He had not done for you as of yesterday. Again, according to Sola Fide adherents, Jesus’ work was finished 2000 years ago. “It is finished,” He said from the cross.

Now, Sola Fide folks will say that believing in Jesus - having faith in Jesus - is not a work, it is simply an act of faith. It is indeed an act of faith. An act. Think about that. “So,” they will say, “a person is indeed saved today by Jesus’ death on the cross 2000 years ago, but the benefits of Jesus’ atonement are not applied to us until such time as we come to have faith in Christ.” Well, whether you want to admit that the act of believing is a work or not, you simply cannot get around the fact that the only difference between a person being unsaved one day, and being saved the next, is not something new that Jesus did - He wasn’t re-crucified - rather it is something new that person did.

So, to claim that there is nothing one can do that contributes to one’s salvation is a logical absurdity when one considers that Jesus died for all men, yet not all men are saved. Which means, the only possible difference between the saved and the unsaved is that the saved did something that the unsaved did not do.

The doctrine of Sola Fide fails the test of logic.

2. The Scriptural Perspective

The biggest problem with the doctrine of Sola Fide from this perspective, is that nowhere in the Bible does it say that a person is saved, or justified, by faith alone. Nowhere! That passage simply does not exist. In fact, there is only one place in the Bible where the phrase “faith alone” appears, and that verse (James 2:24) says, “We are justified by works and not by faith alone” (emphasis added).

The Bible does, however, very clearly support the Catholic Church’s teaching that it is both faith and works that play a role in our salvation, as we shall see.

What’s Love Got to Do With It?

The Tina Turner song from the 80’s, “What’s Love Got to Do With It?” presents a very difficult question for those who believe in salvation by faith alone. Does love have any role in our salvation? Yes or no? Well, if love plays a role in our salvation then, quite obviously, we cannot say that we are saved by faith alone; we would have to say that we are saved by faith and love. However, if we are indeed saved by faith, and faith alone, then the answer has to be, “No, love plays no role in our salvation.”

But that doesn’t make any sense, either from a logical perspective or from a scriptural perspective. Logically, one has to ask: Can we get to Heaven even if we don’t love God or love our fellow man? Well, if it’s salvation by faith alone, then the answer to that question is, “Yes, we can get to Heaven even if we don’t love God or our fellow man... as long as we have faith.” Does that make any sense whatsoever? No!

Scripturally, in 1 Corinthians 13:13, for instance, we are told, “So faith, hope, love abide, these three; but the greatest of these is love.” But, if salvation is the greatest thing a human being can reach - which it is - and if salvation can be reached only through faith alone, then why isn’t faith greater than love? 1 Corinthians 13:13 makes no sense, at least, not in Sola Fide theology.

Furthermore, in Galatians 5:6, we are told, “For in Christ Jesus neither circumcision nor uncircumcision is of any avail, but faith working through love.” The context here is one of salvation and justification. Faith working through love. Faith and love are both important for one’s salvation, at least, according to the Bible.

In James 1:12 and 2:5, Scripture says that God has promised the “crown of life” and “the Kingdom,” respectively, to “those who love Him.” Obviously, then, the opposite is true: those who do not love God do not receive the “crown of life” and do not inherit “the Kingdom.” In other words, they are not saved.