So far we have covered Luther's idea that God addresses each of us through scripture in passages that are either law or gospel. And we have discussed the purpose of each. Now it is time to clearly define what is commonly referred to as the “reformation insight,” the notion that we are “justified by grace through faith.”

Luther shared, in his preface to the Garman translation of the Bible, the time when this insight came to him. He was meditating on the meaning of the phrase “the righteousness of God.” Up to this point, he had always believed that the notion that “God was righteous” meant that “righteousness” was a way of characterizing God’s nature and the way in which God acted. It therefore meant that, because God was righteous, he demanded righteousness from us as defined by the law. That is, a righteous God would expect—indeed demand—that we live according to his will.

This being the case, in order for anyone to become righteous and therefore acceptable for fellowship with God, this person would have to comply with these demands—or commandments. Becoming righteous before a righteous God meant living in compliance with God’s law.

This had been Luther’s personal spiritual dilemma ever since he had entered the Augustinian monastery. Following the incident in the thunderstorm when he was almost killed by a lightning bolt, he sought to make himself righteous before God in any way he could. He renounced a career as a lawyer and the lucrative salary that it may have brought him. He renounced any and all possibilities of marriage and family life. He devoted himself to full-time, all-out service to God, living in poverty, chastity, and obedience.

Becoming a monk in and of itself did not bring him the assurance of having become righteous before God. Luther was intensely introspective. He was aware of thoughts and desires in his heart that were not in compliance with God’s law to love God above all things and to selflessly love his neighbor. Because of this, for a long time he relied on the sacraments of the church to bring him the assurance he was looking for.

According to Roman Catholic belief at that time, God’s grace and forgiveness were available to all of us poor sinners through the sacraments of the church. Learning the particulars of the apostolic witness as we have it in the New Testament was not considered relevant. The only thing individual believers had to know was that God’s grace came through the sacraments and only through the sacraments. One might earn divine merit through particular prescribed behaviors such as adoring relics, pilgrimages, good deeds, and through the sale of an indulgence, but the most important thing was participation in the sacraments.
Luther availed himself of the sacrament of penance again and again in the monastery. Whenever he became aware of a sinful thought or desire, he corralled one of the brothers in order to make confession and seek absolution. But because these sinful thoughts and desires never stopped arising in his heart, this process was never-ending.

Luther eventually came to realize that this would not bring him the assurance that he was acceptable to God. He would never be able to live up to the demands of the law. This dilemma became so distressing at times that he confessed to hating God for demanding what he could not deliver, and then threatening him with damnation on top of it.

Fortunately for Luther, he was chosen to become a professor of the Bible due to his obviously keen intellectual abilities. Because of that, he was tasked with the job of giving lectures on biblical texts, which forced him to deeply reflect on such books as the Psalms, Romans, Galatians, and others. On one occasion he was reflecting on a verse from Romans where Paul defines what the righteousness of God means. The specific text was Romans 1:16-17. "For I am not ashamed of the gospel; it is the power of God for salvation to everyone who has faith, to the Jew first and also to the Greek. For in it the righteousness of God is revealed through faith for faith; as it is written, 'The one who is righteous will live by faith.'"

Luther thought carefully about what Paul was saying here. First, the gospel is the power of salvation. Luther knew that the gospel was the good news that in the life, death and resurrection of Jesus Christ, God cancelled our sin and conveyed the promise of victory over death. Then Paul says, in this good news, this is where the righteousness of God is made known. Moreover, the good news becomes clear to us through faith. That is, as we accept this good news through faith, we became righteous before God.

This verse completely transformed Luther's understanding of what the righteousness of God meant. Instead of being a demand that we make ourselves righteous before God through obedience to his law, it was a reference to the fact that God, out of love for us, conveys righteousness on us through Christ, as a gift that we can receive through faith. In other words, the righteousness of God refers to the notion that through faith in the gospel message, God makes us righteous before him. Since being made righteous, (and justification means the same thing), this in turn leads to the insight that we are justified by the grace of God through faith. The gospel is not a demand on us; it is a gift to us. The gift is righteousness because of what Christ did for us. This gift is received by faith.

This became the so-called "reformation insight" that changes everything. Luther writes that as this insight sank in, he felt as if the gates of paradise had been opened to him. Gone was the oppressive burden of trying to become someone he could not. Gone was the accusing finger of the law. His conscience was freed because in the
place of the law was Jesus Christ. Instead of guilt and condemnation, he had forgiveness and the promise of salvation. This, many people believe, was the key moment that brought on the reformation activity of Martin Luther.

From here, many other key reformation ideas were worked out. Because the knowledge of God’s grace resides in scripture, authority with respect to what the church teaches shifted from the church hierarchy to the Bible itself. Eventually, this led to the proclamation of three *sola*: *sola scriptura, sola fida,* and *sola gratia.*

This insight completely transforms the core of the Christian life as Luther understood it from Paul’s text. The Christian life is no longer understood as a task to conform your life to the law—what Luther and Paul called “works of the law.” It was rather a matter of putting the faith and trust of our hearts in the gospel message, through which we receive the gift of Christ.

So then the question becomes, “What about good works? Does not God command us to live a life of service in love for our neighbor?” The answer is “Yes!” Now the purpose of good works comes into perspective. We don’t do them in order to earn God’s favor. If this were the case, we would be doing them for self-centered reason. Rather, we do them for the sake of those in need. Good works are to benefit the neighbor, not ourselves. In this way, our good works reflect the sacrificial love of Jesus Christ and therefore our motivation for doing them.

On another topic but also related to Luther’s interpretation of the apostolic message as we have it in the New Testament is a notion that has become known throughout many Christian traditions. This is what is called “The Theology of the Cross” as opposed to the “The Theology of Glory.”

In 1519, two years after the 95 Theses, and one year before some of his major works, Luther was invited to a disputation in Heidelberg.

1) Theology of the Cross -- That God reveals himself in the suffering of the cross, not in works of power and glory. What this tells us is that victory over sin and death is won, not by eliminating them through some powerful work, but by suffering through what evil, sin, and death can dish out, and not being destroyed by them, but by rising again after death. What this tells us is that Jesus redeems us, not by saving us from having to go through suffering and death, but rather by his presence with us, giving us strength and hope as we have to carry our own crosses.

2) Jesus told his disciples, “You are sheep in the midst of wolves. Be as wise as serpents and as innocent as doves.”

Theology of glory on the other hand emphasizes success and the good life. Christianity is about Easter without the cross, not Easter in the midst of the cross and suffering.
Salvation is won by going through suffering.