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## Human Happiness, Sola Fide and the Divine Kingdom: A Perspective from Biblical Theology

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### 1. Introduction

This paper attempts to address the links among human happiness, the doctrine of Sola Fide, and the Divine Kingdom as a transcendental faith-community, from the perspective of Christian theology. Based on the faith system of Christianity, as expounded by the Apostle Paul who lived in the colonized part of the Roman Empire (including Jerusalem) in the 1<sup>st</sup> century, human happiness can only be achieved through eternal salvation by the creator God. The salvation (“eternal happiness”) can be achieved even under the oppression by earthly Kingdoms (including Assyria and Babylonia in the Old Testament period, as well as the Roman Empire in the New Testament period). In a nutshell, the Divine Kingdom (of God) which starts to reside in one’s self through faith transcends all earthly constraints (economic, psychological and political).

Importantly, “Sola Fide” (in Latin) or faith alone, sums up his faith system. Faith alone counts as the prerequisite for salvation, or “eternal happiness”.

Sola Fide is one of the five “Reformation Solas” (Together with Sola scriptura, Sola gratia, Solus Christus and Soli Deo gloria), which this article

attempts to defend.

Chapter XI of the Westminster Confession of Faith (1647) "Of Justification" states:

Those whom God effectually calls, He also freely justifies; not by infusing righteousness into them, but by pardoning their sins, and by accounting and accepting their persons as righteous; not for any thing wrought in them, or done by them, but for Christ's sake alone; nor by imputing faith itself, the act of believing, or any other evangelical obedience to them, as their righteousness; but by imputing the obedience and satisfaction of Christ unto them, they receiving and resting on Him and His righteousness by faith; which faith they have not of themselves, it is the gift of God.

Justification comes entirely by God's grace through our faith, not on account of merit in ourselves. Paul states in Galatians 2:15-16 that "we who are Jews by birth and not sinful Gentiles know that a person is not justified by the works of the law, but by faith in Jesus Christ." He also explains in Romans 1:18-3:20 that no one will be able to make oneself righteous before God: "For no human being will be justified in his sight by works of the law" (Rom 3:20). And "Since all have sinned and fall short of the glory of God, they are justified by his grace as a gift, through the redemption which is in Christ Jesus (Rom: 3:23-24)". Grace means unmerited favor of God. Since we are completely unable to earn favor with God, the only way for us to be declared righteous is through God's free provision of salvation by grace, received through faith apart from our work. By grace we have been saved through faith; and this is not our own doing (Eph 2:8-9; Titus 3:7). This reformation doctrine is in distinction from the Roman Catholic teaching that we are justified by God's grace plus some merit of our own.

The next section makes an overview of Galatians as a preparation for the following section 3, which discusses “God’s economy” and “human economy” in order to make clear the implication of *Sola fide*. Section 4 discusses *Sola fide* from the perspective of accounting. Section 5 briefly concludes this paper with some remark on the links among happiness, *Sola fide* and the Divine Kingdom.

## 2. *Sola fide* and the book of Galatians

This section attempts to elucidate *Sola fide*, through the book of Galatians, one of the scriptural texts related to this doctrine. A focus is placed on what Paul is talking about concerning salvation by faith alone. Salvation, first and foremost, is an ontological issue, yet faithless humans are “foolish” (Gal 3:1) enough to take God’s ontological (i.e., meaning “material”) blessing as simply “given” without acknowledgment for receipt and they try merely to maximize their own subjective earthly benefits, at the cost of relinquishing God’s salvation through accepting Christ Jesus not as human merit but as God’s grace. This style of faithless human living, as corrupt as being exemplified by “sexual immorality, impurity and debauchery; idolatry and witchcraft; hatred, discord, jealousy, fits of rage, selfish ambition, dissensions, factions and envy; drunkenness, orgies, and the like” (Gal 5:19-21), could be referred to as “human economy” under which humans are trying to desperately maximize their earthly satisfaction rather than eternal salvation beyond the earthly life. God’s economy, leading to salvation, and human economy, leading to destruction (that is why Paul lamented the foolishness of Galatians as human representatives), should have been contrasted by those foolish Galatians. The text of Galatians 3:21-24, dealing with God’s economy for human salvation, is discussed in the next section, in connection to justification. In the discussion, the term “economy” is also highlighted, because “salvation by faith alone” is

often dismissed by non believers and substituted by “economic success by my own work”.<sup>1</sup>

### 3. Book of Galatians (in the New Testament) in the context of Sola Fide

This section makes a reference to the book of Galatians as a defense of the doctrine of Sola Fide. The book of Galatians is the earliest and clearest expressions of the new covenant of salvation through faith alone. This book stirred the fires of the Reformation movement.

This theologically oriented letter by the Apostle Paul was a precursor to the subsequently written book of Romans and its development of the doctrine of justification by grace through faith alone, apart from Jewish emphasis on a works righteousness by obedience to the Mosaic Law and other related oral traditions. The book, in summary, emphasizes that salvation cannot be achieved by human merit of righteous work. Paul denounces Judaism’s merit-based salvation framework. It is indeed the free gospel of salvation by grace through faith alone that Paul defends and that we should also defend.

In order to elucidate the point above, an overview of Gal 3:21-24 with salvation by merit (Judaizers) and salvation by faith (in Christ) is made next. In the first two chapters of Galatians, Paul has argued that his gospel is the true one. Now the question is: “What is Paul’s gospel?” In chapters 3 and 4, therefore the apostle Paul defines his gospel. In short, he is stressing the single point that justification (salvation), comes as a result of one’s faith in Christ, not as a result of trying to obey the Law. Paul argues this point by appealing to the Galatians’ own experience (3:1-5), to Old Testament Scripture (3:6-14),

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<sup>1</sup> Since the term economy in the modern sense of the word has literally “economic” (as in “economics”, i.e., financial resource management under scarcity), discussions will also be made from the perspective of modern accounting (in a financial sense) since accounting is seen to comprise the core part of (earthly) human economy.

and then to the Abrahamic covenant (3:15-18). He then addresses the purpose of the law (3:19-29), the law's temporary nature (4:1-11), and allegory (4:21-31). This is the literary context of Galatians 3:21-24 (Willmington, 1981).

Galatians 3:21 states:

Is the law, therefore, opposed to the promises of God? Absolutely not! For if a law had been given that could impart life, then righteousness would certainly have come by the law.

The violation of Israel held in view in this verse is not the responsibility of the Law but as a result of Israel being under sin as part of all creation.

Next, Galatians 3:22 states,

But Scripture has locked up everything under the control of sin, so that what was promised, being given through faith in Jesus Christ, might be given to those who believe.

This section begins with the conjunction “but (alla)” indicating a strong inverse, and starts to overturn unrealistic assumptions in the conditional method in the second half of the previous section. It can be thought that the whole system of the Law, that is, the social system in which the humans implement various provisions of the Law is under guilty as part of “everything.” “Everything” in this verse is a neuter plural noun, i.e., “all matters.” It is a general expression that refers to the whole of the creature. Therefore, people of all ages are being considered, including all the people and creatures in Paul's time. That “everything” is “under sin” indicates the plight that all creation deviates from creation order as a result of mankind's disobedience.

It is not a law (*nomos*) to have “locked all things” here but “scriptures (*graphe*).” If it is the Law (*nomos*) that locked up, it is limited to Israel, but here, broader “all things” are in view. Paul first mentioned the plight of creatures including human beings in general in chapter 3, and laid the foundation for countering the misunderstanding or overemphasis on the Law.

He personifies the Jewish scripture and emphasizes the sovereignty of God. In Gal 3:8 the scriptures declared blessings of all the races. This verse also emphasizes the sovereignty of God and the authority of the word in the relief plan of all humanity, i.e., God's economy.

Paul used in Gal 1: 4 the expression "current evil era" (αιῶνος τοῦ ἐνεστώτος πονηροῦ) to express his apocalyptic worldview. Mankind departed from creation order as a result of their disobedience, and its effect covered not only human beings but also the entire era. Therefore, Paul later states that under the power of sin, all creations have been moaning and waiting for the redemption (Roma 8: 22). This is indeed Paul's expression of God's economy. Paul refers to a more universal plight in solving the misunderstanding in the previous section, as a foundation of the defense of the Law (which is not the source of sinfulness) while revealing the relationship among sin, flesh and the Law in Rom 7.

Paul, with his eschatological focus, expresses the power which dominates the present evil era by the singular noun "sin" (hamartia), while plural forms (sins) are common in the Jewish tradition.

Then Galatians 3:23 goes as follows.

Before the coming of this faith, we were held in custody under the law, locked up until the faith that was to come would be revealed.

Paul's focus returns from the plight of the mankind in general and liberation from it to his original theme of the purpose of the Law. The role of the Law resides in the period "[b]efore this faith comes." The "Faith (*ten pistin*)" with an article refers to the faithfulness of Christ as expressed in the previous verse, that is, the integrity of Christ before God as elucidated on the cross. Paul further expresses in the second half of this verse the arrival of this faith as: "the faith to come is revealed".

"Righteousness", i.e., the right relationship with God in an eternal

covenant is not brought by the Law. The discussion of “Who is the people of the covenant” presented by Paul between himself and his opponents reminds us of seeking the establishment of a national state which the modern history, not God’s people but an autonomous human kingdom, faced. This pursuit for human autonomy fostered nationalism. If we understand nationalism as an attitude of requesting that the nation state as an organization of order maintenance agree with ethnic units, its success is to assimilate those who deviate from under the illusion of a single nation.

The deep involvement of ethnic identity in this discussion makes us feel that the theology of Paul is giving clues in considering the national propensity of the modern society, or “human economy.” Paul’s understanding on justification was in an ambivalent context of justifying his own Gentile ministry while belonging to the community of Jewish Christians as belonging to the Jewish “Nazarene” school (Longenecker, 1990). The vision of fulfillment of God’s covenant of “blessing” (as an implicit form of “salvation”) was a bold embodiment of universal desire which was smoldering in the Jewish tradition. The blessing of God’s covenant extends through Abraham, but to the whole human race in a way that maintains the characteristic ethnicity of each. Regarding a community in which there is one “multi-ethnic” group in God’s coming governance, the expression “one person” and “one” refers to fairness and harmony in which all discriminatory fence is removed. This was the universalism which Paul felt God envisioned, that was part of God’s economy of redemption of all who believed.

The term “reveal, to uncover” (*apokalyphtenai*) is used to describe Paul’s transformation experiences that the Son of God is revealed and his argument is backed by his own personal apocalyptic experience on the road to Damascus (in Acts 9). This signifies his understanding as well as experience of God’s economy of salvation. In the midst of the present evil days, it was revealed

that the faith in Christ brought about the fulfillment of the eternal covenant of blessing, or salvation.

Importantly, Gal 3:24 states:

So the law was our guardian until Christ came that we might be justified by faith. As in the previous verse, “We” refers to Jews. The word “guardian (*paidagogos*)” refers to a slave or liberated former slave, who mainly attends to educating and supervising the master’s children<sup>2</sup>, but he also had a wider responsibility than just being a caretaker for the children. Plutarch, a historian in almost the same age as Paul’s, talks about the folly that uses poor slaves for child’s discipline while using good quality slaves for other housework and family businesses. Paul noted the binding force as possessing the role of a guardian’s protection and supervision and the fact that the guardian is responsible for directing the young person toward adulthood, and used it as a metaphor for explaining the purpose of the Law. Paul’s primary concern in this verse is to “sketch the progress of salvation history”, i.e., “he meant that the Law brought mankind into, and kept mankind under, an objectively desperate situation, from which there was no escape until the revelation of faith as a new possibility” (Fung, 1953: 169).

In this connection, Plutarch parallels laws and guardians, and states that alcohol releases human reasons from the detention (by legal systems). Paul expresses here the constructive role of the Law as “towards Christ (*eis Christon*). The Law keeps the Jews under its supervision in the process of reaching the fulfillment of the agreement that Christ brings, as the youngster goes to adulthood and the caretaker serves as protection and supervision. The

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<sup>2</sup> They were distinguished from teachers at elementary schools, grammar schools, rhetorical schools and others, but some cultured slaves were involved in primary education for children.

Jewish unfaithfulness resulted in bringing them to a destructive curse, but the Law itself is not evil. The purpose of the Law as revealed in this verse is “to rely on faith so that we are made righteous.” And the “faith” bringing about “righteousness” (justification by faith) is the “faith of Christ” mentioned as in the previous verse.

#### 4. Sola fide from the perspective of modern accounting

In order to defend the doctrine of Sola fide with the modern world in view, this section compares God’s economy (as expounded by Paul), and human economy (held by Paul’s contemporary thinkers) from the perspective of modern accounting<sup>3</sup>. Figure 1 shows the accounting (in the form of a standard “T account” of “Asset” referring to righteousness for salvation, debt (sin) and merit (human salvation by God or through self-righteousness if at all). There is a need to “write off” the debt (or “sin”); God’s economy as revealed by God to Paul points to “grace” of the blood of Christ, while all the other ways of thinking, i.e., human economy, advocate “earning” the merit (or capital in the modern accounting sense) to match the “Asset” (on the left hand side of the T account) of salvation.

Table 1 shows a comparison of human “salvation” (albeit not really, from the literal sense of the word salvation) and “justification”, on the basis of the “accounting” in Figure 1. Paul’s point is, of course, justification by faith alone, i.e., sin-indebted humans have no “net asset”, while human economy thoughts, both critical and conservative, are critical about it.<sup>4</sup>

From Paul’s perspective, even the self-righteousness including sacrificed

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<sup>3</sup> It is said that medieval Christians in Europe actually had the sense of this sort of accounting in mind, in their daily faith life. The modern society had inherited this line of thinking, albeit without recognizing the presence of God. This is indeed a main feature of human-centered economy.

Figure 1. Accounting of Asset (for salvation), debt (sin) and merit (human salvation)

Asset	Debt
	Merit

Source: Made by the author.

Table 1. Balance Sheet of “salvation” and “justification” in Pauline epistles compared

	<b>Increase of Asset</b> (and/or Decrease of Debt)	<b>Increase of Debt</b> (and/or Decrease of Asset)
Paul’s New Man (in his Epistles) which is God’s economy	<b>Justification asset</b> (which can only be increased by faith in Christ alone, not by observing the Law)	<b>Original sin</b> (as debt) <b>Christ’s redemption</b>
<i>Types of human economy (below)</i>		
Judaism	<b>Justification asset</b> (which can be increased by observing the Law)	<b>No original sin</b> (no debt) <b>Net (self) righteousness</b>
Judaizers	<b>Justification asset</b> (which can be increased by observing the Law)	<b>Original sin</b> (as debt) <b>Self-righteousness</b> <b>Christ’s redemption</b>
Greek Philosophers: aestheticism	<b>No need to increase “justification asset”</b> since that simply does not matter	<b>No original sin</b> (no debt to repay)
Greek Philosophers: stoicism	<b>No need to increase “justification asset”</b> since that is not spiritually valuable	<b>No original sin</b> (no debt to repay)
Roman pragmatism (in Paul’s time)	<b>Accept the “Christian faith” if pragmatically useful for ruing the Roman empire</b>	<b>Not clear about this</b>

Source: Made by the author.

animals and the human capacity for good-looking works were given by God as a grace (since the land belongs to the Lord, as the only source of capital assets, and human thinking faculty was also from God). The human economy perspective, however, opposes Paul’s view, without notice or with intentional

<sup>4</sup> Fredrickson (2010) discusses that Paul’s resistance to circumcising Gentiles precisely preserved the distinctions according to the flesh, which were native to Jewish restoration eschatology even in its Pauline iterations and that Paul required pagans not to worship their native gods, as a ritual and a Judaizing demand. This means that his mission was not a Law-free mission but Law-completion mission.

neglect because of the human corrupt nature.

Concerning human faculty, in passing, the modern-day moral philosopher Adam Smith writes in his *The Theory of Moral Sentiments* (Smith, 1759). Smith (1759: 20), under the intellectual influence of Scottish Enlightenment, thus states: “Mankind, though *naturally* sympathetic, never conceive, for what has befallen another, that degree of passion which *naturally* animates the person principally concerned.” (italics added). The word “naturally” implies the enlightenment, God-less spirit of human economy characterized by human autonomy.<sup>5</sup>

In connection to justification and regeneration, Chester (2009) discusses that Traditional Protestant accounts of Paul’s theology are sometimes criticized for their inability to relate justification by faith and the participatory categories of Paul’s thought, i.e., regeneration as an internal lifelong process. In this sense, “good work” as a result of regeneration seems to go along with justification; the two however, should be distinguished clearly, and Paul in Galatians 3:21-24 is making clear that salvation can only come from faith in Christ, and not from our Law keeping. God’s saving grace, received by us through faith alone, is the only source of salvation, as shown in Galatians 3:21-24.

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<sup>5</sup> Smith (1759: 22-23) continues:

Society and conversation, therefore, are the most powerful remedies for restoring the mind to its tranquility, if, at any time, it has unfortunately lost it; as well as the best preservatives of that equal and happy temper, which is so necessary to self-satisfaction and enjoyment.

“Self-satisfaction” is a replacement for “salvation.” And he continues his discussion on how the human faculty of achieving self-satisfaction on the basis of mutual “sympathy.” In this enlightenment discussion, there is no explicit place for the God of grace and salvation.

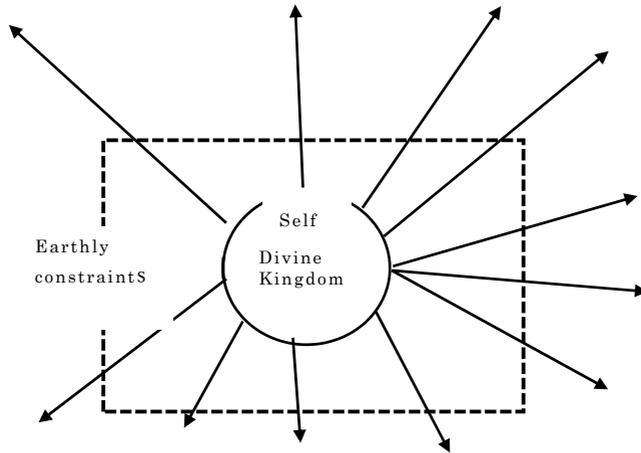
## 5. Social Psychological Nexus between Sola Fide and the Divine Kingdom

Implications for Sola Fide for the modern world are multiple and tremendously wide ranging. True saving faith is “a faith that has its seat in the heart and is rooted in the regenerate life”, and “[t]his faith is not first of all an activity of man, but a potentiality wrought by God in the heart of the sinner” (Berkhof, 1939: 372). The purpose of the Law is to show us how sinful we are and how desperately we are in need of God’s grace. Our faith comes in here. And for Paul it was indispensable to know and then show through revelation that sin leads to self-righteousness where there was no place for Christ who was crucified as our justification “asset.” The Law is not contrary to God’s promise. The Law leads us up to Jesus Christ. There is nothing good for us, and just to know that salvation is in Christ is actually coming from God’s grace, personally and from the perspective of redemptive history, or under God’s economy.

With modernization and secularization taking place in our contemporary society, God’s economy (His dealings with us humans) and human economy (humans’ autonomous and anthropocentric life style which is God-less and at times felt comfortable since there is no one monitoring our behaviors) have been diverging from each other. This paper has made an attempt therefore to put God’s economy for our salvation and human economy in comparison, through Apostle Paul’s text on salvation in Galatians 3:21-24.

The Jewish people in Paul’s time had lost sight of the purpose of the Law. When they thought they violated the law, they raised animals and sacrificed them for removing sin. The priest placed his hand on its head and the priest cut down the sacrificed animal’s throat, shed blood, sprinkled it on the altar, and the meat was burned on the altar. And that was their source of their “self-righteousness.” While looking at these sacrifices, the Law should have been

Figure 2. Divine Kingdom within self (believer) and transcendence



Source: Made by the author.

remembered so that the people of Israel would crave for the one to remove their sin. The true Messiah was implied in their sacrificing ceremony.

However, many of Paul's contemporary Jewish people thought that they had to live by the Law, for salvation. They did not have match their own long-held view on the coming of their messiah (possibly an earthly king to rule the earthly kingdom of God) with Jesus who rescued us from our sin. The kingdom of Christ is characterized as possessing harmony of "diversity in Christ", i.e., Jewish and gentiles alike, as long as they share the harmony of belief in Christ. This was done by the grace of Christ as our only merit for salvation, and God has this grace as well as sovereignty to give us grace. There is no place of salvation in "human economy" which includes the contemporary and secular economy which is capitalism oriented by and large, since for secular-oriented citizens there is simply no need for it. Christians, however, need Christ as the only "asset" or "capital" in the salvation "accounting", and that is revealed in the history of redemption as Paul mentions in Galatians

3:21-24 via comparison of the Law and Christ.

Faith trusts in God alone, and transcends national boundaries and earthly constraints (economic, psychological and political), as depicted in **Figure 2**. The Divine Kingdom within self will “transcend” (as the arrows indicate) earthly constraints, to attain salvation as “eternal happiness”. Economic strife, political oppression by human kingdoms (e.g., Roman Empire) and all other earthly constraints will not override the self with Divine Kingdom inside. This is attained by grace alone through faith alone, not a human merit. Earthly life is filled with earthly constraints (e.g., economic, psychological, and political).

As mentioned at the beginning, the salvation, or “eternal happiness”, can be achieved even under the oppression by earthly Kingdoms. The Divine Kingdom (of God) residing in one’s self through faith transcends all earthly constraints (economic, psychological and political). Those who trusts in human merit would say, “we have to do something to rectify our situation.” The school of Sola fide however admits that we can do nothing about our plight, and that salvation is in God’s hands. Our faith prompts us to place our trust in Jesus who alone can help us overcome the unfathomable depth of sin and death.

Earthly kingdoms try to dismiss God’s saving grace and his provision of salvation through our faith in Christ alone, and they depend on our own merits. Our faith, however, prompts us to place our trust in the only one who can help us overcome the infinite debt of sin and death. Justification by faith alone, as claimed by Reformed theology, is a “gospel mystery,” a revealed secret of God which is a wonder of grace, transcending modernistic human wisdom (Packer, no date). It is therefore no wonder if this doctrine is misunderstood by those without faith and repentance. To those who know God’s holiness and their own sinfulness, this doctrine is in truth our doxology.

Humans are bogged down by the errors of sin and we are wearied in struggle to achieve salvation through hard works, a miserable feature of human economy. It is through the hope of Christ through our faith that we can find value even in our totally depraved life. And we can profess our faith as presupposition, just as our logical inferences presuppose the starting point of the validity of, e.g., syllogism; even the human logical system is created by God's grace. It indeed takes faith alone first and foremost, to defend and accept the truth of salvation by faith alone.

Human happiness could be pursued by earthly kingdoms (as part of common grace but corrupt), yet only in an imperfect manner and only for a short period of time. Eternal happiness (i.e., salvation), at least subjectively in the mind of believers, will be attained through belonging to the divine kingdom, which is inside the "self" and also a transcendental reality (at least to the mind of the "self" with faith). The "membership" to this divine kingdom is made available as a free gift, and by grace alone through faith alone. Thus, human happiness has a faith-related and also "communal" ("kingdom" oriented) feature. Earthly regional integrations (e.g., European Union) are oftentimes driven by this sort of faith related "communitarianism" (as it were) beyond earthly benefits.

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