October 25, 2026 – Romans 3:19-28

Over five hundred years ago, Martin Luther posted his 95 Theses, beginning a movement that would change the Church and the world. We remember October 31, 1517, as the beginning of the Reformation, and we rightly give thanks to God for restoring the clear proclamation of the Gospel to His Church.

But what exactly do the 95 theses say? The truth is, we talk about the 95 theses a lot on Reformation Day, but we don't often actually read them. That's partly because they deal with a very specific subject: the corruption of the Roman Catholic Church and the abuse of the sale of indulgences. Two subjects which were important then, but which don't have a lot of bearing on our life today.

And yet, there is more to them than just that. While it may not have been Luther's primary topic at the time, you can see the wheels turning for Luther as you read the 95 theses. You can see him looking at the sale of indulgences and the practices of the Roman Catholic Church with a critical eye. And saying himself, "Wait a minute. If I'm not made right through an indulgence or through the power of the pope or through my own good works… how am I saved? How can I, a sinner, stand before a holy God?"

Not surprisingly, that question is also at the heart of our reading from Romans, and its the reason why this passage would become so beloved to Martin Luther. Why it would become kind of his signature Bible verse. Paul writes at the beginning of it, *"For by works of the law no human being will be justified in his sight, since through the law comes knowledge of sin."*

God is holy and righteous, and we are not. His Law reveals what righteousness looks like, but it also exposes how far short we fall. We can't escape that judgment by trying harder, doing better, or balancing our sins with our good deeds. The Law leaves us without an excuse and without a way to justify ourselves.

And Luther hits the nail on the head on this topic in the very first thesis of the 95 theses. Luther writes in thesis #1, "When our Lord and Master Jesus Christ said, 'Repent,' he willed the entire life of believers to be one of repentance."

Now to understand what Luther is saying here, we need to understand what repentance actually is. Because we sometimes think of repentance as a work we do for God. We sin, we feel sorry, we confess what we have done, and we try to make up for it. We resolve to do better next time, hoping that our remorse and improved behavior will persuade God to forgive us. We might even imagine that the more miserable we feel about our sins, the more sincere our repentance must be and the more likely God is to show us mercy.

But that just turns repentance into another work of the Law. It makes our forgiveness depend, at least in part, on what we do rather than on what Christ has done for us. It leaves us asking whether we've been sorry enough, whether our confession was sincere enough, whether we've made enough progress to deserve another chance. And if we look honestly at our hearts, we'll discover that even our repentance is imperfect. If our forgiveness depended on the quality of our repentance, we would have no assurance of salvation. We would simply have one more reason to despair.

Paul tells us where we must look instead. *"But now the righteousness of God has been manifested apart from the law."* This righteousness doesn't come from our obedience. It comes through faith in Jesus Christ, *"for all have sinned and fall short of the glory of God, and are justified by his grace as a gift, through the redemption that is in Christ Jesus."*

So where does repentance fit into all of this? Well, repentance is the Law doing what God gave it to us to do. The Law exposes our sin. It shows us that we have nothing to offer God as payment for our guilt. As Paul says, through the Law comes knowledge of sin. The Law doesn't heal the wound it reveals. It doesn't give us the righteousness it demands. Instead, the Law paints us into a corner, leaving us with nowhere to turn for salvation except to the mercy of God.

That is repentance. Biblical repentance means recognizing our sin for what it is, confessing that we deserve God's judgment, and turning away from our sin toward the only One who can save us. Repentance is not a payment we make for forgiveness. It is the result of God's Law exposing our guilt and driving us to seek mercy.

And where is that mercy found? In Jesus Christ, *"whom God put forward as a propitiation by his blood, to be received by faith."* That word – propitiation – is one of those big, fancy church words that we like to skip over, but it's too important to ignore.

You see, in the ancient world, a propitiation was an offering you made to an angry god to make that god less angry with you. So if you were in the middle of a drought, obviously the god of rain was angry, so you would make a propitiation sacrifice to the god of rain. If you were defeated in battle, obviously the god of war was angry, so you would make a propitiation sacrifice to the god of war. And so on.

There is no god of rain or god of war. There is only one God. The almighty and holy creator who judges sin. Who is angry with our sin and reveals his anger to us through the Law. And we need a propitiation that will lift his wrath from us.

Christ has dealt with God's righteous judgment against sin. God's forgiveness is not a matter of pretending that sin doesn't matter or simply overlooking the evil we have done. Our sin is real, our guilt is real, and God's judgment against sin is real. Therefore, our salvation required more than a declaration that everything was fine. It required the blood of Jesus Christ.

At the cross, Jesus took our sin upon Himself. He endured the judgment we deserved and offered Himself as the sacrifice that satisfies God's justice. The propitiation that reconciles us to the Father. The forgiveness we receive rests on the finished work of Jesus Christ, who died for our sins and rose again for our justification.

So when the Law exposes our sin and drives us to repentance, we don't have to hide from it or excuse it or improve our standing before God by our own efforts. Instead, we simply confess it and then look to Christ. We cling to His blood, His righteousness, and His promises. His sacrifice is sufficient.

This is why Luther says that the entire life of believers is to be one of repentance. We don't repent once at the beginning of our Christian life and then move on to something else. We don't graduate from repentance into a life in which we're finally strong enough to achieve our own righteousness. As long as we live in this fallen world, we continue to sin. We continue to need God's Law to expose our sin and His Gospel to deliver us from its guilt.

Every day, we discover new reasons to confess our sins. Sometimes we recognize our failures in the midst of temptation. Sometimes another person confronts us with the harm we have caused. Sometimes God's Word reveals an attitude we had never considered sinful or shows us that what we regarded as a virtue was actually motivated by pride. The Law continues its work, stripping away our excuses and showing us the truth about ourselves.

But the Christian life doesn't end with the Law's accusation. The same God who exposes our sin also proclaims the forgiveness of sins through His Son. We return to our Baptism, where God joined us to Christ's death and resurrection. We hear the Absolution, where the forgiveness Christ won is spoken directly to us. We come to the Lord's Table, where Christ gives us His true body and blood, given and shed for the forgiveness of sins. Through these gifts, God continually directs our faith away from ourselves and toward Jesus.

Paul concludes our reading by asking, *"Then what becomes of our boasting? It is excluded."* If we're justified by our works, we have something to boast about. We can point to our efforts, our progress, our accomplishments. But if we're justified by grace through faith, all boasting in ourselves is excluded. Our salvation is entirely God's gift. We have nothing to offer Him except the sin for which Christ died, and we receive everything through the mercy He has shown us in His Son.

That is why we celebrate the Reformation. Not because we're proud of ourselves for being Lutherans. We celebrate because God has preserved and restored the saving truth that sinners are justified by grace alone, through faith alone, on account of Christ alone. The Church's treasure is not our righteousness but the righteousness of Jesus Christ, given to us freely in the Gospel. Amen.