

Grounds for Belief

CROSSROAD OF CHRISTIAN FAITH



VOLUME 1, ISSUE 1:

How does God Save?
Faith, works,
and the Believer

Featuring Joshua Cooley and Bobbi Graffunder

Edited by John Shakal

WELCOME FROM THE EDITOR

Welcome to the inaugural edition of *Grounds for Belief*:

Crossroads of Christian Faith! Born from our bi-annual Catholicism on Tap Dialogues, this quarterly, short-format journal (6–8 pages) extends our ecumenical conversations into print and digital spaces.

Why launch a written journal now? In a caustic, rapid-fire media culture, now is the time to challenge serious Christians to become serious students. Collaborative reading and writing forces a careful, charitable depth that videos and social media cannot replicate. Each issue will feature a Protestant and a Catholic engaging a core topic—such as the Eucharist, Mary, or justification—to dispel misconceptions and find shared clarity.

For centuries, our traditions have talked past one another across historical divides. Yet Jeremiah 6:16 invites us: *“Stand at the crossroads and look; ask for the ancient paths... and walk in it.”* This journal is an honest meeting place where the conversations happen, and where a coffee will be of more help than a beer.

Why the Grounds Matter

A good barista knows the final pour requires careful preparation. You must sort the beans, dial in the grind, and filter the sediment. Carelessness yields bitterness; rushing leaves it weak.

Theological dialogue works the same way. By examining our grounds—Scripture, tradition, reason, and confessions—we separate ancient convictions from modern caricatures. We set aside centuries of rhetorical friction so the unvarnished Gospel can be examined under good light.

How to Use This Journal

- **Test the Grounds:** Scrutinize historical and biblical foundations using source texts, not assumptions.
- **Embrace the Friction:** Charitable disagreement refines unity rather than destroying it. Iron sharpens iron.

- **Savor the Commonality:** Notice where our doctrinal streams converge and unity prevails.

This project is the fruit of our emergent Editorial Board. A special thanks to Bobbi Graffunder, Joshua Cooley, and Emily Wahl for their written and design contributions!

Find a table, take a sip, and enjoy the *Grounds for Belief*.

John Shakal

Joshua Cooley

Catholic Perspective

I grew up as a non-denominational Protestant. Most of the teaching I remember on the topic had to do with other Protestant groups that my church disagreed with. I also had the general impression that Catholics believed that you had to earn your salvation by works.

That impression was defeated by a series of conversations that I had with a Catholic. I was rather surprised to find out that his view of salvation was very like my own. In fact, I had more commonality with them than I did with some Protestants.

I believed that salvation was by “faith alone,” but I also recognized that scripture insisted upon obedience. I didn’t necessarily have the language to express the balance, but I knew that we could not earn salvation. It had to be given freely. I also knew that to continue to live a life of embracing sin was unacceptable. This tension led me to question my salvation more than once.

In the Catholic view, salvation is understood to be more than the satisfaction of the Law to escape sin and death. While salvation won by Christ does save us from the consequences of our sins, it is also an infusion of grace: the free, undeserved, help of God, and a participation in God’s divine life.¹

I remember a sermon about how we, as Christians seated with Christ, already had everything we needed to be holy. Nothing more was needed. Nothing more needs to be done, you should just be holy. This created a problem for me because I knew that I was not living a holy life. If there is nothing more I need to do, and I’m not what I ought

to, does that mean I'm simply not saved? We were not Calvinist, but I remember thinking "Maybe the Calvinists are right, and I'm just not one of the Elect."

Perhaps ironically, it was the teaching of the Catholic Church that refined this early notion with the understanding that every good act we do, even availing ourselves of the means of grace, is itself a response to grace. We can do nothing, not even pray, apart from Christ. In the Catholic view, we can earn nothing because every good thing we do is a response to grace.

Eventually I discovered the idea in scripture that salvation is spoken of in three tenses: *we have been saved, we are being saved, and we will be saved*. This is understood by Protestants as justification (the past tense of salvation), sanctification (the present, ongoing tense of salvation) and glorification (the future tense of salvation). *The revolutionary thing to me was the realization that all three are salvation. My salvation was not simply something that happened in the past. It is something that is happening now, and will happen in the future.*

This is perfectly consonant with the Catholic view. In Catholic thought, justification and sanctification are viewed as mostly synonymous. Catholics will often use the term "initial justification" to refer to what Protestants simply call justification. I was surprised to learn that the Catholic Church agrees that initial justification is by faith alone, without prior works.

The Catholic Church does not teach that we are saved by Faith and Works. Rather the Church echoes the words of St. Paul, what counts is "faith working through love" (Galatians 5:6)². Or as the Catholic Church articulates: *we are saved by faith working itself out in love*.

We believe that faith is both a free gift, for even our faith is prompted by grace, and a free response of the believer to grace. Faith is trust. It is our act of trust in Christ. This includes accepting the tenets of the Gospel as true but it cannot stop at mere mental assent to a set of facts, which even the demons have (James 2:19). Saving faith is also not merely that faith which allows us to do miracles. St. Paul tells us that this type of faith, without love, is nothing (1 Corinthians 13:2) and Our Lord tells us that many who had such faith will not be saved (Matthew 7:22).

As a Protestant I would have said that "Faith alone saves, but the

faith that saves is never alone." As a Catholic I can still agree with this so long as faith alone is understood to be speaking of initial justification, and what must accompany faith is love and all that love is (1 Corinthians 13). Assurance of salvation is not presumptuous if the believer is in faithful communion with Jesus Christ. Saving is what Jesus does. As a Catholic, I believe that the absolute guarantee is found in faithfully following Jesus in the context of the Catholic Church, which is a visible sign of the salvation He won for us. I agree with how **Bobbi articulated (see subsequent article)** when she wrote: "I also don't worry about it because I trust God knows each person's heart, hurt, and history, and the final judgment will reveal perfect judgment and mercy."

Through all, the Catholic Church teaches the freedom of the human person. The Church allows a variety of opinion and speculation on whether election is conditional or unconditional, and on how divine predestination may work together with the human will, but insists that the freedom of the human person must be maintained. The Church insists upon this both to recognize the infinite dignity of the human person created in the image and likeness of God, and because without freedom there is no love. Without love, we are nothing.

Bobbi Graffunder

A Protestant Perspective

Like many who were raised in Protestant-Christian homes, I was an adult before I stopped wondering if I was "really saved" or not. I heard many invitations/altar calls over the years and would have described salvation as the moment in time a person made the choice to "...declare with your mouth, 'Jesus is Lord,' and believe in your heart that God raised him from the dead..." (Romans 10:9)³. I think, for many Protestants, that is the point of salvation...to turn away from sin (in faith) and receive forgiveness (through grace) because of the atoning sacrifice of Christ.

This gift, available to everyone, is a personal decision. *But is it a no-take-backs guarantee for eternal life?* The answer will depend on whom you ask because Protestants do not have the authority of a magisterium or an "answer key" like the Catechism. This is a question I still wrestle with, and I would have to confess my honest answer would be, "I don't know." But I also don't worry about it because I trust God knows each

person's heart, hurt, and history, and the final judgment will reveal perfect justice and mercy.

After the point of justification/salvation⁴, the work of sanctification begins. This could be described as the process of becoming who we are in Christ (Philippians 1:6), a transformation over time. Think of a caterpillar. Looking under a microscope, the DNA of a caterpillar and a butterfly are identical, but the expression of that DNA isn't complete until the process of transformation is complete. As Christians, we are spiritually growing and changing into the full expression of Christ in us. We still sin and need to realign our hearts and minds with God through an ongoing turning away from sin and self. This will result in us bearing good fruit and doing good works (Ephesians 2:10), but we do not earn salvation through the works themselves.

I agree with many things **Josh says (see prior article)**, but this sentence shot like an arrow to my soul: "... we believe initial justification begins a process of healing and transformation by grace." One of the things I really appreciate about the Catholic faith is an emphasis on healing, especially inner healing. I have personally benefited from this in my own journey.

And, as Josh so articulately described, there is actually a lot of theological common ground between us. At times it is more a difference in vocabulary than actual beliefs.

In addition to the Big Three (salvation, justification, and sanctification), I think there is also some understanding when it comes to the topic of works. I have personally never had a reason to think that Catholics believe they are saved by "works," but I guess it depends on how you define the word. Does it refer to something that is done as a prerequisite/condition for salvation or something that comes about as a result of salvation?

I think potential disagreements bleed over into bigger issues that Protestants would label "works," and Catholics would define as "sacraments." For example, The *Catechism of the Catholic Church* says, "The Lord himself affirms that Baptism is necessary for salvation....The Church does not know of any means other than Baptism that assures entry into eternal beatitude..."⁵ (CCC 1257, ellipses added). A Protestant could look at that and say, "To receive salvation, you are attaching

an action I must perform. If I have to earn it by doing something, it is not a free gift. Sounds like a work." To a Catholic, though, baptism is a sacrament, which means God is the one acting and the source of the grace received, so it is not a human work.

And, to a Catholic, it might look like the Protestants are saying, "Hey, salvation is free, so it doesn't matter what you do after you are saved." But the book of James clearly states "faith without deeds is useless" (James 2:20). More so, it is "dead" (verse 17). In general, though,

Protestants use the word "works" to describe faith in action that follows salvation. These works are not merely kind deeds or moral choices, but part of the process of knowing and becoming more like Jesus. As Josh pointed out, the Bible clearly states God has invited us into His work here on earth. Christians should be known as people who do good works and the Bible promises we will one day receive a Heavenly reward.

These are important issues and worth exploring. In the end, isn't it wonderful that we agree Jesus is the Way, the Truth, and the Life? "Salvation is found in no one else, for there is no other name under heaven given to mankind by which we must be saved" (Acts 4:12).

¹*Catechism of the Catholic Church* (CCC), paragraphs 1996-2005. All excerpts from the English translation of the *Catechism of the Catholic Church* (CCC) for use in the United States of America Copyright © 1994, United States Catholic Conference, Inc. -- Libreria Editrice Vaticana.

²For Josh, all Biblical references are taken from the Revised Standard Version Catholic Edition, 1966, 2006.

³For Bobbi, all scripture quotations are taken from the Holy Bible, New International Version®, NIV®. Copyright © 1973, 1978, 1984, 2011 by Biblica, Inc.® All rights reserved worldwide.

⁴Some Protestants might refer to this as "positional sanctification," which would be followed by "progressive sanctification."

We hope you enjoyed Grounds for Belief: Crossroads of Christian Faith!

Grounds for Belief is a local initiative and we welcome your feedback. The contributing writers would be happy to hear from you and even meet up for coffee (of course!) to discuss the topic more. Pursuing truth in charity is our highest call. You are encouraged to share this with others.

To suggest other topics or to contact the article editor or writers of *Grounds for Belief*, scan the QR code or go to ourladyofthefalls.org/catholicism-on-tap.

Coming up... *Catholicism on Tap*: Protestant + Catholic Dialogue, discussing *How does God Save? Faith, works, and the Believer*

November 9, 2026 at in the Heyde Center

3 S High St, Chippewa Falls, WI 54729

5:30pm Social | 6pm Event | 8pm Conclusion



John Shakal (general editor) is the Director of Outreach and Evangelization in Chippewa Falls. He holds both a bachelors and masters degree in theology along with 9 years of professional ministry experience and interfaith dialogue, including launching Catholicism on Tap in 2023.



Josh Cooley (contributing writer) teaches Software Development at CVTC. He has a Bachelor's Degree in History from the UWEC. Ten years ago Josh joined the Catholic Church after a decade of investigation. He regularly teaches and writes on theological topics.



Bobbi Graffunder (contributing writer and editor) has a Bachelor's Degree in History and English. In her latest book, *Anchored to Grace: A Protestant's Exploration of Catholic Beliefs*, she examines Catholicism through a Protestant perspective, alongside her Catholic daughter and son-in-law.