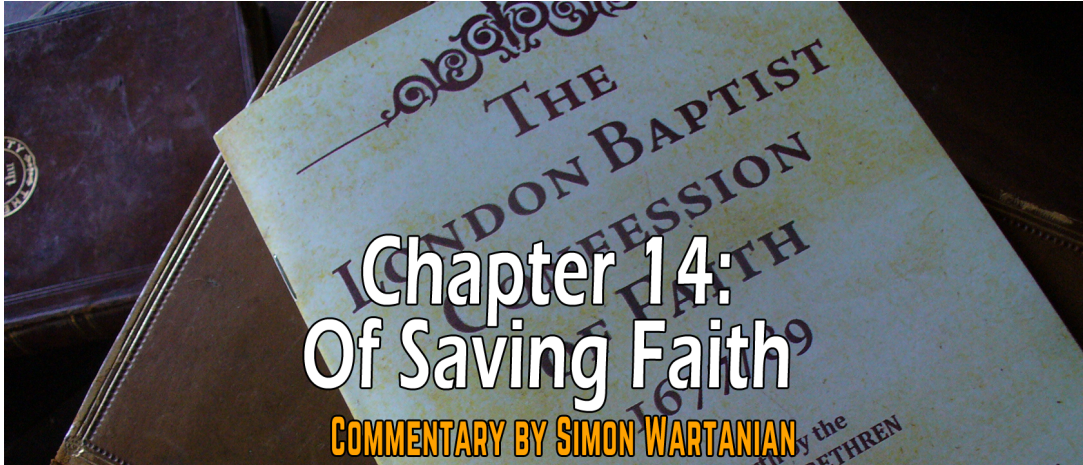


# 1689 BAPTIST CONFSSION CHAPTER 14: OF SAVING FAITH - COMMENTARY

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## CHAPTER 14: OF SAVING FAITH

What is faith? Is it simply believing something without any and contrary to evidence? Is it wishful thinking? Dr. Wayne Grudem defines faith as:

Trust or dependence on God based on the fact that we take him at his word and believe what he has said.<sup>[1]</sup>

The Confession, in [chapter 11 paragraph 2](#), defines faith as:

Faith thus **receiving and resting on Christ and his righteousness**, is the alone instrument of justification...

In this chapter, we will look at different aspects and things related to faith, such as: What is faith? What kinds of faith are there? Can our faith be strengthened? Is our faith a gift of grace? What is included in the nature of faith? What are the object, effects, ground, elements of faith? We will mind ourselves with such questions.

The formulations of the Confession in this chapter are not exactly ordered in the way that systematic theologies talk about faith. Although I would like to deal with many aspects of faith and not merely the ones directly mentioned. So, there will be quite some sending forth and back between the paragraphs and different chapters in the Confession where different things are dealt with. I pray that this may be a blessing to the church of Christ and for the strengthening of our personal faith.

### §1 The grace of faith, whereby the elect are enabled to believe to the saving of their souls, is the work of the Spirit

1. The **grace of faith**, whereby the **elect are enabled to believe** to the saving of their souls, **is the work of the Spirit of Christ** in their hearts, and is ordinarily **wrought by the ministry of the Word; 1** by which also, and by the administration of **baptism** and the **Lord's supper**, prayer, and other means appointed of God, it is **increased and strengthened. 2**

1. John 6:37, 44; Acts 11:21, 24; 13:48; 14:27; 15:9; 2 Cor. 4:13; Eph. 2:8; Phil. 1:29; 2 Thess. 2:13; 1 Peter 1:2<sup>[2]</sup>
2. Rom 4:11; 10:14, 17; Luke 17:5; Acts 20:32; 1 Peter 2:2

Faith is a grace that's why the Confession specifically speaks about the **grace of faith** (Eph. 2:8-9). Our faith is a gift from God (**chapter 11:1**). This **faith** is said to be that **whereby the elect are enabled to believe to the saving of their souls**—it is the sole instrument of justification (**chapter 11:2**). Furthermore, this **grace of faith...is the work of the Spirit of Christ** (John 6:63; Ezek. 36:25-27). Faith is our response to the call of God, but it does not originate with us. It is granted to us by God and it is worked in us by the Holy Spirit through regeneration and the creation of the new man in Christ. It is **ordinarily wrought by the ministry of the Word** (2 Thess. 2:13; 1 Pet. 1:23), i.e., by the preaching of the gospel coupled with the **work of the Spirit of Christ**. This faith is further strengthened by the means of grace. These are the gospel ordinances, **baptism and the Lord's Supper**. But also **prayer**, Bible reading and study, the communion of the saints and other things prescribed and commended in the Word of truth. By these means, faith is not created, but **it is increased and strengthened**.

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## Greek Words

We will start our study of faith by first noting which words are used in the New Testament especially to denote faith and belief. The word *faith* or *belief* in our daily lives may be used in a lot of senses. We may say that we *believe* that someone is speaking the truth and mean that we have *confidence*. We may say, "I believe that I've read that book" when we actually mean that we "*think* we read that book." We use it when we have confidence or trust in something without *evidence*. In secular eyes, *faith* is always connected with believing something *without* or *contrary* to evidence. But is this the nature of biblical faith? Before we answer that, we must take a survey of the Greek words and expressions used to denote faith, particularly in the New Testament.

### Pistis

The primary word in the New Testament for faith is the Greek noun Πίστις (*pistis*, G4102). According to Joseph Henry Thayer, *pistis* primarily means the "conviction of the truth of anything, belief; in the NT of a conviction or belief respecting man's relationship to God and divine things, generally with the included idea of trust and holy fervour born of faith and joined with it"<sup>[3]</sup>. According to my Bible software (TheWord), it is used 227x in the NA28. William D. Mounce says that '*pistis* means "belief, trust, confidence," though it can also mean "faithfulness."<sup>[4]</sup> If we may at the outset observe, the basic meaning of the word has to do with conviction, trust, reliance, and confidence. It has nothing to do with "faith without evidence." Louis Berkhof observes:

*In classical Greek.* The word *pistis* has two meanings in classical Greek. It denotes: (a) **a conviction based on confidence in a person and in his testimony**, which as such is distinguished from knowledge resting on personal investigation; and (b) **the confidence itself on which such a conviction rests**. This is more than a mere intellectual conviction that a person is reliable; it presupposes a personal relation to the object of confidence, a going out of one's self, to rest in another. The Greeks did not ordinarily use the word in this sense, to express their relation to the gods, since they regarded these as hostile to men, and therefore as objects of fear rather than of trust.<sup>[5]</sup>

Now let us observe the different uses of the noun *pistis* in the New Testament. First of all, there are a few instances in which it is used in a passive sense of **faithfulness**. This is the case in Romans 3:3 when Paul says, "Does [the Jews'] faithlessness [Ἀπιστία, *apistia*] nullify the faithfulness [Πίστις, *pistin*] of God?" Or in Galatians 5:22 of the fruit of "faithfulness [Πίστις, *pistis*]", or in Matthew 23:2, "the weightier matters of the law: justice and mercy and faithfulness [Πίστις, *pistin*]." It may be used in this sense in Revelation 13:10 when John speaks of the "the endurance and faith [Πίστις, *pistis*] of the saints" amidst persecution. In Titus 2:10, slaves are called to show "all good faith [Πίστις, *pistin*]" toward their masters "so that in everything they may adorn the doctrine of God our Savior."

The other senses in which *pistis* is used are *active*. The first is **the act of believing**. So, the New Testament speaks of **faith in God** in general. Jesus said to His disciples, "Have faith in God [Πίστις θεοῦ, *pistin theou*]" (Mark 11:22). Paul says to the Thessalonian church that their "faith in God [ἡ πίστις...τὸν θεόν, *he pistis...ton theon*] has gone forth everywhere" (1 Thess. 1:8). An element of "the elementary doctrine of Christ" is "faith toward God [Πίστις ἐπὶ θεόν, *pisteus epi theon*]" (Heb. 6:1). Peter says that through Christ we are "believers in God" (the adjective of *pistis*), so that our "faith and hope are in God [τὴν πίστιν ὑμῶν...εἶναι εἰς θεόν, *ten pistin humon...einai eis theon*]" (1 Pet. 1:21).

But more prominently, faith is spoken of as in **faith in Christ**. Paul's gospel call was "repentance toward God, and faith

toward [πίστιν εἰς, *pistin eis*] our Lord Jesus Christ" (Acts 20:21). Acts 3:16 speaks of "faith in his name [τῆ πίστει τοῦ ὀνόματος αὐτοῦ, *te pistei tou onamatou autou*]" and "faith that is through Jesus [ἡ πίστις ἡ δι' αὐτοῦ, *he pistis he di autou*"]". The passage very simply teaches that our faith is not only *in* Christ, but it is always *through* Christ! Faith in Christ may also be seen in the following passages: Acts 24:24; Romans 3:22, 26; Ephesians 3:12; Galatians 2:20; 3:22, 26; Ephesians 1:15; Colossians 1:4; Philippians 1:29; 1 Timothy 1:14; 3:13; 2 Timothy 1:13; 3:15; James 2:1. While not directly, it is also deducible from the context as in Romans 1:8; 5:1-2; 1 Corinthians 2:5; 15:14, 17; Ephesians 2:8 and passages about justification by faith (e.g., Acts 15:19; Rom. 3:28, 30; 9:30, 32; Gal. 3:8; [see chapter 11](#)).

Faith is also spoken of as the **set of doctrine or religion**. This sense is found in 1 Timothy 1:19 where he is told to "[hold] faith [πίστιν, *pistin*] and a good conscience. By rejecting this, some have made shipwreck of their faith [πίστιν, *pistin*]". Matthew Poole observes here, "By **faith** here is meant, the doctrine of faith, and the holding of it signifies a steadiness of the mind's assent unto it, without wavering or fluctuation, much less deserting or denying it."<sup>[6]</sup> "Hymenaeus and Alexander" have shipwrecked their (profession of) faith (1 Tim. 1:20). In Philippians 1:27, Paul speaks of "the faith of the gospel [τῆ πίστει τοῦ εὐαγγελίου, *te pistei tou euangeliou*]" for which they are to strive, which seems to mean the doctrine or teaching of the gospel. In Titus 2:2, older men are to be "sound in faith [τῆ Πίστει, *te pistei*]", which means sound in *doctrine*. Jude 3 calls us "to contend for the faith [πίστιν, *pistin*] (it occurs at the end of the sentence)] that was once for all delivered to the saints." This faith was *handed down* to the saints by them who came before us. It was said of Paul in Galatians 1:23 that "He who used to persecute us is now preaching the faith he once tried to destroy." We are called to stand firm in the faith in which the sense is given of continuing in the teaching and doctrine (1 Cor. 16:13; Acts 13:8; 14:22; 2 Cor. 13:5; Phil. 1:25; Col. 2:7; 1 Tim. 3:9; 4:1, 6; 2 Tim. 4:7; Titus 3:15). Christians are spoken of as "those who are of the household of the faith [τοὺς οἰκειοὺς τῆς πίστεως, *tous oikeious tes pisteos*]" (Gal. 6:10).

Finally, *pistis* "can also denote a **conviction or certainty of belief**."<sup>[7]</sup> So, the Lord Jesus speaks of faith which is able to move mountains (Matt. 17:20; Mark 11:23; cf. 1 Cor. 13:2). One of the gifts of the Holy Spirit is faith, which cannot be that which is common to all believers because not all have the same gifts (1 Cor. 12:9; 13:2).

## Pisteuo

We see that *the noun pistis* can be used to designate faith in God, in Christ; or the set of doctrine; the certainty of belief. Now we move to the verb πιστεύω (*pisteuo*, G4100), which comes from *pistis* and Thayer defines as "to think to be true, to be persuaded of, to credit, place confidence in" and "to entrust a thing to one, i.e. his fidelity"<sup>[8]</sup>. According to my Bible software, it is used 217x in the NA28. Mounce observes that

*pisteuo* generally means "to believe, be convinced of something," and in a more specific way "to have faith" in God or Christ. It can also mean to "entrust something to someone."<sup>[8]</sup>

So faith and believing (as this is the verb) has to do with having trust and confidence in something or someone. So James Boyce observes about the word faith:

It corresponds with our words, belief and trust,—with belief so far as it refers to the acceptance of facts and statements, or of the veracity of a person,—with trust so far as a person or object is made the foundation of reliance. We believe a fact, a statement, a person; we trust or rely upon that fact, statement or person as something upon which we build. In the one case we have faith in, in the other we put faith in.<sup>[9]</sup>

Now let us survey the uses of the verb *pisteuo* in the New Testament. First of all, *pisteuo* can mean **to believe or be convinced**. So, the Lord Jesus often said to those who wanted to be healed to believe. So in Matthew 9:28, the Lord asks the blind men "Do you believe that I am able to do this?" and they answer with "Yes, Lord." They are fully convinced that He is able to heal their blindness. In Matthew 8, the centurion, in full faith, says that Christ has only to say the word and his servant will be healed. Christ remarks that "Truly, I tell you, with no one in Israel have I found such faith [πίστιν, *pistin*]" (Matt. 8:10). Then He says to him, "Go; let it be done for you as you have believed [ἐπίστευσας, *episteusas*]" (Matt. 8:13). The centurion had the *firm conviction* of Christ's powers and abilities. In John 9:18, the Jewish leaders did not believe the man born blind until they questioned his parents. In John 11:27, Martha is convinced of Christ's identity as the Son of God and says "Yes, Lord; I believe that [Πεπίστευκα ὅτι, *pepisteuka hoti*] you are the Christ". So also the disciples know Who Jesus is in John 16:27, 30; 17:8. *Pisteuo* is also used to express faith in most cardinal matters of Christianity as in

the death and resurrection of our Lord. 1 Thessalonians 4:14 says that “we believe that [πιστεύομεν ὅτι, *pisteuomen hoti*] Jesus died and rose again”.

In a lot of places, *pisteuo* ‘is used to mean “**to be convinced of what is spoken or written**” (Mt. 24:23, 26; Mk. 16:14; Jn. 4:21; 4:53; 8:46; Acts 24:14; 1 Cor. 15:11)<sup>[10]</sup>. Blessed is Mary because she “believed [πιστεύσασα, *pisteusasa*] that there would be a fulfillment of what was spoken to her from the Lord” (Luke 1:45). The **Word of God** is also the object of this faith (John 2:22; 5:46-47; Luke 24:26; Acts 24:14; 26:27; cf. Luke 16:31 [not the word for believing or faith]). The gospel is also an object of faith. So, the Lord Jesus begins by calling people to “repent and believe in the gospel [πιστεῦτε ἐν τῷ εὐαγγελίῳ, *pisteuete en to euangelio*]” (Mark 1:15; see also Acts 4:4; 8:12; Rom. 10:15). Jesus called people to turn to God and put their confidence in the message that He preached. There is also a believing which is general and non-salvific since “Even the demons believe—and shudder!” (Jas. 2:19). They believe that God exists, but this is not enough. They merely believe with their intellect, but do not love Him.

But more prominently, *pisteuo* is used as **believing in Christ or God**. We will start with **believing in God** first. In John 14:1, our Lord says “Believe in God [πιστεύετε εἰς τὸν θεόν, *pisteuete eis ton theon*]; believe also in me.” The Philippian jailer rejoiced with his household that “he had believed in God [πεπιστευκὼς τῷ θεῷ, *pepisteukos to theo*]” (Acts 16:34). Paul has “faith in God” that what the angel told him will come to pass (Acts 27:25, 21-24). Then comes the principal passage of Abraham’s justification when he “believed God [ἐπίστευσεν...τῷ θεῷ, *episteusen...to theo*]” (Rom. 4:13; Gal. 3:6; Jas. 2:23; cf. Rom. 4:17). Paul says that “those who have believed in God [πεπιστευκότες θεῷ, *pepisteukotes theo*] [should] be careful to devote themselves to good works” (Titus 3:8). We believe “in him [πιστεύοντι, *pisteuonti*]” so as to be justified (Rom. 4:5, 24).

*Pisteuo* often is used to mean **believing in Christ**. It means to put faith and trust in Christ for our salvation (e.g., Matt. 18:6; John 3:16, 36; 6:40; Rom. 10:4, 10; Acts 10:43; 16:31; Gal. 2:16; 3:22; 1 John 5:13). Mounce observes:

Those who believe in Jesus become children of God (Jn. 1:12), never thirst (Jn. 6:35), are filled with the Spirit (Jn. 7:38-39), and move from darkness into light (Jn. 12:46). Jesus said, “The work of God is this: to believe in the one he has sent” (6:29).<sup>[11]</sup>

Before going deeper into the expressions used for believing in Christ, we also mention the last sense in which *pisteuo* is used and that is “**to commit or entrust something to someone**.”<sup>[11]</sup> There is a very interesting play on words in John 2:23-24 where it is said that “many believed in his name [ἐπίστευσαν εἰς τὸ ὄνομα αὐτοῦ, *episteusan eis to onama autou*] when they saw the signs that he was doing”, but He “did not entrust [οὐκ ἐπίστευεν, *ouk episteuen*] himself to them”. In both cases, the same verb is used. Paul says that “the Jews were entrusted [ἐπιστεύθησαν, *episteuthesan*] with the oracles of God” (Rom. 3:2). The gospel was entrusted to Paul to be preached to the Gentiles (1 Cor. 9:17; Gal. 2:7; 1 Thess. 2:4; 1 Tim. 1:11; Titus 1:3). Those who are unfaithful cannot be entrusted with true riches (Luke 16:11).

## Constructions of Pisteuo

In order to understand the different nuances which the New Testament gives to our action of believing, we will take a look at the constructions which are given for *pisteuo* in the New Testament.

The first construction is ***pisteuo* with a dative** (e.g. *him*). Robert Reymond writes that this construction concerns “the person or proposition to which one’s assent is given (see Matt. 21:25, 32; Mark 11:31; Luke 1:20; 20:5; John 2:22; 4:21, 50; 5:24, 38, 46, 47; 6:30; 8:31, 45, 46; 10:37, 38; 12:38; 14:11; Acts 8:12; 16:34; 18:8; 24:14; 27:25; Rom. 4:3; 10:16; 1 Cor. 11:18; Gal. 3:6; 2 Thess. 2:11, 12; 2 Tim. 1:12; Titus 3:8; James 2:23; 1 John 3:23; 4:1; 5:10).”<sup>[12]</sup> To take a few examples from the texts mentioned above, Gabriel tells Zechariah that he will remain silent “because you did not believe my words [οὐκ ἐπίστευσας τοῖς λόγοις μου, *ouk episteusas tois logois mou*]” (Luke 1:20). The Jewish leaders did not believe **John** (“believe him [ἐπίστεύσατε αὐτῷ, *episteusate auto*]”, Matt. 21:25, 32; Mark 11:31; Luke 20:5). In John 2:22, John notes that the disciples “believed the Scripture and the word [ἐπίστευσαν τῇ γραφῇ καὶ τῷ λόγῳ, *episteusan te graphé kai to logo*] that Jesus had spoken.” Here, both the Scripture and the word of Jesus are the objects of faith and are believed to be true. **Jesus** is often the object in this construction (John 4:21; 5:38, 46-47; 6:30; 8:31, 45, 46; 10:37-38; 14:11). **God** generally or God the Father is also the object of *pisteuo* (John 5:24, 38; Acts 16:34; 18:8; 27:25). The **Word of God** or the words of Jesus are also the object (John 4:50; 5:46-47; 12:38; Acts 24:14; 26:27; Rom. 10:16). The **works of Jesus** are also the object of *pisteuo* (John 10:38; 14:11; 1 John 5:10 [“...Whoever does not believe God...”). The **gospel** or those who preach it are also the objects of *pisteuo* (Mark 1:15; Acts 8:12). John warns us, “do not

believe every spirit [μὴ παντὶ πνεύματι πιστεύετε, *me nati neumati pisteuete*]” (1 John 4:1). It is used also of the reprobate to whom God sends “a strong delusion, so that they may **believe what is false** [πιστεῦσασι αὐτοὺς τῷ ψεύδει, *pisteusai autous to pseudei*]” (1 Thess. 2:11) because they did “not **believe the truth** [μὴ πιστεύσαντες τῇ ἀληθείᾳ, *me pisteusantes te aletheia*]” (2 Thess. 2:12). In both cases, *pisteuo* is used with the dative. On this construction, Berkhof observes:

This generally denotes believing assent. If the object is a person, it is ordinarily employed in a somewhat pregnant sense, including the deeply religious idea of a devoted, believing trust.<sup>[13]</sup>

It is used to express belief in a fact with ***pisteuo* followed by *hoti*** (ὅτι, G3754), translated as “**believe that.**” So the Lord asks the two blind men who wanted to be healed, “Do you believe that [πιστεύετε ὅτι, *pisteuete hoti*] I am able to do this?” (Matt. 9:28). He did not ask them if they believe *Him*, but whether they believe *the fact* that He is able to heal them. Christ tells us when a believer “does not doubt in his heart, but believes that [πιστεύῃ ὅτι, *pisteué hoti*] **what he says will come to pass**, it will be done for him” (Mark 11:23). “Therefore”, says our Lord, “whatever you ask in prayer, believe that [πιστεύετε ὅτι, *pisteuete hoti*] **you have received it**” (Mark 11:24). Mary is blessed because she “believed that [πιστεύασα ὅτι, *pisteusasa hoti*] **there would be a fulfillment** of what was spoken to her from the Lord” (Luke 1:45). Our Lord tells the Jewish leaders, “unless you believe that [πιστεύσητε ὅτι, *pisteuséte hoti*] **I am** he you will die in your sins” (John 8:24). Unless we believe that Christ is Who He says He is—the Son of God, the Messiah, the divine I AM—we will die in our sins. So, Martha confesses, “I believe that [Πεπίστευκα ὅτι, *pepisteuka hoti*] **you are the Christ, the Son of God**, who is coming into the world” (John 11:27; see also John 20:31; 1 John 5:1, 5). The Lord prays to the Father because the Father always hears the Son that the people standing around the tomb of Lazarus “may believe that [πιστεύσωσιν ὅτι, *pisteusosin hoti*] you sent me” (John 11:42; see also John 16:28, 30; 17:8, 21). So Christ asks His disciples, “Do you not believe that [πιστεύεις ὅτι, *pisteueis hoti*] I am in the Father and the Father is in me?” (John 14:10; see also John 14:11). When Paul was converted, the believers “did not believe that [πιστεύοντες ὅτι, *pisteuontes hoti*] he was a disciple” (Acts 9:26). Because we have died with Christ, “we believe that [πιστεύομεν ὅτι, *pisteuomen hoti*] we will also live with him” (Rom. 6:8). Christians confess that Jesus is Lord and “believe in [their] heart that [πιστεύσης...ὅτι, *pisteusés...hoti*] God raised him from the dead” (Rom. 10:9). We also “believe that [πιστεύομεν ὅτι, *pisteuomen hoti*] Jesus died and rose again” (1 Thess. 4:4). Even demons “believe that [πιστεύεις ὅτι, *pisteueis hoti*] God is one” (Jas. 2:19). We observe that this construction makes it very clear that our faith is based upon fact and knowledge. We do not merely believe in Jesus, but we also believe *facts* about Jesus: that He is the Son of God, the Christ, divine (John 8:24; 11:27; 20:31); that He died and rose again (1 Thess. 4:14; Rom. 10:9).

A less common construction is ***pisteuo* with *en*** (ἐν, G1722). So, the Lord begins His ministry by calling people to “repent and believe in [πιστεύετε ἐν, *pisteuete en*] the gospel” (Mark 1:15). The Lord, speaking of Himself says, “that whoever believes in him [πιστεύω ἐν αὐτῷ, *pisteuon en auto*] may have eternal life” (John 3:15). Romans 10:9 tells us that we “believe in [πιστεύσης ἐν, *pisteusés en*]” our heart that God raised Jesus from the dead. This does not mean that our heart is the object of faith, but the place where faith is located—in our innermost being. When we heard “the gospel of [our] salvation, and believe in him [ἐν ᾧ καὶ πιστεύσαντες, *en ho kai pisteusantes*], [we] were sealed with the promised Holy Spirit” (Eph. 1:13). 1 Thessalonians 1:7 speaks of “all the believers in [πιστεύουσιν ἐν, *pisteuousin en*] Macedonia and in Achaia.” It speaks about where they lived. So we may also say that this construction speaks to the place in which we place our faith. Or better said, it speaks about the One in Whom we place our confidence and trust. Berkhof observes that “This is the most frequent construction in the Septuagint, though it is all but absent from the New Testament...The implication of this construction seems to be that of a firmly fixed confidence in its object.”<sup>[14]</sup>

Another construction is ***pisteuo* with *epi*** (ἐπί, G1909). The unbelieving Jews at the cross said, “let him come down now from the cross, and we will believe in him [πιστεύσομεν ἐπ’ αὐτόν, *pisteusomen ep auton*]” (Matt. 27:42). After the resurrection, Christ rebukes the Emmaus Road disciples that they were “slow of heart to believe [πιστεύειν ἐπὶ, *pisteuein epi*] all that the prophets have spoken” (Luke 24:25). Acts 9:42 speaks of “many [who] **believed in the Lord** [ἐπίστευσαν...ἐπὶ τὸν κύριον, *episteusan...epi ton kurion*].” Acts 11:17 speaks of the Gentiles having “believed in [πιστεύσασιν ἐπὶ, *pisteusas in epi*] the Lord Jesus Christ”. In Acts 11:21 *epe* is translated with “to” in connection with ἐπιστρέφω (*epistrefho*, G1994) which means to turn around. In Acts 16:31, it is a command: “Believe

in the Lord Jesus [πίστευσον ἐπὶ τὸν κύριον Ἰησοῦν, *pisteuson epi ton kurion Iesoun*], and you will be saved, you and your household." See also the following verses where **the Lord Jesus** is the one believed *in*: Acts 22:19; Romans 9:33; 10:11; 1 Timothy 1:16; 1 Peter 2:6. In the following cases, it is **God the Father** Who is believed *in*: Romans 4:5, 24. This construction, with the **dativ** (i.e. Luke 24:25; Rom. 9:33; 10:11; 1 Tim. 1:16; 1 Pet. 2:6), means firm **confidence and rest in its object** whether it be Christ or the Scriptures. So we know that whoever believes in Christ "will not be put to shame" (1 Pet. 2:6). This construction, with the **accusative** (i.e. Matt. 27:24; Acts 9:42; 11:17, 21; 16:31) "includes the idea of moral motion, of mental direction towards the object. The main idea is that of **turning with confident trust to Jesus Christ.**" It is sometimes translated with *on* (e.g. in the HCSB, KJV, ISV).

The last and most common construction is **pisteuo with eis** (εἰς, G1519), translated as "**to believe in.**" It is found in the following passages: Matthew 18:6; Mark 9:42; John 1:12; 2:11; 3:16, 18, 36; 4:39; 6:29, 35, 40; 7:5, 31, 38-39, 48; 9:35-36; 10:42; 11:25-26, 45, 48; 12:11, 36-37, 42, 44, 46; 14:1, 12; 16:9; 17:20; Acts 14:43; 14:23; 16:31; 19:4; 22:19; Romans 4:5, 24; 10:14; Galatians 2:16; Philippians 1:29; 1 Peter 1:8; 1 John 5:10, 13. As you may notice, this expression most frequently occurs in John. It gives us a sense of putting our confidence and whole trust in and upon Jesus. In a few cases the object is **God the Father** (John 5:24; 12:44; 14:1; Rom. 4:5, 24). But all the rest have **Christ** the Lord and Savior as their object. Let us take a few examples. To believe in Christ is to "believe in his name [πιστεύουσιν εἰς τὸ ὄνομα αὐτοῦ, *pisteuousin eis to onama autou*]", which also means to "receive him" as the precious Gift of the gospel (John 1:12). Believing in Christ as the God-given sacrifice is the reason we have eternal life (John 3:16, 36). We do not merely believe that He died, but believe in Him *personally*, for our sake (e.g. Gal. 2:20). We believe not merely the fact that He died for us, but we place our trust and confidence *in* Him. Believing in Christ is compared to having hunger and thirst satisfied (John 6:35). One does not merely believe that food and drink will satisfy him, but the *taking* of them will satisfy us. Believing in the Lord Jesus leads us to worship Him (John 9:35-36, 38). Through faith in Christ, even though we die yet we shall live (John 11:25). It is believing on Christ for your life—eternal life! He is the Light of the world and to believe in Him is to believe in the light and truth (John 12:35-36) and leave the darkness and falsehood behind (John 12:46). Believing in Christ is our only hope for the forgiveness of sins for "To him all the prophets bear witness that everyone who believes in him [πιστεύοντα εἰς αὐτόν, *pisteuonta eis auton*] receives forgiveness of sins through his name" (Acts 10:43). In Acts 14:23, Paul and Barnabas, "with prayer and fasting they committed [the elders] to the Lord in whom they had believed." The Lord is worthy of commitment and trust that He will protect the elders. One does not entrust a person to someone they do not know or they do not trust. But the disciples were committed to Christ because they knew that He is the Lord their Protector and Help. We believe in God to be justified thanks to the work of Christ (Rom. 4:5, 24). Our righteousness comes through faith in Christ (Gal. 2:16). To believe in Christ is to forsake all self-righteousness and **commit one's self to Christ and trust in Him alone.** This construction "expresses the sinner's complete repose and reliance in Christ alone."<sup>[15]</sup> Berkhof writes, "This construction has a very pregnant meaning, expressing, as it does, "an absolute transference of trust from ourselves to another, a complete self-surrender to God."<sup>[14]</sup> Grudem observes:

The Greek phrase *pisteuō eis auton* could also be translated "believe into him" with the sense of trust or confidence that goes into and rests in Jesus as a person. Leon Morris can say, "Faith, for John, is an activity which takes men right out of themselves and makes them one with Christ." He understands the Greek phrase *pisteuō eis* to be a significant indication that New Testament faith is not just intellectual assent but includes a "moral element of personal trust." Such an expression was rare or perhaps nonexistent in the secular Greek found outside the New Testament, but it was well suited to express the personal trust in Christ that is involved in saving faith.<sup>[16]</sup>

As Reymond observes:

But all these expressions of believing "in" or "upon" or "into" Jesus connote, at the very least, that one believes that Jesus always tells the truth and that what the Bible teaches upon him is also always true, for saving faith necessarily entails believing propositional truths about him.<sup>[15]</sup>

While I agree, I must add that it likewise minimally means putting one's whole confidence, trust, and hope in Him.

## Expressions for Faith

There are some expressions used in Scripture to denote faith. I've been able to find the following from different systematic theologies:

### Looking to Christ

In **John 3:14-15**, the Lord Jesus tells us that just as the serpent in Numbers 21 was lifted up, and everyone who looked to it

was spared from God's judgment (Num. 21:9), so also "must the Son of Man be lifted up, that whoever believes in him may have eternal life." We must see Christ as our only hope of salvation and must look to Him and expect from Him everything that is necessary for our salvation and life. Berkhof observes:

This is a very appropriate figure, because it comprises the various elements of faith, especially when it refers to a steadfast looking to anyone, as in the passage indicated. There is in it an act of perception (intellectual element), a deliberate fixing of the eye on the object (volitional element), and a certain satisfaction to which this concentration testifies (emotional element).<sup>[14]</sup>

In **Hebrews 12:2**, the Author calls us to keep "looking to Jesus, the founder and perfecter of our faith" and imitate His example. To look unto Jesus is to be transformed by Him and to enjoy His glory (2 Cor. 3:18). To look up to Him is to express our dependence upon Him just as a child looks up to their parents when they want something.

## Coming to Christ

In **Matthew 11:28-29**, Christ invites us to faith with these words: "Come to me, all who labor and are heavy laden, and I will give you rest. 29 Take my yoke upon you, and learn from me, for I am gentle and lowly in heart, and you will find rest for your souls." We must come to Him believing that He is the One Who can give us temporal and eternal rest. Furthermore, He invites us to take His yoke upon ourselves and to learn from Him. He invites us to come to Him as the source of all that we need. We will remain restless until we come to Him in faith and repentance. In **John 6:35**, the parallelism requires that we understand the act of *believing* (in the present and continuous) as the same as *coming* to Christ. This brings out the aspect of faith that is depending and searching all things in Christ rather than self. We acknowledge that salvation is not found in ourselves and thus we come to Christ expecting that He is willing and able to save us from sin. If we want to have life, the Lord Jesus calls us in **John 7:37**, to come to Him. Then He goes on to couple coming and believing in Him with the gift of the Holy Spirit (John 7:38-39). Therefore, Berkhof observes,

The figure of coming to Christ pictures faith as an action in which man looks away from himself and his own merits, to be clothed with the righteousness of Jesus Christ; and that of receiving Christ stresses the fact that faith is an appropriating organ.<sup>[17]</sup>

Grudem likewise:

In these passages we have the idea of coming to Christ and asking for acceptance, for living water to drink, and for rest and instruction. All of these give an intensely personal picture of what is involved in saving faith. The author of Hebrews also asks us to think of Jesus as now alive in heaven, ready to receive us: "He is able for all time to save those who draw near to God through him, since he always lives to make intercession for them" (Heb. 7:25). Jesus is pictured here (as many times in the New Testament) as one who is now alive in heaven, always able to help those who come to him.<sup>[18]</sup>

See also John 6:37, 44, 65.

## Receiving Christ

Another metaphor is that of receiving Christ expecting to find our salvation, rest, and all that we need in Him. In **John 1:12**, the Holy Spirit says that while His countrymen did not receive Jesus that "to all who did receive him, who believed in his name, he gave the right to become children of God". Receiving and believing are explicitly connected in the text. But what this metaphor in this passage teaches us is that through faith we become brothers of Christ and in the same family of Christ. We become children of His Father! We come to Christ and we receive Christ's identity as we are in Him. This is all dependent upon us receiving Christ. If we do not receive Christ we cannot claim these blessings or privileges. Notice also that in this passage, Christ is presented as a rejected person. We do not receive Christ because He is popular or loved by most people; we receive Him because we have confidence and trust that He is trustworthy when He says that He is the One to cleanse us from all sin and adopt us into His family. In **Colossians 2:6**, Paul says, "Therefore, as you received Christ Jesus the Lord, so walk in him". We receive Christ as Lord, which indicates that we are prepared to submit unto His Lordship. But not only this, the beauty of this passage is in the fact that it says that we should walk *in* Him. To walk in Him means that believers "should live and act wholly under the influence of the conceptions which they had of the Saviour when they first embraced him."<sup>[19]</sup> John Gill's comments on this passage are also beneficial for our consideration:

**As ye have therefore received Christ Jesus the Lord,**.... Receiving Christ is believing in him: faith is the eye of the soul, that sees the beauty, glory, fulness, and suitableness of Christ; the foot that goes to him, and the hand that takes hold on him, and the arm that receives and embraces him; so that this is not a receiving him into the head by notion, but into the heart by faith; and not in part only, but in whole: faith receives a whole Christ, his person as God and man; him in all his offices, as prophet, priest, and King; particularly as a Saviour and Redeemer, he being under that character so exceeding suitable to the case of a sensible sinner; and it receives all blessings of grace along with him, from him, and through him; as a justifying righteousness, remission of sins, adoption of children, grace for grace, and an inheritance among all them that are sanctified; and both Christ and them, as the free grace gifts of God; which men are altogether undeserving of, and cannot possibly give any valuable consideration for: so these Colossians had received Christ gladly, joyfully, willingly, and with all readiness; and especially as “the Lord”, on which there is a peculiar emphasis in the text; they had received him and believed in him, as the one and only Lord and head of the church; as the one and only Mediator between God and man, to the exclusion of angels, the worship of which the false teachers were introducing; they had received the doctrines of Christ, and not the laws of Moses, which judaizing preachers were desirous of joining with them; they had heard and obeyed the Son, and not the servant; they had submitted to the authority of Christ as King of saints, and had been subject to his ordinances; wherefore the apostle exhorts them to continue and go on, believing in him, and holding to him the head<sup>[20]</sup>

## Eating and Drinking Christ

Another metaphor is feeding on Christ. In **John 7:37**, He says “If anyone thirsts, let him come to me and drink.” This water that the Lord Jesus gives will itself become a spring by the Holy Spirit. He says to the Samaritan woman, “Everyone who drinks of this water [from the well of Jacob] will be thirsty again, 14 but whoever drinks of the water that I will give him will never be thirsty again. The water that I will give him will become in him a spring of water welling up to eternal life” (**John 4:13-14**). The Lord Jesus offers us water that will give us eternal satisfaction and will never cause us to be thirsty again. It will nurture us and satisfy us forever.

He is also presented to us as the Bread of Life in **John 6:32-35**. Christ is the true Bread from heaven Who gives life to the world. God gave the Israelites manna in the wilderness to nurture them and provide for them. Christ declares that this bread was pointing to Him and that he is the *True Bread of Life*. Eating this bread will cause us to have life. He is not speaking of physical life, but of spiritual life obviously. For the manna which the Israelites ate did neither spare them from death nor from God’s judgment. But if one eats of this Bread, they “shall not hunger” (John 6:35). They will not hunger because they will find their food in Christ and in Him alone. They will not hunger because they take Christ *into* them and He will satisfy and nurture them for eternity.

In **John 6:50-58**, our Lord goes more in-depth about Him being bread and drink for us, which causes many to turn back. If we eat the Bread from Heaven (Christ Himself), then we will not die (John 6:50). This is similar to what He says about believing in Him and passing from life to death in John 5:24. All those who have eaten of this Bread, will not die but “live forever” (John 5:51). This bread is Christ’s flesh, it’s His sacrifice for us (not the Mass, or the Lord’s Supper). In **John 6:54**, He even says, “Whoever feeds on my flesh and drinks my blood has eternal life, and I will raise him up on the last day.” Without feeding upon Christ’s flesh and drinking His blood, there is no life. This makes it pretty clear that in faith, we come to Christ to find in Him all that is necessary for our salvation: Himself and His work for us in His life, death, and resurrection.

## Definition of Faith

Now that we’ve looked at the Greek words used for faith and expressions used for it in Scripture, we have the ability to define faith biblically. *Faith is the trust and reliance upon God in Christ and His Word for salvation and all of His promises.* While we will take some time to write about saving faith, let us provide some definitions for faith here. As already quoted, Dr. Grudem defines it as “Trust or dependence on God based on the fact that we take him at his word and believe what he has said.”<sup>[1]</sup> But when he specifically defines saving faith, it is “trust in Jesus Christ as a living person for forgiveness of sins and for eternal life with God.”<sup>[21]</sup> [Keach’s Catechism](#), specifically on saving faith, says:

Q. 93. What is faith in Jesus Christ?

A. Faith in Jesus Christ is a saving grace, whereby we receive and rest upon Him alone for salvation, as He is offered to us in the gospel. (Heb. 10:39; John 1:12; Phil. 3-9; Gal. 2:15,16)

Biblical faith, essentially, has to do with trust, reliance, confidence in God in Christ, His Word and His promises.

## Different Kinds of Faith



Over the centuries, theologians have spoken about different kinds of faith based on the biblical text. There are generally four kinds of faith in the Bible, saving faith being the most prominent.

## True Saving Faith

This is the faith that is the instrument of justification. This is the faith that unites us to Christ. This is the faith by which we are sanctified. This is the faith that receives Christ as He is offered to us in the gospel. This is the faith that finds all of its hope and confidence in Christ alone for salvation and life. This is the kind of faith, of which Christ says is “sown on good soil, this is the one who hears the word and understands it. He indeed bears fruit and yields, in one case a hundredfold, in another sixty, and in another thirty” (Matt. 13:23). This is the kind of faith that endures unlike the others (Matt. 13:18-23). This is the kind of faith that is a gift of God based on Christ’s sacrifice and resurrection. In paragraph 2, we will have more to say about this kind of faith ([see here](#)). We will go into more detail about saving faith in [paragraph 2](#).

## Temporal Faith

Temporary faith is explicitly mentioned in Scripture, specifically in Luke 8:13. In the Parable of the Sower, they are they who fall upon the rock, receive the word with joy. They believe the truths about Christianity but have no root in them. Therefore, they cannot stand at the time of testing and thus, they fall away. John Gill observes that “their faith is a temporary one, like that of Simon Magus; which shows it is not true faith; for that is an abiding grace, Christ, who is the author, is the finisher of it, and prays for it, that it fail not.”<sup>[20]</sup> According to A. H. Strong, “Temporary faith is as irrational and valueless as temporary repentance. It perhaps gained temporary blessing in the way of healing in the time of Christ, but, if not followed by complete surrender of the will, it might even aggravate one’s sin; see John 5:14”<sup>[21]</sup>. In [paragraph 3](#), we discuss temporal faith in more detail.

## Historical Faith

There is also another category of faith, which is similar to temporal faith in that it is not saving. But historical faith is usually the name given to the kind of faith which people have who believe the truths of the Bible. A lot of people, who even claim to be Christian, have historical faith. Historical faith is that kind of faith that believes that Christ is the Son of God; that He has come to save us; that He died and resurrected. It may believe a lot of orthodox doctrines. But what makes historical faith non-saving is the fact that the person does not, through faith, embrace Christ as his own, in Whom he finds all that he needs. It is not the kind of faith that finds no hope other than in Christ. It is not that kind of faith by which we are united with Christ. It is not that kind of faith that causes us to love and worship Christ. Strong observes that “this historical faith is not without its fruits. It is the spring of much philanthropic work. There were no hospitals in ancient Rome. Much of our modern progress is due to the leavening influence of Christianity, even in the case of those who have not personally accepted Christ.”<sup>[22]</sup> It is that kind of faith that most people in the western world have, who have been raised in a Christian environment. James, in rebutting those who claim faith without works, says, “You believe that God is one; you do well. Even the demons believe—and shudder!” (Jas. 2:19). The mere belief of true facts is never saving. We must believe in these facts, but we must also believe that we have an interest in these facts. We are not saved because we believe that Christ died for sinners. We are saved because we place our hope in Christ Who died for *our* sin also. Robert Dabney lays out the differences between historical and saving faith out:

It is certainly true that historical faith does not believe all the propositions embraced by saving faith, nor the most important of them. Cat. que. 86. It believes, in a sense, that Christ is a Savior, but does it believe that all its best works are sins; that it is a helpless captive to ungodliness; that sin is, at this time, a thing utterly undesirable in itself for that person; and that it is at this moment, a thing altogether to be preferred, to be subdued unto holiness and obedience in Jesus Christ? No, indeed; the true creed of historical faith is that “I am a great sinner, but not utter; that I shall initiate a rebellion against ungodliness successfully some day, when the ‘convenient season’ comes, and I get my own consent. That the Christian’s impunity and inheritance will be a capital thing, when I come to die; but that at present, some form of sin and worldliness is the sweeter, and the Christian’s peculiar sanctity the more repulsive, thing for me.” Now, the only way to revolutionize these opinions, is to revolutionize the active, spiritual tastes, of whose verdicts they are the echo—to produce, in a word, spiritual tastes equally active in the opposite direction. We have hence shown that historical faith does not embrace the same propositions as saving; and that the difference is not merely one of stronger mental conviction. But we have shown that the difference is one of contrasted moral activities, dictating opposite opinions as to present spiritual good; and hence procuring action of the will to embrace that good in Christ (see also, 2 Thess. 2:10; Rom. 10:9-10).<sup>[23]</sup>

## Miraculous Faith

By this, I mean the faith that is given by God to someone for performing a miracle. By this kind of faith, a person is enabled to be convinced that God is going to do something for or through them. This is the kind of faith that is mentioned in 1

Corinthians 13:2. Albert Barnes comments that what Paul says here is “Though I should have the highest kind of faith. This is referred to by the Saviour Mat 17:20, as the highest kind of faith; and Paul here had this fact doubtless in his eye.”<sup>[19]</sup> Strong strangely classifies this kind of faith as the lowest form saying, “The special faith of miracles was not a high, but a low, form of faith, and it is not to be sought in our day as indispensable to the progress of the kingdom.”<sup>[22]</sup> He connects this with the cessation of miracles. But if we consider 1 Corinthians 13:2 and Matthew 17:20, this kind of faith seems to be a true faith, but not one common to all believers. This is also that “faith by the same Spirit” spoken of in 1 Corinthians 12:9. In 1 Corinthians 12:11, Paul makes it clear that the Spirit “apportions to each one individually as he wills” and the purpose for the gifts of the Holy Spirit are “for the common good” (1 Cor. 12:7). This means that this is not the gift of faith, but another gift, namely that of miraculous faith. There are some who have this gift, but not all have this gift.

## The Grace of Faith

While we have laid out four kinds of faith which theologians and the Bible speaks of, the Confession in this chapter focuses on *saving faith*. This is the kind of “whereby the elect are enabled to believe to the saving of their souls”. It is not merely a belief in facts, but personal belief in the Savior of sinners and in what He has done for us. It is a faith that is brought forth by the Spirit and the Word. Many are called to believe and trust upon Christ through the outward ministry of the Word. But true faith does not find its origin only in the outward ministry of the Word. True faith finds its origin in the inseparable duo: Word and Spirit. For unless the Holy Spirit effectually and internally calls us, we will not have true saving faith. This means that this kind of faith is truly a “grace.”

We have already argued that [faith is a gift](#) in [chapter 11 on justification](#). It is something that God gave us to exercise. We Calvinists do not believe that God believes for us, but that our faith finds its origin in God and comes to us through regeneration (1 John 5:1, [see our discussion on this passage](#)). By this faith, which is granted to us (Phil. 1:19) by the grace of God, we believe and are justified. The Word tells us that “whoever believes in him should not perish but have eternal life” (John 3:16). We believe, are justified and received into the arms of God (Rom. 1:16-17; 5:1; 10:9). Again and again, we are told that we are justified by faith (e.g. Rom. 3:28-30; 4:5-10; 9:30; 10:4; 11:6; Gal. 2:15-16; Phil. 3:9). When we come to faith, we understand that even our faith was granted to us by grace (Eph. 2:8-9; Acts. 3:16; 18:27; 2 Pet. 1:1). So that we can truly say: Soli Deo Gloria! There is no contribution on our part for our salvation except the sin that made it necessary, as Jonathan Edwards said.

This faith is worked in us through the Holy Spirit. It is the Spirit Who regenerates us and gives us new life (John 3:5-8). This regeneration results in us coming to faith and believing in Christ. The Reformed doctrine is that regeneration precedes faith (see our discussion [here](#)). The Spirit uses the Word of God preached to us in the gospel. The gospel proclamation goes out and the Spirit uses the gospel proclamation to draw the elect to the Son (John 6:44, 63). 2 Thessalonians 2:14 says that God called us *through* the gospel. The Lord did not merely elect a people and leave them. No, He goes out and through the gospel-preaching draws them to the Son in faith and repentance. The previous verse even says that God chose us to be saved “through sanctification by the Spirit and belief in the truth” (2 Thess. 2:13). The Word and the Spirit always go together for a salvific work of God. Our Lord also acknowledges this when He says, “It is the Spirit who gives life; the flesh is no help at all. The words that I have spoken to you are spirit and life” (John 6:63). Peter writes:

1 Pet. 1:22-23 Having purified your souls by your obedience to the truth for a sincere brotherly love, love one another earnestly from a pure heart, 23 since [you have been born again](#), not of perishable seed but of imperishable, [through the living and abiding word of God](#);

It is through the Word of God that regeneration came and we became Christians. It is not without the gospel that we became Christians. But it is through the Spirit of God working on our hearts in many ways whether it be through Bible reading, discussions and the proclamation of the gospel, which is the power of God unto salvation, among other things. Peter says that “this word is the good news that was preached to you” (1 Pet. 1:25). It is through the gospel that the Sovereign Lord chooses to work and draw His people to Himself through faith.

## Means Appointed For the Strengthening of our Faith

When we first believe, we do not directly attain the fulness of faith. Just like in human relations, when getting to know someone, you don’t immediately trust them completely. I am not implying that we should not completely trust God. But I am acknowledging the human factor that as we see more of God, we are all the more inclined to completely surrender to Him. The Lord our God has thought of these things and He has decreed the means by which our faith may be strengthened. The Bible calls us to pursue the strengthening of our faith. The apostles cried to our Lord: “Increase our faith!” (Luke 17:5). The growing of our faith goes hand-in-hand with our sanctification. As we, by the Holy Spirit, try to live lives worthy of the name of Christ, our faith grows in dependence upon His Spirit and surrender to Christ. One weak in faith cannot make huge steps in sanctification. Therefore, what we say here may not directly have to do with faith, but with sanctification. See also the previous chapter for the means for growth in sanctification [here](#).

The primary means for growing our faith is the **Word of God**. As Peter says that like “newborn infants” we should “long for the pure spiritual milk, that by it you may grow up into salvation” (1 Pet. 2:2). The previous chapter makes clear that this is the Word of God preached to us in the gospel (1 Pet. 1:25). As we get to know God more through His Word, so should our dependence and trust in Him grow. As we see His faithfulness to His covenant and its promises; His faithfulness to the saints; His power and works; His great salvation in Jesus Christ, we cannot but cast ourselves upon Him. When we read, hear, study the Word and see its wonder, that should lead us to trust its Author. When we read His Word we should learn to obey and be doers of the word and not only hearers (Jas. 1:22-25). This will prove the genuineness of our faith which will lead to more dependence upon and trust in God.

**Prayer** is another means by which our faith is strengthened. We should repeat the prayer of the apostles in Luke 17:5. Or the father who said, “I believe; help my unbelief!” (Mark 9:24). God will hear our prayer and in His time and way, will answer. He delights in those who are trying to place all their dependence upon Him. Though He may at times appear very far, yet in actuality, He is very near to us through faith and His Holy Spirit indwelling us. The Bible commands us to pray without ceasing (1 Thess. 5:17), and thus commands us to remain in continual communion with God. As we remain in communion with God, our trust and faith in Him are strengthened. As we see God answering our prayers, our faith and trust in Him are strengthened. As we see Him change us into Christ’s likeness through and in prayer, our faith in Him becomes stronger as we become more like Christ.

The ordinances are also the means to the strengthening of our faith. In the **Lord’s Supper (chapter 30)**, we come to remember what Christ the Lord has done for our salvation. He died on the cross to take away our sin from us and give us His righteousness. He left us a sign and a remembrance of His offer on the cross. As we participate in the Lord’s Supper, we are then spiritually and by faith communing with the living Christ. It is not possible to commune with the living Christ through faith, and yet our faith still remain the same. As we learn to sit at His table, so we will also learn to delight in Him and thus grow in our faith. In **baptism (chapter 29)**, we declare that we are unashamed followers of the Lord Christ. We make it our aim to obey and please Him by doing that which He commanded. Obedience to His commands obviously increases our faith. We do not want to be hearers only, but doers of His Word, doing what He says and trusting in His promises.

As we have **communion with the saints** and hear about what God is doing in their lives, we are encouraged and moved to bless and praise God for His graces. As we see people who walk very closely with the Lord Jesus, we are moved by their example to imitate the Lord Jesus and walk in the way of the Lord. As we are encouraged by fellow-believers to trust in God and hear of His faithfulness, our faith increases in Him.

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## §2 By this faith a Christian believeth to be true whatsoever is revealed in the Word for the authority of God himself

2. By this faith a Christian **believeth to be true whatsoever is revealed in the Word** for the authority of God himself, and also **apprehendeth an excellency therein above all other writings** and all things in the world, as it bears forth the glory of God in his attributes, the excellency of Christ in his nature and offices, and the power and fullness of the Holy Spirit in his workings and operations: and so is enabled to cast his soul upon the truth thus believed; **1** and also acteth differently upon that which each particular passage thereof containeth; **yielding obedience to the commands, 2 trembling at the threatenings, 3** and **embracing the promises of God** for this life and that which is to come; **4** but the principal acts of saving faith have immediate relation to Christ, **accepting, receiving, and resting upon him alone for justification, sanctification, and eternal life, by virtue of the covenant of grace. 5**

1. Acts 24:14; 1 Thess. 2:13; Ps. 19:7-10; 119:72

2. John 15:14; Rom. 16:26

3. Isa. 66:2

4. 1 Tim. 4:8; Heb. 11:13

5. John 1:12; Acts 15:11; 16:31; Gal. 2:20

**This faith** is not only the sole instrument of our justification but is also that by which we believe **to be true whatsoever is revealed in the Word**, because of **the authority of God Himself** (1 Thess. 2:13; **chapter 1:4**). By this faith, we also see **an excellency** in the Word **above all other writings**. The Bible is not *like* anything else, but it is dear to us because it is the Word of the God Who saved us by amazing grace! It reveals to us **the glory of God in His attributes, the excellency of Christ in His nature and offices, and the power and fullness of the Holy Spirit in His workings and**

**operations.** In other words, the Bible is the self-revelation of God ([see chapter 1](#)). It is primarily a revelation of God and by revealing its Author, it calls us to put our faith in Him and trust His Word. We respond **differently** and properly **upon that which each particular passage thereof containeth**. We seek to yield **obedience to the commands, trembling at the threatenings, and embracing the promises of God**.

All these things are true and are fruits of saving faith, but **the principal acts of saving faith have immediate relation to Christ**. These principal acts are **accepting, receiving, and resting upon Him** (John 1:12; Gal. 2:20). We are to cast ourselves upon Him and entrust ourselves, in all we are, unto Him. Not only for **justification**, but also for **sanctification, and eternal life** and this is all possible **by virtue of the covenant of grace**, which Christ has established with us.

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In this paragraph, we will deal with several things that have to do with true and saving faith in Christ Jesus.

## The Nature of Saving Faith

The writer to the Hebrews says that faith is “the assurance of things hoped for, the conviction of things not seen” (Heb 11:1). If, according to critics, faith is a blind leap into the dark, how can this verse say that there is “assurance” and “conviction” in faith? Biblical faith is obviously not as the skeptics often see it. Rather, biblical faith is trust and belief in God based on what He has done in the past and does in the present. Faith is based on **truth**.

Saving faith is first of all a **fruit of regeneration** and **work of the Holy Spirit**, as briefly discussed [above](#). This means that it is a God-given faith. Temporal faith and historical faith are both man-wrought. It does not come through the work of the Holy Spirit, but it is something which man can work up. Because saving faith is a God-given faith, it, therefore, believes what God says. It places its dependence and hope in God and His grace. True faith sees God rightly as He has revealed Himself in the Scriptures. True faith places all its boast not in its efforts, but in Jesus Christ. “But far be it from me to boast except in the cross of our Lord Jesus Christ, by which the world has been crucified to me, and I to the world” (Gal. 6:14). It knows that all its righteousness comes from Jesus Christ alone. Paul’s hope is in this:

Phi. 3:8-9 Indeed, I count everything as loss because of the [surpassing worth of knowing Christ Jesus my Lord](#). For his sake I have suffered the loss of all things and count them as rubbish, in order that I may [gain Christ](#) and be found in him, **not having a righteousness of my own** that comes from the law, but that which comes through faith in Christ, the righteousness from God that depends on faith—

True faith treasures **Christ** above all. You can take anything and everything from me, but I already count them as rubbish, because Christ is my boast, my treasure, my love, my righteousness, and my life.

True faith is based on **God and His Word**. The assurance that we have in our Christian faith is based upon the character of the object of our faith, namely—the Triune God. Our faith is based upon the fact that God is truthful (Isa. 65:16; John 3:33) and thus His Word likewise is the truth (John 17:7) and reflects His unchanging character (Heb. 13:8; Num. 23:19; Mal. 3:6). We know that God does not lie (Titus 1:2) and thus we trust His promises to us about overcoming our sin, having our sins forgiven by the blood of Christ, the eternal state, the resurrection and all things which His Word speaks about. Saving faith longs to listen to Christ in His Word. Saving faith produces praise as Psalm 1 or Psalm 119. Saving faith delights to hear God speaking and His Word preached to us.

True and saving faith is not a dead faith. It is a **working faith**. Paul speaks of “faith working through love” (Gal. 5:6). In Titus 2:12, he says:

Titus 2:11-12 For the grace of God has appeared, bringing salvation for all people, [training us to renounce ungodliness and worldly passions, and to live self-controlled, upright, and godly lives in the present age,](#)

Being saved by grace is not a license to sin, but a call to live holy as He is holy (1 Pet. 1:15-16). James calls us to “be doers of the word, and not hearers only, deceiving yourselves” (Jas. 1:22). If we claim to believe but do not bear fruit, we must do some serious questioning why that is the case. Our Lord said, “Whoever abides in me and I in him, he it is that bears much fruit, for apart from me you can do nothing” (John 15:5). To claim faith without works is to say that our faith is dead and we are certainly not justified by it. This is James’ whole point in chapter 2. We were predestined to good works (Eph. 2:10), so how could we not walk in them if we have faith?

True saving faith is a **preserving faith**. 1 Peter 1:5 says that Christians are they “who by God’s power are being guarded through faith for a salvation ready to be revealed in the last time.” If our faith is truly God-given, then God Himself will cause us to endure and remain in faith. Christ is our Keeper and He will not let any of His sheep to be lost (e.g. John 10:28-29). While those who are sown on rocky ground believe for a while have no root in themselves (Luke 8:13; Matt. 13:20-21), those who are sown on good soil, “are those who, hearing the word, hold it fast in an honest and good heart, and bear fruit with patience” (Luke 8:15). They are rooted in Christ and thus will be fed by Christ to maturity and growth in faith. In 1 John 2:19, the false teachers leave the Christians because they do not belong to them. This means that true Christianity is preserving Christianity.

Saving faith **believes God** even in things not yet visible to us. Hebrews 11:3 says, “By faith we understand that the universe was created by the word of God, so that what is seen was not made out of things that are visible.” We were not there. No one was there except the Creator, but we believe Him. I have not seen an angel, but I believe in the existence of angels based upon the Word of God. I have not been in Heaven nor Hell, but I believe in those places based upon God’s Word. I was not there when God created the world, but I believe that He created everything ex-nihilo in six days. I was not there when the Christ rose from the dead, but I believe that based primarily on the written Word of God and the testimony of the Spirit to that Word.

Saving faith trusts in **God’s promises**. Because we know that God is “the God of truth” (Isa. 65:16), that He is the God Who saved us from our sin, the God Who adopted us to be His children, we believe and expect that which is not yet fulfilled. We believe that our Lord Jesus will come in glory, take us up to Him, reward us and take us into the New Heavens and New Earth to rule with Him. Hebrews 6:12 calls us to be “imitators of those who through faith and patience inherit the promises.” We should hold fast “our hope without wavering”, why? The Author bases this on the fact that “he who promised is faithful” (see also Heb. 11:11). When God promised Abraham that his descendants will be as the stars of heaven, the Scriptures then say that “he believed the LORD, and he counted it to him as righteousness” (Gen. 15:5-6). It is interesting to notice that the object of faith here is not the promise, but the LORD Himself. The saints of old are described as those who “all died in faith, not having received the things promised” (Heb. 11:13). They, obviously, believed in these promises because they “considered him faithful who had promised” (Heb. 11:11).

In summary, saving faith is based on truth, it is founded upon God and His Word, it is Christ-centered, it is a working faith, it is a preserving faith, it is a Word-of-God-accepting faith, and it is a promise-believing faith.

## The Object of Saving Faith

Now we come to the object of our faith. In who or in what do we place our trust and confidence? Our Confession strictly seen, dedicates this paragraph to the objects or contents of saving faith.

### The Word and Promises of God

The first thing mentioned is the Word of God in the words:

By this faith a Christian **believeth to be true whatsoever is revealed in the Word for the authority of God himself**, and also apprehendeth an excellency therein above all other writings and all things in the world, as it bears forth the glory of God in his attributes, the excellency of Christ in his nature and offices, and the power and fullness of the Holy Spirit in his workings and operations: and **so is enabled to cast his soul upon the truth thus believed**; and **also acteth differently** upon that which each particular passage thereof containeth; yielding obedience to the commands, trembling at the threatenings, and embracing the promises of God for this life and that which is to come

By faith, we accept the Word of God to be just that—the Word of Almighty God. It does not mean we accept the Bible by *blind* faith, but it means we accept it based on the authority of God speaking therein. See [chapter 1](#) of the Confession for more on this. That we receive the Word of God as the Word of God is simply submitting our intellect to God. We believe that the Bible is perfectly consistent with reality and speaks about reality as it is when properly interpreted. That saving faith accepts the Word of God as it is, does not mean that believers do not have difficulties with the Bible, but it means that they should not doubt the truthfulness of the God speaking therein.

We do not regard the Bible as just another book. We love the Bible, we trust it. We apprehend “an excellency therein above all other writings and all things in the world”. We love its words. We love what it says. We seek to submit to what it teaches and what it denounces. We believe God’s testimony about Himself and the Persons of the Trinity. We believe everything about Christ as His divinity, humanity, glory, excellency, majesty, grace, love, His death, burial, resurrection, ascension, and His soon *Parousia*. We believe in its testimony about the Holy Spirit and thus expect and see Him working in us, even in testifying to us about the truthfulness of Scripture ([see chapter 1:5](#)). It is He Who testifies to us about the truthfulness of the Scriptures which He has inspired for our sake. When we read the Bible, we do not read it just like any other book. We

read it with the realization that this is the very word of our Creator and Redeemer, and that we have the obligation to believe everything that is affirmed as truth in it. We cannot, as with merely human writings, simply reject something because we do not like it without walking in disobedience toward God. When we read Scripture, we are made aware of its excellence and uniqueness. We esteem Scripture highly and wish to study it diligently and carefully. We wish to follow it in all things and make it the rule of all faith and practice. It is not something that we spend an hour reading per day. But we think always of what Scripture tells us about our God and seek to treasure God's Word in our heart that we may walk in a way pleasing to Him. It is in the Scriptures that God speaks to us.

Several times, the Word of God or the words of Jesus are said to be the object of our faith. So, in John 5:46-47, our Lord connects believing Moses as a prerequisite to believing Him. If they do not believe the Word that Moses wrote, then they cannot believe in Jesus. The Risen Christ rebukes the Emmaus disciples with the words: "O foolish ones, and slow of heart to believe all that the prophets have spoken!" (Luke 24:26). The gospel itself is also said to be an object of faith in Mark 1:15. We believe in the good news of King Jesus and His Kingdom (see also Acts 4:4; 8:12; Rom. 10:15).

This faith, trust, and confidence are also in the **promises of God**. The Lord promises to anyone: "Repent and be baptized every one of you in the name of Jesus Christ for the forgiveness of your sins, and you will receive the gift of the Holy Spirit" (Acts 2:38; [see more on this passage](#)). What Paul says to the Philippian jailer is to anyone who would receive the promise by faith: "Believe in the Lord Jesus, and you will be saved, you and your household" (Acts 16:31). So it is testified of Abraham that he believed God's promise about Christ and was justified (Gen. 15:5-6). The promises of God concerning Christ were the object of the saints of the Old Testament, which were expressed in various ways whether by the shadows, the types, the sacrifices or the prophecies (Rom. 4:20-21; Heb. 11:11, 39-40). Dr. John Frame comments shed some light upon the promises of God as an object of faith:

We see in Hebrews 11 how the great saints of the OT acted again and again "by faith." In this passage and elsewhere, there is a contrast between faith and sight (cf. 2 Cor. 5:7). Don't take this the wrong way. Walking by faith is not walking in the dark. The heroes of faith in Hebrews 11 had a good understanding of where they were going. God's word had promised them the blessings of the covenant, and they knew they could trust those promises. As we have seen, faith is based on knowledge. But it's the knowledge of God's word, not the knowledge of the eyes. God told Abraham that he would have a son, but that didn't appear possible, since Abraham and Sarah were far too old. Yet he believed anyway (Rom. 4:19-21). His faith was based on knowledge of God's promise. But until Isaac was born, he didn't see the fulfillment of the promise. Similarly the saints of Hebrews 11: they didn't see the city that God had promised his people. They didn't see the fulfillment. But they continued believing, because they knew that God's promise was sure—more sure, even, than the evidence of their eyes.<sup>[24]</sup>

So we also believe in the second coming of our Lord in glory to raise all the dead, judge and reward, and usher in the eternal state. All these are promises of God in Scripture given to us. To be in Christ is to have "all the promises of God find their Yes in him" (2 Cor. 1:20).

This object of faith is sometimes called *fides generalis*. Berkhof remarks that "By this is meant saving faith in the more general sense of the word."<sup>[25]</sup>

## The Son of God

Next to *fides generalis* is *fides specialis*. This is faith in a specific and special sense. The Confession speaks of "the principal acts of saving faith have immediate relation to Christ". The word *principal* here means "most important; main"<sup>[26]</sup>. This aspect of saving faith is focused on Christ. It acknowledges what it believes in *fides generalis* that the Word of God calls upon us to put our hope and trust in Christ to be saved. Therefore, the Confession speaks of this faith as "accepting, receiving, and resting upon" Christ ([see above for the expressions for faith](#)). Christ is offered to us in the gospel as the object of faith. When the gospel of Christ is preached, the expected response is to repent and believe in that gospel (John 4:39, 41; Acts 11:21; 14:1; Rom. 10:14-17). Obviously, the expected response from fallen man is rejection unless God works in his heart. Yet this does not take their culpability away. The Lord taught that the Pharisees were in sin because they saw the works of Jesus and rejected them:

John 9:39-41 Jesus said, "For judgment I came into this world, that those who do not see may see, and those who see may become blind." 40 Some of the Pharisees near him heard these things, and said to him, "Are we also blind?" 41 Jesus said to them, "If you were blind, you would have no guilt; but now that you say, 'We see,' your guilt remains.

Not believing in Christ will result in condemnation (John 3:16-18, 33). Charles Hodge explains, "The special object of faith, therefore, is Christ, and the promise of salvation through Him. And the special definite act of faith which secures our salvation is the act of receiving and resting on Him as He is offered to us in the Gospel."<sup>[27]</sup>

We see that Christ and His work are everywhere said to be the principal objects of faith. We may take note of the passages with the *pisteuo* and *eis* construction with Christ as their object (e.g. John 1:12; 3:16; 6:35; 11:25; Acts 10:43; 16:31; Gal. 2:16, 20). For example, the most popular Bible verse says “that whoever believes in [Christ] should not perish but have eternal life” (John 3:16). It is not merely believing in Christ, but also believe in Christ as the sacrifice to atone for our sins. Romans 3:25 says that Christ was put “forward as a propitiation by his blood, to be received by faith”. The preaching of the gospel was the preaching of Christ crucified and risen (Acts 17:18; 1 Cor. 1:23; Col. 1:27). It is said that Felix called Paul and “heard him speak about faith in Christ Jesus” (Acts 24:24). Therefore, the expected response was for the hearers to repent and place their hope and trust in Jesus. When the troubled Philippian jailor asks “Sirs, what must I do to be saved?” (Acts 16:30), Paul and Silas’ response is very clear:

Acts 16:31 And they said, “**Believe in the Lord Jesus**, and you will be saved, you and your household.”

Christ is here presented as the solution to the jailor’s problem. He is the answer when one asks how they must be saved or what they must do to be saved. Jamieson, Fausset, and Brown explain, “The brevity, simplicity, and directness of this reply are, in the circumstances, singularly beautiful. Enough at that moment to have his faith directed simply to the Saviour, with the assurance that this would bring to his soul the needed and sought salvation—the how being a matter for after teaching.”<sup>[28]</sup> John Calvin sheds more light on this passage, especially in light of the Roman Catholic doctrine of *implicit faith*: See Berkhof’s, Dabney’s, Hodge’s, Boyce’s chapters on faith for discussion and refutation of it.<sup>[29]</sup>

*Believe in the Lord Jesus*. This is but a short, and, to look to, a cold and hungry definition of salvation, and yet it is perfect to believe in Christ. For Christ alone hath all the parts of blessedness and eternal life included in him, which he offereth to us by the gospel; and by faith we receive them, as I have declared, ( Act 15:9.) And here we must note two things; first, that Christ is the mark – whereat faith must aim; and, therefore, men’s minds do nothing else but wander when they turn aside from him. Therefore, no marvel if all the divinity of Popery be nothing else but an huge lump – and horrible labyrinth; because, neglecting Christ, they flatter themselves in vain and frivolous speculations. Secondly, we must note, that after we have embraced Christ by faith, that alone is sufficient to salvation. But the latter member, which Luke addeth by and by, doth better express the nature of faith, Paul and Silas command the keeper of the prison to believe in the Son of God. Do they precisely stay in this voice [word] only? Yea, it followeth in Luke, in the text, [context,] that they preached the word of the Lord. Therefore, we see how the faith is not a light or dry opinion concerning unknown things, but a plain and distinct knowledge of Christ conceived out of the gospel.<sup>[30]</sup>

It is not the act of faith which procures us the blessings of the New Covenant. But it is He to Whom we are united by faith that does it! True saving faith is Christ-centered faith. Robert L. Dabney beautifully explains the relation of Christ as the object of faith and the Word of God as an object of faith:

The special object of saving faith is Christ the Redeemer, and the promises of grace in Him. By this, we do not mean that any true believer will willfully and knowingly reject any of the other propositions of God’s word. For the same habit of faith, or disposition of holy assent and obedience to God’s authority, which causes the embracing of gospel propositions, will cause the embracing of all others, as fast as their evidence becomes known. But we mean that in justifying faith, Christ and His grace is the object immediately before the believer’s mind; and that if he have a saving knowledge of this, but be ignorant of all the rest of the gospel, he may still be saved by believing this. The evidences are, that the gospel is so often spoken of as the object of faith; [but this is about Christ]; e. g., Mark 16:15-16; Eph. 1:13; Mark 1:15; Rom. 1:16, 17; et passim. That believing on Christ is so often mentioned as the sole condition, and that, to men who must probably have been ignorant of many heads of divinity; e. g., Acts 16:31; John 3:18; 6:40; Rom. 10:9, etc. The same thing may be argued from the experiences of Bible saints) who represent themselves as fixing their eyes specially on Christ. 1 Tim. 1:15, etc., and from the two sacraments of faith, which point immediately to Jesus Christ. Still, this special faith is, in its habitus, a principle of hearty consent to all God’s holy truth, as fast as it is apprehended as His. Faith embraces Christ substantially in all His offices.<sup>[31]</sup>

## The Elements of Saving Faith

Theologians generally speak about three aspects of saving faith: knowledge (*notitia*), assent (*assensus*), and trust (*fiducia*).

### Knowledge

Faith has an intellectual element, which is called *notitia* in Latin. Our faith is based on truth. Christian faith is not wishful thinking. It is not believing contrary to evidence. *It is* believing because of evidence. That saving faith contains the element of knowledge may be seen in the constructions of *pisteuo* with *hoti*, which we surveyed above ([see here](#)). So, we believe

that God made everything out of nothing (Heb. 11:3). We believe that God exists and that He rewards those who seek Him (Heb. 11:6). We believe the truth about the Lord Jesus, that He is divine (e.g. John 8:24); that He is the Messiah, the Son of God (John 11:27); that by believing in His Name we have salvation (John 20:31). Just as we died with Christ in His death, so we will rise to newness of life in Him and live in Him (Rom. 6:8). But does this alone qualify as saving faith? Not so. For the demons believe and they shudder (Jas. 2:19)! Who, do you think, has more knowledge about God, a human or the devil? Yet can we say that the devil has saving faith? No. Knowing facts about God or salvation is never enough. But that knowledge is necessary, is very clear because saving faith is explicitly set in Christ and in Him alone. Knowledge alone does not lead to action. For example, Romans 1:32 says, "Though *they know* God's righteous decree that those who practice such things deserve to die, they not only do them but give approval to those who practice them." Paul rhetorically asks:

Rom. 10:13-14 For "everyone who calls on the name of the Lord will be saved." 14 How then will they call on him in whom they have not believed? And how are they to believe in him of whom they have never heard? And how are they to hear without someone preaching?

This does not only show the necessity for the explicit proclamation of the gospel but also that people must know in Him they should believe. This requires that they know *about* Him. Dr. John Frame explains:

Knowledge in this context is simply a knowledge of God's revelation, either special or general (Rom. 1:32; 10:14). It is a knowledge about God, not a personal knowledge, or friendship, with God. Nor is it a knowledge that the revelation is true. Rather, it's simply a knowledge of what the revelation says.<sup>[32]</sup>

That this aspect is necessary for saving faith is explained by Robert Dabney:

The Bible agrees to this, by directing us to read and understand in order to believe; to search the Scriptures. See John 5:39; Romans 10:17; Psalm 119:34; Proverbs 16:22; Acts 28:27; John 17:3; 1 Corinthians 11:29; John 6:45. 3. We are commanded to be "able to give to every man that asketh of us, a reason of the hope that is in us" (1 Pet. 3:15). And faith is everywhere spoken of as an intelligent exercise; while religious ignorance is rebuked as sin.<sup>[33]</sup>

This moves us to the second element of saving faith.

## Assent

Now that we know what God's revelation says, we must have our judgment concerning it (not that it is proper to be a judge of what God says). God's revelation of Himself requires us to believe Him to be truthful in what He says and reveals about Himself and us. This element is sometimes called *belief* or *assent* to the revelation of God. Berkhof calls this the "emotional element"<sup>[34]</sup> of saving faith. Because in this element, a man begins to show interest in what is said in that revelation. We judge God to be true in what He says and we show interest in what He says about Himself, us and redemption. We agree with the truth of God. We believe God. This is mostly seen in the construction of *pisteuo* with the dative of a person or thing ([see here](#)).

If we take the example of those described in Romans 1:32. At this stage, they would recognize the truth of God's decree and try to live according to it. This is the kind of faith that many professing Christians have. They know that God's Word is true and what He says is right. They follow some things and reject others. They have not fully committed themselves to God. Let's take the example of what Nicodemus said to our Lord:

John 3:2 This man came to Jesus by night and said to him, "Rabbi, **we know that you are a teacher come from God**, for no one can do these signs that you do unless God is with him."

They knew and Nicodemus acknowledged the truth that the Son of God came from God and that God was with Him. Does this mean that Nicodemus was saved? No, I don't think so because faith does not merely consist in acknowledging the truth. It is more than that. This is even more evident when the Lord Jesus counters this statement with "Truly, truly, I say to you, unless one is born again he cannot see the kingdom of God" (John 3:3). He then goes on to explain that the serpent that was lifted in the wilderness pointed to Him and that salvation is by believing *in* Him (John 3:14-18). Those who attain up to this element of faith, show interest in salvation and the things of Christ as did Nicodemus. A. H. Strong observes that "Those in whom this awakening of the sensibilities is unaccompanied by the fundamental decision of the will, which constitutes the next element of faith, may seem to themselves, and for a time may appear to others, to have accepted Christ."<sup>[22]</sup> But they



are they who are sown among the rocky ground, without root in them (Matt. 13:20-21). This is the highest level that temporary and false believers can attain. Psalm 106:12-13 describes very well those sown among the rocky ground: "Then they believed his words; they sang his praise. 13 But they soon forgot his works; they did not wait for his counsel." In John 8, we have John telling us that as a result of Christ's preaching about Him being the Light of the World, "many believed in him" (John 8:30). Here, the *pisteuo eis* construction is used which is used of true faith. But the context clearly shows that it is not true faith (see also John 2:23-24). He sets the condition to test their faith: "If you abide in my word, you are truly my disciples" (John 8:31). I believe that this passage is familiar to most of us, so I will not go in detail about it. They quickly reject our Lord's statements and show that they had no true faith *in* Him. They believe the things He said and considered them true, but they were no disciples. In fact, they are called children of their "father the devil" (John 8:44). Dr. Robert Reymond explains *assent* in this way:

Assent (*assenus*) refers to the intellectual or cognitive conviction that the knowledge one has acquired about Christ is indeed factually true and that the provisions of the gospel of Christ correspond exactly to one's actual (not necessarily "felt") needs. Without this element faith becomes simply mysticism, for to place one's trust in what one has heard or read about but does not believe to be true is simply an "existential leap" into the abyss of absurdity.<sup>[12]</sup>

While truth is essential to true faith, it is not enough. Believing that a parachute saves a man jumping from the sky is different than *putting* the parachute on to be saved. To believe that the parachute saves is not enough.

## Trust

The last element of saving faith is that by which we have the knowledge of God's revelation, we assent to its truths and promises, and we choose to trust it and cast ourselves upon Christ. While we, Calvinists, don't often like to speak of faith as something we 'chose', the truth of the matter is, is that faith is, in fact, a choice to trust and put our confidence upon Christ. We object to the usual non-Calvinist use of this and the minimizing of the biblical command to "repent and believe" to "making a choice." When we believe, we *choose* to put our trust in Christ for our salvation. We simply do not believe that we have the ability in ourselves to believe unless the Spirit of Christ regenerates us and grants us faith ([see above](#)). Saving faith is fundamentally surrendering one's self to Christ and putting all confidence and hope in Him. This is expressed in this element of saving faith. This sense is most clearly seen in the construction of *pisteuo* with *eis* ([see above](#)). We do not merely assent to God's truth, but we commit ourselves to what it says and put our confidence in it. We do not merely believe that the parachute saves, but we put on the parachute to be saved!

So, John 1:12 says that believing *in* Christ is like **receiving** Him. Those who believe and receive Christ in this way become children of the living God! To receive Christ is to embrace Him and be satisfied in Him as my all in all and as one's own. He is my Jesus, my Savior! To believe in Christ is to **obey** Him. This is made clear by the parallelism of John 3:36. We do not earn it by our obedience, but obedience is the result of our salvation and commitment to believe and follow Christ. If we claim to love Jesus but do not obey Him then we deceive ourselves (John 14:15, 21; 15:10; 1 John 5:3). Saving faith knows that all of its hope of salvation is based on **Christ's righteousness**. Paul's hope is to "be found in him, not having a righteousness of my own that comes from the law, but that which comes through faith in Christ, the righteousness from God that depends on faith" (Phil. 3:9). It is to put ourselves and our "me" to death and live for and in Him. That is why Paul can say this beautiful testimony of every true Christian:

Gal. 2:20 I have been crucified with Christ. It is no longer I who live, but **Christ who lives in me**. And the life I now live in the flesh **I live by faith in the Son of God**, who **loved me and gave himself for me**.

True faith lives for and in Christ. It recognizes that it needs Christ because without Him, we are nothing and can do nothing (e.g. John 15:1-5). It is to believe in His love and sacrifice for us. Paul lays this out very personally and it is the drive in his life. He has been loved much and thus he wants to do everything for Christ. Saving faith does not say, "Oh, I've been saved from hell, so I'll just spend the rest of my life trying to be good." Saving faith seeks to dedicate, commit and submit everything to Christ. It is only through faith in His name that we can attain "the forgiveness of sins" promised to us in the New Covenant (Acts 10:43). Saving faith does not put confidence in the flesh (Phil. 3:3). Those who have saving faith are all justified (e.g. Rom. 4:5, 24; Gal. 2:16; [see chapter 11](#)). This is the most fundamental act of saving faith. Dr. Reymond explains:

And it is particularly this third element of *trust* or confidence that is saving faith's most characteristic act, as the sinner cognitively, affectively, and volitionally transfers all reliance for pardon, righteousness, and cleansing away from himself and his own resources in complete and total abandonment to Christ, whom he joyfully receives and upon whom alone he rests entirely for his salvation.<sup>[35]</sup>

Louis Berkhof explains the importance and relation of *trust* with the other elements:

This is the crowning element of faith. Faith is not merely a matter of the intellect, nor of the intellect and the emotions combined; it is also a matter of the will, determining the direction of the soul, an act of the soul going out towards its object and appropriating this. Without this activity the object of faith, which the sinner recognizes as true and real and entirely applicable to his present needs, remains outside of him. And in saving faith it is a matter of life and death that the object be appropriated. This third element consists in a personal trust in Christ as Saviour and Lord, including a surrender of the soul as guilty and defiled to Christ, and a reception and appropriation of Christ as the source of pardon and of spiritual life. Taking all these elements in consideration, it is quite evident that the seat of faith cannot be placed in the intellect, nor in the feelings, nor in the will exclusively, but only in the heart, the central organ of man's spiritual being, out of which are the issues of life.<sup>[36]</sup>

In confirmation to the last point, see the following passages: Romans 10:8-9; Ephesians 3:17; Hebrews 3:12 (the opposite); 10:22.

Faith is truly an empty hand. As *Rock Of Ages* says, "Nothing in my hand I bring, Simply to Thy cross I cling." Faith is not an act by which we gain favor. Faith is not a work to be rewarded. Neither is it why we are justified. Faith is the *means* of justification, but not the reason. The only reason for justification is the sacrifice and resurrection of Christ. We went more in-depth about this subject in chapter 11 ([see here](#)). It is true that faith is the empty hand, but it is an empty hand stretched out to God wherein God places His Son. The empty hand of faith lays hold on Christ, our all-in-all, in Whom we have "all things that pertain to life and godliness" (1 Pet. 1:3). We have our righteousness, sanctification, and redemption in Christ (1 Cor. 1:30-31; 2 Cor. 5:21). When we come to God by His Son, we never go empty-handed. We have Christ for Whom we live and for Whom we die.

Saving faith is in deep love with Jesus and is deeply wounded when we sin against Him and grieve His Spirit (Eph. 4:30). It loves Christ for all that He is. It seeks to reflect Christ in its thoughts, words, and deeds.

So we understand that saving faith is about knowledge of God's revelation, it is about assent and acceptance of God's truth, and it is certainly a choice to commit one's self and hope of salvation to Jesus Christ.

## The Ground of Faith

On what is our faith based or grounded? It is generally answered that Christ is the object of saving faith as He is presented to us in the gospel. This means that our faith rests or is based upon the promise of God in the gospel. This gospel comes to us not in general revelation, but in special revelation, i.e., the Bible. Therefore, our faith is grounded in the truthfulness and faithfulness of God. This God is revealed both by general and special revelation, but personally and closely only through special revelation. This means that our faith rests upon the God of the Word. Saving faith does not rest in the natural man. Scripture teaches that we should not trust in man in such away (Ps. 118:8-9; Jer. 17:5). The wisdom of man is foolishness to God, therefore, this also cannot be the ground of our faith. In 1 Corinthians 2, Paul says:

1 Cor. 2:1-5 And I, when I came to you, brothers, did not come **proclaiming to you the testimony of God** with lofty speech or wisdom. 2 For I decided to know nothing among you except **Jesus Christ and him crucified**. 3 And I was with you in weakness and in fear and much trembling, 4 and my speech and my message were not in plausible words of wisdom, but **in demonstration of the Spirit and of power**, 5 so that **your faith might not rest in the wisdom of men but in the power of God**.

Paul intentionally does not want to come with "lofty speech or wisdom" because he does not want to entice them through his own wisdom. Rather, he preached only Jesus Christ crucified, even if that was foolishness to them (1 Cor. 1:22-24). He knows that God is glorified in our weakness and He is shown strong in and through it (2 Cor. 12:9). His preaching rather was "in demonstration of the Spirit and of power". In other words, it was accompanied by the testimony of the Spirit Who confirmed the message through signs and wonders. Charles J. Ellicott explains on v. 4 that "The Apostle's demonstration of the truth of the gospel was the result of no human art or skill, but came from the Spirit and power of God, and therefore the Corinthians could glory in no human teacher, but only in the power of God, which was the true source of the success of the gospel amongst them."<sup>[37]</sup> Without the work of the Holy Spirit, the preaching of the gospel will only create temporary or historical believers, which is no true faith. Therefore, Paul says that he did this "so that your faith might not rest in the wisdom of men but in the power of God." Charles Hodge, therefore says, "The Spirit demonstrates the truth to the mind, i.e., produces the conviction that it is truth, and leads the soul to embrace it with assurance and delight."<sup>[38]</sup> Calvin observes that

their faith was founded not on men but on God. If the Apostle's preaching had rested exclusively on the power of

eloquence, it might have been overthrown by superior eloquence, and besides, no one would pronounce that to be solid truth which rests on mere elegance of speech. It may indeed be *helped by it*, but it ought not to *rest upon it*... Let it then be known by us that it is the property of faith to rest upon *God* alone, without depending on *men*; for it requires to have so much certainty to go upon, that it will not fail, even when assailed by all the machinations of hell, but will perseveringly endure and sustain every assault. This cannot be accomplished unless we are fully persuaded that God has spoken to us, and that what we have believed is no mere contrivance of men. While faith ought properly to be founded on the word of God alone, there is at the same time no impropriety in adding this second prop, — that believers recognize the word which they hear as having come forth from God, from the effect of its influence.<sup>[30]</sup>

God and His promises are the ground of our faith. We are not grounding our faith upon “cleverly devised myths”, but upon the Living God and His perfect Word. To not base and have the ground of our faith in God is utter foolishness, for what other ground is there, then? Another ground of saving faith, closely associated with the Word of God, is the testimony of the Holy Spirit. The Holy Spirit is God, therefore, our faith still rests in God, His promises and works. But in 1 Corinthians 2:5, “the power of God” is closely connected with the “demonstration of the Spirit and of power” (1 Cor. 2:4). It is the Holy Spirit Who renews us and gives us the blood-purchased gifts of faith and repentance. It is also He Who testifies in our hearts not only about the divine origin of the Bible, but also about our faith ([see chapter 1:5](#)). Without the Holy Spirit, we would never recognize the divine origin of the Bible and submit to the God revealed in it. Therefore, says Berkhof, “The means by which we recognize the revelation embodied in Scripture as the very Word of God is, in the last analysis, the testimony of the Holy Spirit”<sup>[39]</sup>. Paul teaches also that “The Spirit himself bears witness with our spirit that we are children of God” (Rom. 8:16). We cannot become children of God without the work of the Holy Spirit (e.g. Gal. 3:14, 29). He is the testimony given by God to give testimony to Christ and our identity in Him. 1 John 5:10 says that “Whoever believes in the Son of God has the testimony in himself” and 1 John 5:7-8 identifies the Spirit as the One Who testifies. Charles Hodge explains:

The second proof, that the Scriptures teach that faith is the reception of truth on the ground of testimony or on the authority of God, is, that the thing which we are commanded to do, is to receive the record which God has given of his Son. This is faith; receiving as true what God has testified, and because He has testified it. “He that believeth not God hath made him a liar; because he believeth not the record that God gave of his Son.”... “And this is the testimony, (ἡ μαρτυρία) that God hath given to us eternal life, and this life is in his Son” (1 John v. 10, 11). There could hardly be a more distinct statement of the Scriptural doctrine as to the nature of faith. Its object is what God has revealed. Its ground is the testimony of God. To receive that testimony, is to set to our seal that God is true. To reject it, is to make God a liar. “If we receive the witness of men, the witness of God is greater: for this is the witness of God which he hath testified of his son.”

Such is the constant teaching of Scripture. The ground on which we are authorized and commanded to believe is, not the conformity of the truth revealed to our reason, nor its effect upon our feelings, nor its meeting the necessities of our nature and condition, but simply, “Thus saith the Lord.” The truths of revelation do commend themselves to the reason; they do powerfully and rightfully affect our feelings; they do meet all the necessities of our nature as creatures and as sinners; and these considerations may incline us to believe, may strengthen our faith, lead us to cherish it, and render it joyful and effective; but they are not its ground. We believe on the testimony or authority of God.<sup>[40]</sup>

He goes on to give the examples of the promise of the Protevangelium (Gen. 3:15); Noah being warned about the Flood and the building of the ark; the promises to Abraham. The ground of these promises or warnings was God Himself and His truthfulness. There was no way for Noah to know that a global flood would come. For Abraham, it was against nature to believe that he could be a father at the age of 99, but he believed because of God’s authority. Paul teaches that our faith rests upon the resurrection of Christ (1 Cor. 15:12-17). We were not there when Christ was raised, but we believe God’s testimony about His Risen Son. Our faith rests upon the testimony and truth of God as revealed to us in His Word and by His Spirit.

From the various systematic theology texts which I own, Hodge was the only one to spend considerable time about the ground of faith, therefore, another quote is in order to glean and learn from his wisdom:

When, therefore, a Christian is asked, Why he believes the Scriptures and the doctrines therein contained, his simple answer is, On the testimony or authority of God. How else could he know that the worlds were created by God, that our race apostatized from God, that He sent his Son for our redemption, that faith in Him will secure salvation. Faith in such truths can have no other foundation than the testimony of God. If asked, How God testifies to the truth of the Bible? If an educated man whose attention has been called to the subject, he will answer, In every conceivable way: by signs, wonders, and miracles; by the exhibition which the Bible makes of divine knowledge, excellence, authority, and power. If an uneducated man, he may simply say, “Whereas I was blind, now I see.” Such a man, and indeed every true Christian, passes from a state of unbelief to one of saving faith, not by any process of research or argument, but of

inward experience. The change may, and often does, take place in a moment. The faith of a Christian in the Bible is, as before remarked, analogous to that which all men have in the moral law, which they recognize not only as truth, but as having the authority of God. What the natural man perceives with regard to the moral law the renewed man is enabled to perceive in regard to “the things of the Spirit,” by the testimony of that Spirit with and by the truth to his heart.<sup>[41]</sup>

## The Blessings of Faith

Scripture is filled with statements as to the fruits of faith. The Confession explicitly mentions a few: “justification, sanctification, and eternal life, by virtue of the covenant of grace.” The following blessings of the covenant are said to come by or through faith:

**Justification:** Justification is by faith through grace (e.g. Eph. 2:8-9; Rom. 3:22, 28; 5:1; Gal. 2:16). Faith is not the reason for justification. Neither is it the ground. The only reason and ground of justification is the active and passive obedience of Christ. Faith merely receives Christ Who has done everything for our justification. [See chapter 11.](#)

**Sanctification:** We are not justified by faith and then left to be sanctified by works. Christians are described as “those who are sanctified by faith in me” (Acts 26:18). Galatians 5:6 says that faith works through love, which is a growing fruit of holiness. [See chapter 13.](#)

**Eternal life:** The most popular verse of the Bible declares: “For God so loved the world, that he gave his only Son, that whoever believes in him should not perish but have eternal life” (John 3:16, 36; 6:40, 54, 68; 10:27-28). This eternal life is not only endless life, but it is a spiritual life wherein God the Father and the Son are personally and relationally known (John 17:3). Eternal life is a present blessing (John 5:24)!

**Peace:** Romans 5:1 says that “since we have been justified by faith, we have peace with God through our Lord Jesus Christ.” This peace is the peace of reconciliation and a restored relationship between God and man as Paul goes on to explain. By faith, the hostility between God and man has been removed because God’s wrath has been satisfied on behalf of those who believe. This is so because God poured out His wrath upon His Son and credits His Son’s righteousness to those who believe. Therefore, there is *really* no ground for God to be hostile toward those who believe in Christ and thus are in Christ.

**Adoption:** By faith, we become children of the living God. Not all are children of God. Only those who belong to Jesus, become sons of God. Galatians 3:26 says, “for in Christ Jesus you are all sons of God, through faith.” It is only in Christ that we are “sons of God” and this is “through faith.” [See chapter 12.](#)

**Perseverance:** We are kept in the faith by faith. 1 Peter 1:5 beautifully says that we are they “who by God’s power are being guarded through faith for a salvation ready to be revealed in the last time.” Albert Barnes explains the word *kept* or *guarded* which is used here:

That is, “kept” or preserved in the faith and hope of the gospel; who are preserved from apostacy, or so kept that you will finally obtain salvation. The word which is used here, and rendered “kept,” (φρουρεῖω phroureō,) is rendered in 2Co 11:32, kept with a garrison; in Gal 3:23, and here, kept; in Phi 4:7, shall keep. It does not elsewhere occur in the New Testament. It means to keep, as in a garrison or fortress; or as with a military watch. The idea is, that there was a faithful guardianship exercised over them to save them from danger, as a castle or garrison is watched to guard it against the approach of an enemy.<sup>[19]</sup>

[See chapter 17.](#)

**Holy Spirit:** Not only the Holy Spirit works faith in our hearts through regeneration, but through faith, we receive Him too! He comes to make His abode in us as His temple. John 7:38, which is a difficult text, says, “Whoever believes in me, as the Scripture has said, ‘Out of his heart will flow rivers of living water.’” But thankfully, we are not in the dark as to what it means because John explains it in the next verse: “Now this he said about the Spirit, whom those who believed in him were to receive” (John 7:39). Everyone who belongs to Jesus Christ has His Spirit (Rom. 8:9). Galatians 3:14 explains that “in Christ Jesus the blessing of Abraham might come to the Gentiles,” which is justification by faith. But why? The verse goes on to say “so that we might receive the promised Spirit through faith.” See also Galatians 3:2, 5; Ephesians 1:13.

**Communion with God:** By faith, the Holy Spirit comes to dwell in us. Through the Spirit, we have access to the Father and the Son. Romans 5:1-2 after saying that we have peace with God through faith, explains that “Through [Christ] we also obtained access by faith into this grace in which we stand” (see also Eph. 2:18, 22). Ephesians 3:17 teaches that Christ dwells in our hearts through faith.

**Union with Christ:** All the blessings of salvation find their beginning with our union with Christ. Let’s take for example Colossians 2:12. In this passage, union with Christ is expressed in the words “with him.” Therefore, Paul says that we were

“buried with him in baptism, in which you were also raised with him through faith”. Charles Hodge explains, “To be in Christ, and to believe in Christ, are, therefore, in the Scriptures convertible forms of expression. They mean substantially the same thing and, therefore, the same effects are attributed to faith as are attributed to union with Christ.”<sup>[42]</sup> [See chapter 27.](#)

**Inherit the promises:** This is the great blessing which is attributed to the saints of old in Hebrews 11. In Hebrews 6:12, the Author calls his audience to be “imitators of those who through faith and patience inherit the promises.”

**Live by faith:** Finally, one blessing of salvation is to live *by faith*. Habakkuk 2:4 says, “Behold, his soul is puffed up; it is not upright within him, but the righteous shall live by his faith.” This passage is quoted in Romans 1:17; Galatians 3:11; Hebrews 10:38. Romans 1:17 teaches that “the righteousness of God is revealed from faith for faith” and the basis of this is Habakkuk 2:4. Calvin, on Romans 1:17, explains “that the life of the righteous consists in faith.”<sup>[30]</sup> Albert Barnes observes that this statement does not speak about justification by faith, but about the persons justified by faith:

This expression, therefore, does not mean, as it is sometimes supposed, the “justified by faith” shall live; but it is expressive of a general principle in relation to people, that they shall be defended, preserved, made happy, not by their own merits, or strength, but by confidence in God. This principle is exactly applicable to the gospel plan of salvation. Those who rely on God the Saviour shall be justified, and saved.<sup>[19]</sup>

But, this is a sense given to the Habakkuk passage in Galatians 3:11. As Philip Schaff observes, “Paul clearly holds that if the righteous man truly lives, it is because he has been accounted righteous by faith; comp. Gal 3:11, where the same passage is quoted.”<sup>[43]</sup> In Galatians 2:20, Paul is able to say that “the life I now live in the flesh I live by faith in the Son of God”. Faith is not a passive thing for Paul; it is his drive or power of life. The apostle speaks of faith “as the element or atmosphere in which the Christian lives. He is, as it were, *steeped* in faith.”<sup>[37]</sup> Schaff observes that “faith is the living element in which Paul moved.”<sup>[43]</sup>

The last passage that I want to look at here is **2 Corinthians 5:7** wherein Paul says that “we walk by faith, not by sight.” In order to rightly understand the passage, we must first note the context. He speaks about our physical body and the body of our resurrection at the beginning of the chapter and encourages the readers by reminding them about these truths. That God has destined us and prepared our resurrection bodies is guaranteed by the fact that He “has given us the Spirit as a guarantee” (2 Cor. 5:5). Because of holding these truths before our eyes, Paul says “So we are always of good courage” (2 Cor. 5:6a). While we are in the body, we are *physically* away from the Lord (2 Cor. 5:6b). How so? Then comes our passage: “**for** we walk by faith, not by sight.” Then, in v. 8, to be away from the body is to be “at home with the Lord.” We must observe that there are three contrasts presented in this passage: (1) earthly home vs. heavenly home (2 Cor. 5:1-4); (2) being in the body vs. being away from the Lord (2 Cor. 5:6); (3) being away from the body vs. being at home with the Lord (2 Cor. 5:8). This passage simply teaches that while we are still in the body, we are physically or “seeingly” away from the Lord. We do not see him with our eyes, yet we behold Him by faith. But when that time comes when we will meet Him, we will see Him “face to face” (1 Cor. 13:12). To walk by faith is to conduct our lives by faith in the Son of God. This passage does not say that faith is not based upon evidence as some skeptics allege.

As James Boyce says at the outset of his chapter on faith:

As disbelief was so prominent in the sin of the first Adam so faith is most prominent in the redemption through the second Adam.

It holds an important connection with every act and condition of salvation. It is by faith that men come into vital union with Christ, through faith that they are justified, through faith that they can acceptably worship, through faith that the Christian lives, through faith that his sanctification progresses, it being the means of his conquering the world, of his exercising hope in his future, and becoming more and more identified with Christ in his spiritual reign here and hereafter. These facts evince its importance and the necessity of fully understanding what is meant by it.<sup>[44]</sup>

These blessings are ours in Christ “**by virtue of the covenant of grace.**” This is the New Covenant of Grace, in which God provides that which He requires, for His glory. To say that these blessings are by virtue of the covenant of grace is another way of saying that we did not earn them. It is also to say that they belong only to believers. They are not given to us because we deserve them. We receive these blessings of faith because Christ fulfilled every possible condition for us to receive these blessings of the covenant. How great and incomprehensible is the wisdom of God in planning the way of salvation to His own glory and the salvation of His people! All glory to the Triune Sovereign!

## Faith and Repentance

While faith and repentance are not explicitly connected in this chapter, it is important, for a whole discussion on the matter,

to say something about this connection. Faith and repentance are together usually termed “conversion.” Both are gifts of God, through which we are saved (e.g. 2 Tim. 2:25; [see above](#)). Let us briefly define our terms. We said that *faith is receiving and trusting in Christ for hope and salvation*. We may define repentance as *turning away from sin and turning toward God and living for God*. Paul’s preaching was clear as he was “testifying both to Jews and to Greeks of repentance toward God and of faith in our Lord Jesus Christ” (Acts 20:21). “Repentance toward God” simply means turning back to God. Before conversion, we had our backs toward God and we were turning and living toward *sin*. But after conversion, the tables are turned. We are to turn our backs on sin and live unto God.

Christ’s first preaching was likewise clear in Mark 1:15, “The time is fulfilled, and the kingdom of God is at hand; repent and believe in the gospel.” Some people make a big issue of this because in some places **repentance is not explicitly mentioned** (e.g. John 3:16; Rom. 3:25, 28; Eph. 2:8-9; Gal. 2:16; Acts 8:12-13; 10:43; 11:17; 13:39). But this is a very silly hermeneutic. For in some places **faith is not explicitly mentioned** (e.g. Acts 2:38; 3:19; 5:31; 11:18; 17:30), but does this mean that we are only saved by repentance? When we get the biblical understanding of *saving faith* as working and Christ-centered faith, there doesn’t need to be any question about repentance and a life of repentance. Repentance does not only come initially, but it is throughout our life. As we seek to put to death the deeds of the flesh and live for Christ (Rom. 8:13; Gal. 5:16-17; [see chapter 13](#)).

Repentance is simply acknowledging Christ as Lord. This is the common confession of all true Christians (Rom. 10:9). To acknowledge Christ as Lord is to live in obedience and submission to Him. Colossians 2:6 says that “as you received Christ Jesus the Lord, so walk in him”. He is Lord and this means that we are to live in a way consistent with His will. When we sin, we are to go to Him Who atoned for all our sins and be cleansed (1 John 1:9). After that, He picks us up and we are again set on the road of obedience and repentance.

Dr. Waldron explains the differences and connection between faith and repentance:

Repentance is expressed by two Greek words. One means a change of mind about God and sin. The other means a turning from sin to God. **Faith is a conviction of the truth and a commitment to Christ**, a closely related but distinct thing. Repentance and faith are directed towards different objects (Acts 20:21). **Repentance focuses on God and his law. Faith focuses on Christ and his grace**. Repentance and faith possess different roles in salvation. The Bible, for instance, never asserts that we are justified by repentance. Faith highlights the grace that works salvation. **Repentance highlights the change that salvation works**. It is the necessary response of a regenerate soul to God and sin.<sup>[45]</sup>

In Matthew 21:32, the Lord Jesus goes so far as to say that when the Pharisees saw that the prostitutes believed in John, the Pharisees on the other hand “did not afterward change [their] minds and believe him.” If an order is to be extracted from this text, then we must say that repentance comes first and then faith. But when we look at other texts, for example, Acts 20:21 where the order is “repentance toward God and of faith in our Lord Jesus Christ” it becomes evident that we should not make one prior to the other. The main thing to keep in mind is that true faith and true repentance are presented as inseparable in Scripture. For if we say that repentance must come first, we may thereby indicate that we must be changed before we can believe which leads to works-salvation. But a change of mind (or repentance) is necessarily entailed in saving faith wherein we surrender to God and change our mind about our sin and God Himself. Grudem observes that “It is not that a person first turns from sin and next trusts in Christ, or first trusts in Christ and then turns from sin, but rather that both occur at the same time.”<sup>[46]</sup> Dabney likewise says:

The manner in which faith and repentance are coupled together in Scripture plainly shows that, as faith is implicitly present in repentance, so repentance is implicitly in faith. But if so, this gives to faith an active character [[see above](#)]. (Mark 1:15; Matt. 21:32; 2 Tim. 2:25).<sup>[47]</sup>

See for more on repentance and faith in [chapter 15](#).

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### §3 This faith, although it be different in degrees, and may be weak or strong

3. This faith, although it be **different in degrees**, and may be weak or strong, **1** yet it is in the least degree of it different in the kind or nature of it, as is all other saving grace, from the **faith and common grace of temporary believers; 2** and therefore, though it may be **many times assailed and weakened, yet it gets the victory, 3** growing up in many to the

attainment of a full assurance **4** through Christ, who is both the author and finisher of our faith. **5**

1. Matt. 6:30; 8:10, 26; 14:31; 16:8; 17:20; Heb. 5:13-14; Rom. 4:19-20
2. James 2:14; 2 Peter 1:1; 1 John 5:4
3. Luke 22:31-32; Eph. 6:16; 1 John 5:4-5
4. Ps. 119:114; Heb. 6:11-12; 10:22-23
5. Heb. 12:2

Justification is not by *strong* faith alone, but by *true* faith alone. Weak faith is still faith—if it is true faith. It is different in **kind and nature** from that faith given to **temporary believers**. Temporary believers are those who for a time seem to believe and then abandon their profession. Temporary faith is no true faith at all. The fundamental difference about true weak faith and temporary faith, other than that the one the work is a grace of the Spirit and the other is not, is that true weak faith **may be many times assailed and weakened, yet it gets the victory** and it perseveres (1 John 5:4-5). Thereby, it grows up **in many to the attainment of a full assurance through Christ**. The Confession is careful not to say that all will attain this **full assurance**, but there are some brothers and sisters who struggle throughout their whole life about their faith and justification. God, for some reason, has not chosen to give them this assurance. Nonetheless, we are all called to make our calling and election sure (2 Pet. 1:10; [see also chapter 18](#)).

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## Temporary Believers

Temporal faith is not true saving faith at all. Dr. Sam Waldron says the following about false and true faith:

False faith is different from genuine faith, not merely in duration, but in kind and nature. One of the major differences between true faith and false faith is that false faith is temporary.<sup>[48]</sup>

Dabney explains the differences between true and temporary faith:

(a) The efficient cause of saving faith is effectual calling, proceeding from God's immutable election; (Titus 2:1; Acts 13:48) that of temporary faith is the common call. (b) The subject of saving faith is a "good heart"; a regenerate soul; that of temporary faith is a stony soul. See Matt. 13:5, 6, with 8; John 3:36, or 1 John 5:1, with Acts 8:13, 23. (c) The firmness and substance of the two differ essentially. Matt. 13:21; 1 Pet. 1:23. (d) Their objects are different; saving faith embracing Christ as He is offered in the gospel, a Savior from sin to holiness; and temporary faith embracing only the impunity and enjoyments of the Christian. (e) Their results are different, the one bearing all the fruits of sanctification, comfort and perseverance; the other bearing no fruit unto perfection. See the parable of the sower again.<sup>[49]</sup>

Dr. Waldron further observes the fundamental errors that would flow if temporal faith is said to have the same nature as saving faith:

False faith is different from genuine faith, not merely in duration, but in kind and nature. One of the major differences between true faith and false faith is that false faith is temporary. That is not the only difference, however. If that were the only difference, several consequences would follow. Firstly, there could be no assurance of salvation until a person has persevered. If it is only by persevering that we can know if our faith is genuine and not false, there could be no assurance of eternal life. This would contradict the biblical teaching on the reality of assurance. Secondly, the temporary believer would be temporarily justified, adopted and forgiven (Acts 10:43; Rom. 1:16). If temporary faith is the same in nature as true faith, then the temporary believer would have fulfilled the condition of salvation. Hence God would be bound by his promises to save a temporary believer temporarily. It is not possible to be temporarily justified, adopted, or forgiven. This is Arminianism. The character of counterfeit faith is marked by the absence of three qualities that distinguish saving faith.<sup>[50]</sup>

Let's see a few examples of this false faith in Scripture.

## Judas Iscariot

We may observe temporal faith in the life of Judas. Judas was a disciple and friend of Jesus. No doubt like the other apostles he had some kind of faith in Jesus, that he was the Messiah (whatever that meant to him). He, I believe, no doubt worked miracles along with the other disciples (Luke 10:17). When the Lord Christ told his disciples that one among them is going to betray him, no one suspected Judas. In other words, he was just like the others. No one noticed he was false because he couldn't work miracles or something else. But we know that he was a wicked and a vile man. The Lord Jesus calls him the "son of destruction" or as the NET puts it "the one destined for destruction" (John 17:12). He did not have true, lasting and saving faith in Christ, otherwise, he would not be a son of perdition. If he had true and saving faith in Christ he would be called a son of God, but that was not the case with Judas. He had merely temporal, and not saving faith. Judas is the foremost example of one who had outward and temporal faith, which is no faith in the biblical sense.

## Simon the Magician

A second example is Simon the magician in Acts 8. Philip brings the gospel to Samaria, people including Simon the magician believed and were baptized (Acts 8:13). The Holy Spirit did not come upon them until the apostles came and laid their hands upon them to receive the Spirit. When Simon saw that, he envied the unique privilege that the risen Lord had given to His apostles at that time. He wanted to buy it and at that point, Peter observes the still unregenerate condition of Simon. Peter says "...your heart is not right before God. Repent, therefore, of this wickedness of yours...For I see that you are...in the bond of iniquity" (Acts 8:21-23). He confessed faith in Christ and was baptized, but he was not truthful. He did not truly trust in Christ and possess saving faith. He merely believed *things* about Christ. His faith was merely 'historical' ([see above](#)). This is what Peter saw from his question. He declares that Simon's heart is not in the right with God. But if he truly believed in Christ, he would have been justified before God (e.g. Rom 3:25-26). Furthermore, he was still in the "bond of iniquity". He was still, even after the profession of his faith and baptism, under the dominion of sin. This is simply not the case with true believers. See [chapter 9](#) on the [will in the state of grace](#).

## Matthew 7:21-23

On the last day, many will come to our Lord and claim that their miracles and profession of faith (for what else can calling him "Lord" mean?) attest to the fact that they belong to Him. Yet the most terrible words will be uttered in their ears: 'I never knew you; depart from me, you workers of lawlessness.' The Lord rejects them as mere *professors* and not *possessors* of faith. True faith always works itself into obedience to God's commands (Rom. 1:5; 16:26; Jam. 1:22; 1 John 2:3, 19; 3:7). Their faith may not have exactly been temporal, but their faith was a dead faith and thus not biblical and saving faith (Jam. 2:17, 26).

More examples from our Lord's earthly ministry could be mentioned, but I believe that these passages demonstrate that a person may have some kind of faith, other than saving and everlasting faith, which is not saving, but false faith.

## The Lasting and Growing Faith

Those who neglect the use of the regular means of grace to grow their faith will be weak ([see above on the means](#)), but will not be lost totally. The Spirit in them will always win and bring them to His Kingdom. We may see this point in the example of Peter. The Lord Christ, before His death, told Peter that he would deny Him three times (Matt. 26:33-35). When this is fulfilled the Scripture tells us that Peter "wept bitterly" (Matt. 26:75) because of his rejection of his Lord. His faith, at that time, was very weak. But when the Lord had risen and He came to all the disciples at the end of the Gospel of John, He restores Peter by having Him affirm his love for his Lord (John 21:15-19). Peter later becomes the first evangelist to speak to the crowd about the gospel of Jesus Christ on the day of Pentecost. He becomes the one through whom the Gentiles are brought to Christ. He becomes the one who is crucified upside down following the footsteps of his Lord. We see Peter's very weak faith and trust in Jesus when he denied Him, but then when the Spirit came and when the Lord Jesus restored Peter, we see his bold and fearless faith that he could stand against authorities and say "We must obey God rather than men" (Acts 5:29).

It is at this time proper to contrast the faith of Judas with the faith of Peter. Judas, when he realized his sin did not come in repentance and faith to the Lord Jesus but went and hanged himself. That is not the case with Peter. Both get told what they will do to the Lord before they do it (John 13:26-27; Matt. 26:31-35). What is the reason that Peter comes to true repentance? It is, I believe, the intercession of Jesus on his behalf:

Luke 22:31-32 "Simon, Simon, behold, Satan demanded to have you, that he might sift you like wheat, 32 but **I have prayed for you** that your faith may not fail. And **when you have turned again**, strengthen your brothers."

The prayer of the Lord Jesus for Peter assures the result that Peter will turn again, i.e., repent. Notice that the Lord does not



say, “if you have turned again”, but “when you have turned again”. The intercession of Jesus on behalf of Peter assures his repentance and continuance in the faith. Philip Schaff observes that “Our Lord prays, not that Peter be not tried, but that his faith should not utterly fail. It was only through this prayer that Peter’s faith did not fail altogether. An Apostle’s faith would become extinct, did not Christ intercede for His own.”<sup>1431</sup> This is likewise true for us who believe and place our hope in Christ. Christ intercedes for us before the Father (Heb. 7:25; 1 John 2:1-2). I believe we may rightly apply the passage about Peter to us. When we feel low and weak in our faith, Christ the risen Lord of glory and mercy is praying that our faith may not fail, but rather strengthened. True and lasting faith is of divine origin and it is a gift granted by sovereign grace. See chapter 11 on [faith as a gift](#) and [also above](#).

# Now faith is the assurance of things hoped for, the conviction of things not seen.

(Hebrews 11:1)

## Footnotes

1. [a](#), [b](#) Wayne Grudem. *Systematic Theology: An Introduction to Biblical Doctrine*. (Grand Rapids, MI: Zondervan, 1994). Chapter 35, p. 710.
2. [^](#) Many Scriptural references have been supplied by Samuel Waldron’s [Modern Exposition of 1689 Baptist Confession of Faith](#) which was apparently supplied by the [Westminster Confession of Faith 1646](#).
3. [a](#), [b](#) [Joseph Henry Thayer’s Greek Definitions](#). Taken from the [TheWord Bible Software](#). See reference for the Strong’s number.
4. [^](#) William D. Mounce. *Mounce’s Complete Expository Dictionary of Old and New Testament Words*. (Zondervan, 2006). p. 232.
5. [^](#) Louis Berkhof. [Systematic Theology](#). (Grand Rapids, Michigan: Banner of Truth Trust. 1963). pp. 493-494.
6. [^](#) Matthew Poole. [English Annotations on the Holy Bible](#). Taken from the [TheWord Bible Software](#). In loc.
7. [^](#) Mounce, Dictionary. p. 233.
8. [^](#) *Ibid.*, p. 61.
9. [^](#) James P. Boyce. [Abstract of Systematic Theology](#). (Hanford, CA: Den Dulk Christian Foundation. 2000, originally 1887). p. 385.
10. [^](#) Mounce, Dictionary. p. 61.
11. [a](#), [b](#) *Ibid.*, p. 62.
12. [a](#), [b](#) Robert R. Reymond. *A New Systematic Theology of the Christian Faith*. (Nashville, TN: Thomas Nelson. 1998). p. 728.
13. [^](#) Berkhof, *Systematic Theology*. p. 494.
14. [a](#), [b](#), [c](#) *Ibid.*, p. 495.
15. [a](#), [b](#) Reymond, *Systematic Theology*. p. 729.
16. [^](#) Grudem, *Systematic Theology*. p. 711.
17. [^](#) Berkhof, *Systematic Theology*. pp. 495-496.
18. [^](#) Grudem, *Systematic Theology*. pp. 711-712.
19. [a](#), [b](#), [c](#), [d](#) [Albert Barnes’ Notes on the Bible](#). Taken from the [TheWord Bible Software](#). In loc.
20. [a](#), [b](#) John Gill. [Exposition of the Entire Bible](#). Taken from the [TheWord Bible Software](#). In loc.
21. [^](#) Grudem, *Systematic Theology*. p. 710.
22. [a](#), [b](#), [c](#), [d](#) A. H. Strong. [Systematic Theology: A Compendium Designed For The Use Of](#)

- Theological Students*. (London: Pickering & Inglis, 1970. Originally, 1907). p. 837.
23. [^](#) Robert L. Dabney. *Systematic Theology*. (Edinburgh: Banner of Truth Trust, 1985, originally 1871). pp. 606-607.
  24. [^](#) John M. Frame. *Systematic Theology: An Introduction to Christian Belief*. (Phillipsburg, NJ: P&R Publishing, 2014). p. 955.
  25. [^](#) Berkhof, *Systematic Theology*. p. 506.
  26. [^](#) *Principal*. Oxford Learner's Dictionaries.
  27. [^](#) Charles Hodge. *Systematic Theology: Volume 3: Soteriology*. (Peabody, MA: Hendrickson Publishers. 1999, originally 1872). p. 96.
  28. [^](#) Jamieson, Fausset, Brown. *Commentary Critical and Explanatory on the Whole Bible (Abridged)*. Taken from the *TheWord Bible Software*. In loc.
  29. [^](#) Berkhof, *Systematic Theology*. pp. 496-498, 509; Dabney, *Systematic Theology*. pp. 601-603, 610-611; Boyce, *Abstract*. p. 398; Hodge, Vol. 3. pp. 86-88.
  30. [a](#), [b](#), [c](#) John Calvin. *Commentaries*. Taken from the *TheWord Bible Software*. In loc.
  31. [^](#) Dabney, *Systematic Theology*. p. 601.
  32. [^](#) Frame, *Systematic Theology*. p. 952.
  33. [^](#) Dabney, *Systematic Theology*. p. 603.
  34. [^](#) Berkhof, *Systematic Theology*. p. 504.
  35. [^](#) Reymond, *Systematic Theology*. pp. 728-729.
  36. [^](#) Berkhof, *Systematic Theology*. p. 505.
  37. [a](#), [b](#) Charles J. Ellicott. *Commentary For English Readers*. Taken from the *TheWord Bible Software*. In loc.
  38. [^](#) Hodge, *Systematic Vol. 3*. p. 71.
  39. [^](#) Berkhof, *Systematic Theology*. p. 506.
  40. [^](#) Hodge, *Systematic Vol. 3*. pp. 65-66.
  41. [^](#) *Ibid.*, p. 70.
  42. [^](#) *Ibid.*, p. 104.
  43. [a](#), [b](#), [c](#) Philip Schaff. *A Popular Commentary on the New Testament*. Taken from the *TheWord Bible Software*. In loc.
  44. [^](#) Boyce, *Abstract*. p. 385.
  45. [^](#) Waldron, *Exposition of 1689*. pp. 236-237.
  46. [^](#) Grudem, *Systematic Theology*. pp. 713-714.
  47. [^](#) Dabney, *Systematic Theology*. p. 606.
  48. [^](#) Waldron, *Exposition of 1689*. p. 234.
  49. [^](#) Dabney, *Systematic Theology*, pp. 600-601.
  50. [^](#) Waldron, *Exposition of 1689*. p. 234.