

PHASE ONE FAITH

1. Problem.

- a. Is this statement true? “To the question; ‘What must I do to be saved?’, the old gospel replies: believe on the Lord Jesus Christ. To the further question; ‘what does it mean to believe on the Lord Jesus Christ?’, its reply is: it means ***knowing*** oneself to be a sinner, and Christ to have died for sinners; ***abandoning*** all self-righteousness and self-confidence, and ***casting oneself*** wholly upon him for pardon and peace; and ***exchanging*** one’s natural enmity and rebellion against God for a spirit of grateful submission to the will of Christ through the renewing of one’s heart by the Holy Ghost. And to the further question still, ‘How am I to go about believing on Christ and ***repenting***, if I have no natural ability to do these things?’, it answers: ***look*** to Christ, ***speak*** to Christ, ***cry*** to Christ, just as you are; ***confess*** your sin, your impenitence, your unbelief, and ***cast yourself*** on his mercy; ***ask*** him to give you a new heart, working in you true repentance and firm faith; ***ask*** him to take away your evil heart of unbelief and to write his law within you, that you may never henceforth stray from him. ***Turn*** to him and ***trust*** him as best you can, and ***pray*** for grace to ***turn*** and ***trust*** more thoroughly; ***use*** the means of grace expectantly, ***looking*** to Christ to draw near to you as you ***seek to draw near*** to him; ***watch, pray, and read and hear*** God’s word, ***worship and commune*** with God’s people, and so ***continue till you know*** in yourself beyond doubt that you are indeed a changed being, a penitent believer, and the new heart which you desired has been put within you. The emphasis in this advice is on the need to ***call upon*** Christ directly, as the very first step. ... So do not postpone action till you think you are better, but honestly ***confess*** your badness and ***give yourself up*** here and now to the Christ who alone can make you better; and ***wait*** on him till his light rises in your soul, as scripture promises that it shall do. Anything less than this direct dealing with Christ is disobeying the gospel.”¹

2. Definition

- a. Hebrew.
- (1) אמן: “to have trust in, to believe in” (*HALOT*, 64).
- (a) **Ge 15:6** 6 And [Abram] believed (אמן) Yahweh, and he counted it to him as righteousness.
- 1) This is the first instance of “believe” in the Bible.
- (b) **Ex 4:30-31** 30 Aaron spoke all the words that Yahweh had spoken to Moses and performed the signs (אֵתוֹת) in the sight of the people [Israelites]. 31 The people (עַם) believed (אמן), and when they heard that Yahweh paid attention (פָּקַד) to the sons of Israel and that he had seen (רָאָה) their distresses (עֲנִיּוֹתָם), they bowed down (קָדַד) and worshiped (חָוָה).
- (c) **Ex 14:31** 31 Israel saw the great power that Yahweh used against the Egyptians, so the people feared Yahweh, and they believed (אמן) in Yahweh and in his servant Moses.
- (2) בטח: “to feel secure...trust...be confident...rely on something” (*HALOT*, 120).
- b. Greek.

¹ J. I. Packer, *In My Place Condemned He Stood: Celebrating the Glory of the Atonement* (Wheaton, IL: Crossway Books, 2007), 138-39.

- (1) The Greek term for “faith” ranges in meaning from subjective confidence to objective basis for confidence (*BDAG*, 818).
 - (2) πίστις: “the state of believing on the basis of the reliability of the one trusted, trust, confidence, faith” (*BDAG*, 818).
 - (3) πιστεύω: is “to consider something to be true and therefore worthy of one’s trust, believe, to entrust oneself to an entity in complete confidence, believe in, trust” (*BDAG*, 816).
- c. Faith is agreeing that a proposition is true and relying upon it.
- (1) “[T]he primary idea of faith is trust. The primary idea of trust is that which is trustworthy; that which sustains our expectations, which does not disappoint, because it really is what it is assumed or declared to be. It is opposed to the deceitful, the false, the unreal, the empty, and the worthless. To regard a thing as true, is to regard it as worthy of trust, as being what it purports to be. Faith in the comprehensive and legitimate meaning of the word, therefore, is trust.”²
 - (2) “Acceptance of the Lord Jesus Christ, as He is offered to us in the gospel of His redeeming work, is saving faith.”³
 - (3) “‘Belief’ ...denotes that the person involved actually supposed the fact in question to be true. A person’s belief may be inferred from circumstances.”⁴
 - (4) God is looking for belief in..., not just belief that....⁵
- d. Working definition:

Faith is understanding the significance of Jesus’ person and finished work in the context of the biblical story, changing one’s mind away from previous objects of faith, and relying exclusively upon Jesus’ person and finished work to be right with God.

3. Distinction from Phase Two Faith.

- a. Phase one faith:
- (1) “We shall now have a full definition of faith if we say that it is a firm and sure knowledge of the divine favour toward us, founded on the truth of a free promise in Christ, and revealed to our minds, and sealed on our hearts, by the Holy Spirit.”⁶
 - (2) “Believing in Christ means you accept as true the fact that [Jesus Christ] died as your personal substitute. In the moment you believe you are declared innocent and your death penalty is removed. God gives you eternal life and guarantees your salvation. Instantly you are brought into an eternal relationship with God.”⁷

² Charles Hodge, *Systematic Theology*, 3:43.

³ J. Gresham Machen, *What Is Faith?*, 154.

⁴ Unknown, probably from a jury instruction.

⁵ J. Warner Wallace, *Cold-Case Christianity*, 18.

⁶ John Calvin and Henry Beveridge, *Institutes of the Christian Religion*, vol. 2 (Edinburgh: The Calvin Translation Society, 1845), 102–104.

⁷ R. B. Thieme, Jr., “A Matter of Life and Death,” 3.

- (3) “Faith is simply believing. God requires nothing of you except belief. In return, He gives you eternal life. You receive by faith the gift He is offering.”⁸
- b. Phase two faith.
- c. The content one must believe to be justified is relatively small. The content one must believe to advance to spiritual maturity is much greater.
- d. God’s message to the believer is entirely different than his message to the unbeliever. There is only one imperative addressed to the unbeliever—believe in Messiah Jesus! All other imperatives in Scripture are addressed believers. This is why most of the Bible does not apply to unbelievers. The Christian life is for Christians only.
- e. Hebrews 11 and James 2 discuss phase two faith, not phase one faith.

4. Importance.

- a. Salvation by grace through faith alone in Christ alone is a primary Christian doctrine.
 - (1) “Outside the doctrines related to the person and work of Christ, there is no truth more far-reaching in its implications and no fact more to be defended than that salvation in all its limitless magnitude is secured, so far as human responsibility is concerned, by believing on Christ as Savior. To this one requirement no other obligation may be added without violence to the Scriptures and total disruption of the essential doctrine of salvation by grace alone.”⁹
- b. Salvation through faith alone sets apart Christianity from all other worldviews.
 - (1) See *Gospel Diagram*.
- c. Whether one believes in Jesus is the most consequential decision one will ever make.
 - (1) **Jn 3:18** 18 He who believes in [Jesus] is not judged. He who does not believe has been judged already, because he has not believed in the name of the one and only Son of God.

5. Ubiquity.

- a. Everyone believes in something. We all place our trust in someone or something.
 - (1) **Job 8:11-15** 11 Can papyrus grow where there is no marsh? Can reeds flourish where there is no water? 12 While yet in flower and not cut down, they wither before any other plant. 13 Such are the paths of all who forget God. The hope of the godless shall perish. 14 His confidence is severed, and his trust is a spider’s web. 15 He leans against his house, but it does not stand. He lays hold of it, but it does not endure.

6. Simplicity.

- a. Faith in Jesus is meant to be simple, not complicated. It is:
 - (1) Receiving the kingdom of God like a child.
 - (a) **Mk 10:15** 15 Truly, I say to you, whoever does not receive the kingdom of God like a child shall not enter it.
 - (2) Knowing that Jesus is the Saviour of the world.

⁸ R. B. Thieme, Jr., “A Matter of Life and Death,” 8.

⁹ Lewis S. Chafer, *Systematic Theology*, vol. 3 (Grand Rapids, MI: Kregel Publications, 1993), 371.

- (a) **Jn 4:42** 42 ...It is no longer because of what you [the Samaritan woman] said that we [Samaritans] believe, for we have heard for ourselves and know that this one is indeed the Saviour of the world.
- (3) Believing in the Lord Jesus.
- (a) **Ac 16:30-31** 30 Then he brought them out and said, Sirs, what must I do to be saved? 31 And they said, Believe in the Lord Jesus, and you will be saved, you and your household.
- (4) “It is so freeing to really know that I need to do nothing to be saved. I’ve been saved ever since I first put my trust in Christ, and I don’t ever need to do anything to add to it, and it can’t be taken from me. The gospel is simple.”¹⁰
- b. Memorise this: “salvation by grace alone through faith alone in Jesus alone.” With this simple statement, one can’t go wrong.
- (1) “Your personal sins are not an issue to God. He has already tried and closed the case of human sin. Your ‘good deeds’ and works are not an issue to God. He offers salvation by grace through faith, not by works. ...God’s policy is salvation by grace through faith.”¹¹
- c. Be careful how you speak about salvation. Use the right terminology. Be biblically accurate and don’t confuse people.
- (1) The question, “What must I do to be saved?” must be answered with precision.¹²
- (2) “Why is it we demand extreme accuracy and exact wording when it comes to various contracts we sign, yet when it comes to a person’s eternal salvation we tolerate biblical inerrancy or doctrinal fuzziness (1 Co 14:8)?”¹³
- (3) “Semantics is key in understanding and communicating the gospel.”¹⁴
- d. Understand that what happens before and after the moment of faith is **not** faith.
- (1) “Faith, by definition, is assent to understood propositions. Not all cases of assent, even assent to Biblical propositions, are saving faith; but all saving faith is assent to one or more Biblical propositions.”¹⁵
- (2) There are three elements to genuine faith: (a) an intellectual element (*notitia*), which is the understanding of truth; (b) an emotional element (*assensus*), which is the conviction and affirmation of truth; and (c) a volitional element (*fiducia*), which is the determination of the will to obey truth.¹⁶
- (3) Faith involves the intellect, emotions, and will. The intellect is concerned with content. Emotions are concerned with confidence. Will is concerned with commitment.¹⁷

¹⁰ Carlos Tellez, Disciple Makers Multiplied.

¹¹ R. B. Thieme, Jr., “A Matter of Life and Death,” 9.

¹² Steven Waterhouse, *What Must I Do to Be Saved?*, 5.

¹³ Dennis Rosker, *Seven Reasons Not to Ask Jesus into Your Heart*, 35.

¹⁴ Charles C. Ryrie, *So Great Salvation*, 22-23.

¹⁵ Gordon Clark, *Faith and Saving Faith*, 118.

¹⁶ Louis Berkhof, *Systematic Theology*, 503.

¹⁷ Steven Waterhouse, *What Must I Do to Be Saved?*, 14.

- (4) “Assent to certain propositions is not the whole of faith, but it is an absolutely necessary element in faith... One cannot trust a God whom one holds with the mind to be either non-existent or untrustworthy.”¹⁸
- e. Faith may or may not be accompanied by other things.
- (1) Faith in Messiah Jesus may be accompanied by a change in one’s emotion, will, or behavior. But these are not faith. Faith remains what it is. It is the *sine qua non* of justification. Don’t confuse the trappings of faith for the faith itself.

What Is Faith?

| Before Faith | Faith | After Faith |
|---|---|--|
| Intellect/Mind - No | Heart - Yes | Emotions/Will/Behaviour - No |
| To acknowledge To affirm To assent To comprehend To know To realise To recognise To understand | To accept To be assured that To be confident that To be convinced that To believe in/into/upon To cast oneself upon To confess that To come to know To decide for To hold with the mind To place confidence in To receive To regard as true To rely upon To render a verdict To trust in | To abandon oneself To commit one’s life To comply To firmly commit To follow To be genuinely devoted To give up oneself To make Jesus Lord To obey To promise to obey To stop sinning To surrender oneself To yield to |

7. Exclusivity.

- a. Faith in Jesus is absolutely the only requirement for one to be saved.
- (1) **Eph 2:8-9** 8 For by grace you have been saved through faith. And this is not your own doing. It is the gift of God, 9 not a result of works, so that no one may boast.
- (a) The reason salvation is through faith alone is so that none of us may boast.
- (2) “Upwards of 115 New Testament passages condition salvation on *believing*, and fully 35 passages condition salvation on *faith*, which latter word in this use of it is an exact synonym of the former. These portions of Scripture, totalling about 150 in all, include practically all that the New Testament declares on the matter of the human responsibility in salvation...”¹⁹
- b. Faith in Jesus is the only way we can uphold the requirements of God’s law.
- (1) **Ro 3:31** 31 Do we then overthrow the Torah by this faith? By no means! On the contrary, [by faith] we uphold the Torah.
- c. Faith in Jesus is the only issue for the unbeliever.
- (1) “Men of this dispensation are condemned for their unbelief. This is expressly declared in John 3:18 and implied in John 16:7-11.... The sum total of sin in the

¹⁸ J. Gresham Machen, *What Is Faith?*, 48.

¹⁹ Lewis Sperry Chafer, *Systematic Theology* (Grand Rapids, MI: Kregel Publications, 1993), 3:376.

present age is *unbelief* (John 16:9), as the sum total of human responsibility toward God in securing a right relation to God is *belief* (John 6:29).²⁰

- (2) “We can only be made right with God on his conditions. We cannot make up our own rules.”²¹
- d. Justification through faith alone levels the playing field for all humanity.
 - (1) **Mt 21:31-32** 31 Jesus said to [the Jewish leaders], Truly, I say to you, the tax collectors and the prostitutes go into the kingdom of God before you. 32 For John came to you in the way of righteousness, and you did not believe him, but the tax collectors and the prostitutes believed him. And even when you saw it, you did not afterward change your minds and believe him.
- e. Justification through faith alone is true in every dispensation.
 - (1) **Ge 15:6** 6 [Abram] believed (אמן) Yahweh, and he counted (חשב) it to him as righteousness.
 - (2) **Ro 4:16-17** 16 That is why it depends on faith, in order that the promise may rest on grace and be guaranteed to all his seed—not only to the adherent of the Torah but also to the one who shares the faith of Abraham, who is the father of us all [all believers], 17 as it is written, I have made you the father of many nations....

8. Synonyms.

- a. To call on the name of Yahweh.
 - (1) **Ge 4:26** 26 At that time people began to call upon the name of Yahweh.
 - (2) **Ro 10:12** 12 For there is no distinction between Jew and Greek; for the same Lord is Lord of all, bestowing his riches on all who call on him. 13 For everyone who calls on the name of the Lord [Jesus] will be saved.
- b. To take refuge in Messiah.
 - (1) **2 Sa 22:31** 31 This God—his way is perfect. The word of Yahweh proves true. He is a shield for all those who take refuge in him.
 - (2) **Ps 2:12** 12 Kiss the Son, lest he be angry, and you perish in the way, for his wrath is quickly kindled. Blessed are all who take refuge in him.
 - (3) **Ps 91:1-2** 1 He who dwells in the shelter of the Most High will abide in the shadow of the Almighty. 2 I will say to Yahweh, My refuge and my fortress, my God, in whom I trust (בטח).
- c. To look at the bronze serpent in the wilderness.
 - (1) **Jn 3:14-15** 14 And as Moses lifted up the serpent in the wilderness, so must the Son of Man be lifted up, 15 that whoever believes in him may have eternal life.
- d. To obey the gospel.
 - (1) **Jn 3:36** 36 Whoever believes into (ὁ πιστεύων εἰς) the Son has eternal life. Whoever does not obey the Son [by believing into him] shall not see life, but the wrath of God remains on him.
 - (2) **Ro 1:5** 5 ...Through whom we have received grace and apostleship to bring about the obedience of faith for the sake of [Jesus’] name among all the nations....

²⁰ Lewis Sperry Chafer, *Systematic Theology*, vol. 3 (Grand Rapids, MI: Kregel Publications, 1993), 197.

²¹ Dr. Scott Horrell, Dallas Theological Seminary.

- (3) **Ro 10:16-17** 16 But they have not all obeyed the gospel. For Isaiah says, Lord, who has believed what he has heard from us? 17 So faith comes from hearing, and hearing through the word of Messiah.
- e. To eat Jesus' flesh and drink his blood.
 - (1) **Jn 6:53-54** 53 So Jesus said to them, Truly, truly, I say to you, unless you eat the flesh of the Son of Man and drink his blood, you have no life in you. 54 Whoever feeds on my flesh and drinks my blood has eternal life, and I will raise him up on the last day.

9. Erroneous Additions. "It's not enough to believe in Jesus, we also have to..."

- a. Repent.
 - (1) "According to Judaism today, God provides atonement through repentance, prayer, fasting, and deeds of charity."²²
 - (2) Repentance (μετανοέω) means "changing one's mind," not "feeling sorry."
 - (3) Changing one's mind is a component of faith, not an additional requirement.
 - (4) **Faith is understanding the significance of Jesus' person and finished work in the context of the biblical story, changing one's mind away from previous objects of faith, and relying exclusively upon Jesus' person and finished work to be right with God.**
 - (5) **Mt 3:1-2** 1 In those days John the Baptist came preaching in the wilderness of Judea, 2 Change your mind, for the kingdom of heaven is at hand.
 - (6) **Mk 1:15** 15 ...The time is fulfilled, and the kingdom of God is at hand. Change your mind and believe in the gospel.
 - (7) **Ac 19:4** 4 ...Paul said, John baptised with the baptism of a change of mind, telling the people to believe in the one who was to come after him, that is, Jesus.
 - (8) See *Repentance*.
- b. Be baptised.
 - (1) **Mk 16:16** 16 Whoever believes and is baptised will be saved, but whoever does not believe will be condemned.
 - (a) There is a serious doubt whether this verse was contained in the original manuscript.
 - (b) We are not to base theology on obscure passages of Scripture, like this one. Scripture interprets scripture. No other passage states baptism is necessary to salvation.
 - (2) Although baptism is closely associated with faith, it is not a component of faith nor necessary for justification or salvation.
 - (a) **Mt 28:18-20** 19 Go therefore and make disciples of all nations, baptising them in the name of the Father, of the Son, and of the Holy Spirit, 20 teaching them to observe all that I have commanded you.
 - (b) **Ac 8:12** 12 ...When [the Samaritans] believed Philip as he preached good news about the kingdom of God and the name of Jesus Messiah, they were baptised, both men and women.

²² Robison, "A Roadmap to Christ in the Seven Feasts," 10-11.

- (c) **Ac 19:4** 4 ...Paul said, John baptised with the baptism of a change of mind, telling the people to believe in the one who was to come after him, that is, Jesus.
- c. Make Jesus the Lord of our life or put Jesus on the throne of our life (“Lordship Salvation”).
 - (1) **Ro 10:9-10** 9 ...If you confess with your mouth that Jesus is Lord and believe in your heart that God raised him from the dead, you will be saved. 10 For with the heart one believes and is justified, and with the mouth one confesses and is saved.
 - (a) To be saved we must recognise and agree that Jesus is the Lord, that is, Yahweh, in an objective sense. We must believe he is divine-human Lord.
 - (b) We don’t make Jesus the Lord of our lives. He is the Lord!
 - (c) After the moment of salvation, we progressively learn how to better serve our Master, the Lord Jesus Christ.
 - (d) An unbeliever lacks the capacity to “make Jesus the Lord of his/her life.”
- d. Follow as a disciple.
 - (1) To believe in Jesus costs nothing. To be a disciple costs everything.
 - (2) Discipleship is for believers only. Unbelievers lack the capacity to choose to be a disciple of Jesus. They must be saved through faith first.
 - (3) Jesus never asks unbelievers to be his disciples.
- e. Confess our sins.
 - (1) **1 Jn 1:9** 9 If we confess our sins, he is faithful and just to forgive us our sins and to cleanse us from all unrighteousness.
- f. Ask Jesus into our heart.
 - (1) **Re 3:20** 20 Look, I [Jesus] stand at the door and knock. If anyone [any believer] hears my voice and opens the door, I will come in to him and will dine with him, and he with me [fellowship with Jesus].
 - (2) “You don’t invite Jesus into a sewer” (R. B. Thieme, Jr.).
- g. Surrender to Jesus or give our heart to God.
 - (1) “You must surrender in order to believe in Jesus.”²³
 - (2) This terminology is not found in Scripture.
- h. Change our life, give up certain sins, or promise we’ll stop sinning.
 - (1) “The faith God begets includes both the volition and the ability to comply with His will. In other words, faith encompasses obedience.”²⁴
- i. Take up our cross and follow Jesus.
- j. Make a personal commitment to Jesus.
- k. Raise your hand, walk an aisle, say the sinner’s prayer, confess Jesus. publicly, join a church (i.e., Charles Finney, Billy Graham).

10. Ability.

- a. Faith is not a gift.
 - (1) **Eph 2:8-9** 8 For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, 9 not a result of works, so that no one may boast.

²³ Dr. Nathan Holsteen.

²⁴ John MacArthur, *The Gospel According to Jesus*, 173.

- (a) The grace package—justification by grace alone through faith alone in Messiah Jesus alone—is the gift mentioned by Paul in Eph 2:8, not the faith itself.
 - (b) We are “dead” not in the sense that we are totally unable of exercising faith but in the sense that our personal sins have resulted in the judicial verdict of death.
- (2) We still need, however, the Spirit’s illumination to understand the gospel.
- (3) “This one word ‘believe’ represents all a sinner can do and all a sinner must do to be saved. It is believing the record God has given of His Son. In this record it is stated that He has entered into all the needs of our lost condition and is alive from the dead to be a living Savior to all who put their trust in Him. It is quite possible for any intelligent person to know whether he has placed such confidence in the Savior. Saving faith is a matter of personal consciousness. ‘I know whom I have believed.’ To have deposited one’s eternal welfare in the hands of another is a decision of the mind so definite that it can hardly be confused with anything else. On this deposit of oneself into His saving grace depends one’s eternal destiny. To add, or subtract, anything from this sole condition of salvation is most perilous. The Gospel is thus often misstated in various and subtle ways.”²⁵
- (4) “By faith every man accepts or rejects what God reveals to man in the Bible. By faith every man accepts or rejects the proposition that Jesus Christ (God the Son) purchased our freedom from the slave market of sin. We can believe this proposition based on the authority and truthfulness of the Word of God. A person may choose to remain in the slave market of sin forever, even though Jesus Christ has purchased his freedom and opened the door to the slave market. Leaving the slave market of sin takes an act of positive volition by a person. A person leaves by his own decision whether to believe in Jesus Christ as savior. Freedom has been freely provided by Jesus Christ, but a person must accept it by faith alone.”²⁶

11. Basis.

- a. Biblical faith is based on historical facts, the credibility of the prophets and apostles, and the character of God.
- b. Faith is not the enemy of reason. As Christians, we are to have a reasoned faith based upon evidence and witness testimony (similar to a courtroom trial).
- c. Say no to Kierkegaardian fideism. Faith in Jesus is not a blind faith or a leap of faith.
 - (1) See *Fideism*.
- d. How much evidence is enough? Consider the escalating standards of proof in our justice system.²⁷
 - (1) Some credible evidence. There is enough evidence to begin an inquiry, investigation, or trial.
 - (2) Preponderance of the evidence. A proposition is more likely true than untrue (i.e., 51 percent more likely to be true).

²⁵ Lewis Sperry Chafer, *Salvation: God’s Marvelous Work of Grace*, 47.

²⁶ R. B. Thieme, Jr., “A Matter of Life and Death.”

²⁷ J. Warner Wallace, *Cold-Case Christianity: A Homicide Detective Investigates the Claims of the Gospels*, 1st ed. (Colorado Springs: David C. Cook, 2013), 131.

- (3) Clear and convincing evidence. A proposition is significantly and substantially more likely to be true than untrue.
- (4) Beyond a reasonable doubt. There is no plausible reason to believe that a proposition is untrue.

12. Content/Object.

- a. Faith always deals with propositions, so we must identify the proposition at issue.
 - (1) Faith in faith doesn't justify (*e.g.*, Oprah Winfrey).
- b. When it comes to the gospel, the issue is the person and work of Jesus for us in the context of the biblical story.
 - (1) Jesus' person.
 - (a) **Jn 6:69** 69 We have believed and have come to know that you [Jesus] are the Holy One of God.
 - (2) Jesus' finished work.
 - (3) In the context of the biblical story.
 - (a) **Jn 3:16** 16 For God so loved the world, that he gave his only Son, that whoever believes in him should not perish but have eternal life.
 - (b) **1 Co 8:6** 6 For us [believers] there is one God, the Father, from whom are all things and for whom we exist, and one Lord, Jesus Messiah, through whom are all things and through whom we exist.
- c. Example:
 - (1) **Lk 23:39-43** 39 One of the criminals who were hanged railed at him saying, Are you not the Messiah? Save yourself and us! 40 But the other rebuked him saying, Do you not fear God, because you are under the same sentence of condemnation? 41 And we indeed justly, for we are receiving the due reward of our deeds, But this man has done nothing wrong [Jesus' perfection]. 42 And he said, Jesus, remember me when you come into your kingdom [Jesus as Messiah]. 43 And he said to him, Truly, I say to you, today you will be with me in paradise.
- d. The object of our faith differs from the object of the demons' faith.
 - (1) **Jas 2:19** 19 You believe that God is one. You do well. Even the demons believe—and shudder!
 - (2) “Men are also admonished that here the term ‘faith’ does not signify merely the knowledge of the history, such as is in the ungodly and in the devil, but signifies a faith which believes, not merely the history, but also the effect of the history—namely, this Article: the forgiveness of sins, to wit, that we have grace, righteousness, and forgiveness of sins through Christ. Now he that knows that he has a Father gracious to him through Christ, truly knows God; he knows also that God cares for him, and calls upon God; in a word, he is not without God, as the heathen. For devils and the ungodly are not able to believe this Article: the forgiveness of sins. Hence, they hate God as an enemy, call not upon Him, and expect no good from Him. Augustine also admonishes his readers concerning the word ‘faith,’ and teaches that the term ‘faith’ is accepted in the Scriptures not for knowledge such as is in the ungodly but for confidence which consoles and encourages the terrified mind. ...It is only by faith that forgiveness of sins is apprehended, and that, for nothing. And because through faith the Holy Ghost is

received, hearts are renewed and endowed with new affections, so as to be able to bring forth good works.”²⁸

- e. The content/object of faith cannot be changed or modified.
 - (1) **Ga 1:8-9** 8 But even if we or an angel from heaven should preach to you a gospel contrary to the one we preached to you, let him be accursed. 9 As we have said before, so now I say again: If anyone is preaching to you a gospel contrary to the one you received, let him be accursed.
- f. It is the content/object of our faith, not the amount/quality of our faith, that counts.
 - (1) Theologians who concentrate on the sincerity or insincerity of one’s faith concentrate on the wrong thing.
 - (2) Don’t concentrate on your subjective faith—concentrate objectively on Jesus!
 - (3) Those who believe the gospel are just as saved as those who really, really, really believe the gospel.
 - (4) “A little bit of faith in the right direction is a whole lot better than a whole lot of faith in the wrong direction.”²⁹

The Prepositions of Faith

| πιστεύω εἰς | πιστεύω ἐπί | πιστεύω ὅτι |
|--|---|---|
| ...believe into... | ...believe upon... | ...believe that... |
| Emphasizes one’s association or identification with the object of faith. | Emphasizes one’s reliance upon the object of faith. | Emphasizes the content of one’s belief. |

²⁸ Philipp Melanchthon, *The Augsburg Confession* (1530).

²⁹ Long Story Short.

| πιστεύω εἰς | πιστεύω ἐπί | πιστεύω ὅτι |
|--|---|-------------|
| <p>Jn 1:12 12 ...As many as received (λαμβάνω) him, to them he gave the right to become children of God, to those who believe into (πιστεύω εἰς) his name....</p> <p>Jn 3:16–18 16 ...God so loved the world, that he gave his only begotten Son, that whoever believes into (πιστεύω εἰς) him shall not perish, but have eternal life.</p> <p>Jn 3:36 36 He who believes into (πιστεύω εἰς) the Son has eternal life, but he who does not obey (ἁπειθέω) the Son will not see life, but the wrath of God abides on him.</p> <p>Jn 14:1 1 Do not let your heart be troubled. Believe into (πιστεύω εἰς) God, believe also into (πιστεύω εἰς) me.</p> <p>Ga 2:16 16 ...Even we have believed into (πιστεύω εἰς) Messiah Jesus, so that we may be justified by faith in Messiah and not by the works of the Law....</p> <p>1 Jn 5:13 13 These things I have written to you who believe into (πιστεύω εἰς) the name of the Son of God, so that you may know that you have eternal life.</p> | <p>Ac 9:42 42 It became known all over Joppa, and many believed upon (πιστεύω ἐπί) the Lord.</p> <p>Ac 16:31 31 ...Believe upon (πιστεύω ἐπί) the Lord Jesus, and you will be saved....</p> <p>Ac 22:19 19 ...Lord, they themselves understand that in one synagogue after another I [Paul] used to imprison and beat those who believed upon (πιστεύω ἐπί) you.</p> <p>Ro 4:5 5 ...To the one who does not work, but believes upon (πιστεύω ἐπί) him who justifies the ungodly, his faith is credited as righteousness....</p> | |

13. Assurance.

- a. The presence of faith may be inferred from circumstances.
 - (1) **Lk 23:39-43** 39 One of the criminals who were hanged railed at him saying, Are you not the Messiah? Save yourself and us! 40 But the other rebuked him saying, Do you not fear God, because you are under the same sentence of condemnation? 41 And we indeed justly, for we are receiving the due reward of our deeds, But this man has done nothing wrong. 42 And he said, Jesus, remember me when you come into your kingdom. 43 And he said to him, Truly, I say to you, today you will be with me in paradise.
- b. We can know for sure whether we have believed.
 - (1) **2 Ti 1:12** 12 ...I am not ashamed. For I know whom I have believed and I am convinced that he is able to guard what I have entrusted to him until that day.
- c. Under the Calvinist model, one can never really be sure one is saved.
 - (1) For many theologians, faith alone in Messiah Jesus alone must be qualified. For example, many argue there are “true believers” and “false believers,” or “genuine believers” and “professing believers.” According to this view, if one’s faith can be described as insincere, shallow, or superficial, his or her faith is not saving faith, and he or she has not obtained eternal life. Often it is Calvinists who make this argument. If you do not persevere as a Christian, you may have thought you believed in Jesus, but your lack of perseverance shows you really didn’t. Your

faith was insincere. Obviously, one cannot enjoy assurance of eternal life under this Calvinist model. One will always have to wonder whether his or her faith was sincere enough.

- d. Biblically, there is no such thing as: (1) a false believer; (2) insincere faith; (3) mere intellectual faith, or (4) temporary faith.
 - (1) Of course unbelievers exist in local churches, where both wheat and tares exist (Mt 13:24-30). But the distinction Scripture always makes is between believers and unbelievers, not between true believers and false believers or sincere believers and insincere believers.

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14. The Prerequisite of Faith.

- a. Faith requires God's special call and the Spirit's illumination.
 - (1) **Ro 10:14-17** 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? 15 And how are they to preach unless they are sent? ... 17 So faith comes from hearing, and hearing through the word of Messiah.
 - (2) "Similar to the Lutherans, Arminians claim that...there is but a single, general, or universal call from God to sinners to be saved. The Augustinian and Reformed notion of a resistible universal call and an irresistible (or effectual) special call to salvation was rejected by Arminius and his followers. Most affirm that God issues the call by a general working of the Spirit on the soul (John 1:9; Luke 14:16-17) and by explicit Gospel preaching (Rom 10:17). Arminians maintain that 'prevenient grace,' a benefit that flows from Christ's death on the cross, neutralizes human depravity and restores to pre-Christians everywhere the ability to heed God's general call to salvation. Prevenient grace and the universal call either may be accepted or rejected. Since God restores to all the ability to respond favorably to spiritual promptings, the determining factor as to whether persons heed the Gospel call is their own free decision."³⁰
- b. After hearing the gospel message, to believe or not believe is within the capacity of the unbeliever. Unbelievers believe things all the time. The problem is they are not believing in the right thing, or to be more accurate, the right person—Messiah Jesus. The verb πιστεύω is almost always found in the active voice with a human being as the subject. This implies there is a legitimate choice to be made by every individual human being.
- c. **Jn 11:43-44** 43 ...[Jesus] cried out with a loud voice, Lazarus, come forth. 44 The man who had died came forth, bound hand and foot with wrappings, and his face was wrapped around with a cloth. Jesus said to them, Unbind him, and let him go.³¹

³⁰ Bruce A. Demarest, *The Cross and Salvation: The Doctrine of Salvation*, Foundations of Evangelical Theology (Wheaton, IL: Crossway Books, 1997), 208.

³¹ This illustrates the resurrection of believers, not unbelievers believing in Messiah Jesus.

- d. **Eph 2:1–3** 1 ... You were [legally] dead³² in your trespasses and sins, 2 in which you formerly walked according to the course of this world, according to the prince of the power of the air, of the spirit that is now working in the sons of disobedience. 3 Among them we too all formerly lived in the lusts of our flesh, indulging the desires of the flesh and of the mind, and were by nature children of wrath, even as the rest.
- e. “Augustinian and Reformed theologians understand Scripture to teach that, by virtue of original sin and depravity, sinners for whom Christ died themselves are spiritually incapable of responding to the Gospel invitation (Rom 8:7; 1 Cor 2:14; Eph 2:1–2, 4–5; 4:18).”²⁶
- f. “...[W]e cannot in our own strength accept the gospel call. To ask people who are by nature spiritually dead, hostile to God, unable to understand the things of God’s Spirit, and unable to submit to God’s law, to respond favorably to his invitation to repent of sin and believe in Christ is like asking a totally deaf woman to answer your question or a totally blind man to read a note you have written. It is like standing on top of a roof and asking a man on the sidewalk below to fly up to join you.”³³
- g. Without God’s illumination as to the content of the gospel, one cannot believe. No one can believe on their own.
- h. Man is so corrupted by sin he cannot believe the gospel unless his understanding is illumined.
- i. God elects those who are humble and illumines their minds in for them to believe.

Before, During and After Faith

| Before Faith God’s Special Call | Faith Turning and Changing One’s Mind | After Faith Regeneration |
|--------------------------------------|--|------------------------------------|
| The drawing of the Father (Jn 6:44). | To fear the Lord (Ex 14:31). | To bow low and worship (Ex 14:31). |
| 1 Co 1:21 | To tie a scarlet thread in the window (Josh 2:17-21). | |
| | To believe (Ma 21:32; Jn 3:15-16, 18; Eph 2:8) | |
| | To repent and believe in the gospel (Mk 1:15). | |
| | To receive the Messianic kingdom like a child (Mk 10:15). | |
| | To receive Jesus (Jn 1:11-12). | |
| | To accept the testimony of John and Jesus (Jn 3:11, 32-33; 1 Jn 4:14). | |
| | To come to the light (Jn 3:20-21). | |
| | To obey God’s Son by believing in him (Jn 3:36). | |
| | To come to Jesus (Jn 6:44). | |
| | To be persuaded (Ac 28:23-24). | |

15. Result.

³² Unbelievers are not literally dead. They have the capacity to believe or not believe certain things.

³³ Anthony A. Hoekema, *Saved by Grace* (Grand Rapids, Mich.: Eerdmans, 1989), 82.

- a. Regeneration. See *Regeneration*.
- b. Justification. See *Justification*.
- c. "...[W]hile Christ died provisionally for all men, the benefit is applied only when the condition of personal saving faith is met."
- d. Justification by grace alone through faith alone make possible eternal security.

16. Faith and Works.

- a. Don't add works to faith, such as in these examples.
 - (1) Martin Luther: "Faith is not what some people think it is. Their human dream is a delusion. Because they observe that faith is not followed by good works or a better life, they fall into error, even though they speak and hear much about faith. 'Faith is not enough,' they say, 'You must do good works, you must be pious to be saved.' They think that, when you hear the gospel, you start working, creating by your own strength a thankful heart which says, 'I believe.' That is what they think true faith is. But, because this is a human idea, a dream, the heart never learns anything from it, so it does nothing and reform doesn't come from this 'faith,' either. Instead, faith is God's work in us, that changes us and gives new birth from God (John 1:13). It kills the Old Adam and makes us completely different people. It changes our hearts, our spirits, our thoughts and all our powers. It brings the Holy Spirit with it. Yes, it is a living, creative, active and powerful thing, this faith. Faith cannot help doing good works constantly. It doesn't stop to ask if good works ought to be done, but before anyone asks, it already has done them and continues to do them without ceasing. Anyone who does not do good works in this manner is an unbeliever. He stumbles around and looks for faith and good works, even though he does not know what faith or good works are. Yet he gossips and chatters about faith and good works with many words. Faith is a living, bold trust in God's grace, so certain of God's favor that it would risk death a thousand times trusting in it. Such confidence and knowledge of God's grace makes you happy, joyful and bold in your relationship to God and all creatures. The Holy Spirit makes this happen through faith. Because of it, you freely, willingly and joyfully do good to everyone, serve everyone, suffer all kinds of things, love and praise the God who has shown you such grace. Thus, it is just as impossible to separate faith and works as it is to separate heat and light from fire! Therefore, watch out for your own false ideas and guard against good-for-nothing gossips, who think they're smart enough to define faith and works, but really are the greatest of fools. Ask God to work faith in you, or you will remain forever without faith, no matter what you wish, say or can do."³⁴
 - b. "We say that justification is effective without works, not that faith is without works. For that faith which lacks fruit is not an efficacious but feigned faith."³⁵
 - c. "Every Christian will bear spiritual fruit. Somewhere, sometime, somehow. Otherwise, that person is not a believer. Every born-again individual will be fruitful."³⁶

³⁴ Martin Luther.

³⁵ Martin Luther, "The Disputation Concerning Justification."

³⁶ Ryrie, *So Great Salvation*, 45.

- d. “Men are also admonished that here the term ‘faith’ does not signify merely the knowledge of the history, such as is in the ungodly and in the devil, but signifies a faith which believes, not merely the history, but also the effect of the history—namely, this Article: the forgiveness of sins, to wit, that we have grace, righteousness, and forgiveness of sins through Christ. Now he that knows that he has a Father gracious to him through Christ, truly knows God; he knows also that God cares for him, and calls upon God; in a word, he is not without God, as the heathen. For devils and the ungodly are not able to believe this Article: the forgiveness of sins. Hence, they hate God as an enemy, call not upon Him, and expect no good from Him. Augustine also admonishes his readers concerning the word ‘faith,’ and teaches that the term ‘faith’ is accepted in the Scriptures not for knowledge such as is in the ungodly but for confidence which consoles and encourages the terrified mind. ...It is only by faith that forgiveness of sins is apprehended, and that, for nothing. And because through faith the Holy Ghost is received, hearts are renewed and endowed with new affections, so as to be able to bring forth good works.”³⁷
- e. Faith is not a work of the Torah. It’s the very opposite.
- (1) **Ro 3:27-28** 27 Then what becomes of our boasting? It is excluded. By what kind of law? By a law of works? No, but by the law of faith. 28 For we hold that one is justified by faith apart from works of the law.
 - (2) Faith is “the channel through which we receive God’s gift of eternal life; it is not the cause.”³⁸
 - (3) “In Romans 4:5 it is written: ‘But to him that [works] not, but believeth on him that [justifies] the ungodly, his faith is counted for righteousness.’ Here the thought is not that the candidate for salvation performs no works *except* belief, but rather that by believing he turns from all works of his own, on which he might depend, and confides in Another to do that which no human works could ever do.”
 - (4) Faith is not a work. It is the antithesis of work. It becomes a work when one begins to view it as active rather than passive.
 - (5) **Ro 4:2-5** 2 ...If Abraham was justified by works, he has something to boast about, but not before God. 3 For what does the Scripture say? Abraham believed God, and it was credited to him as righteousness. 4 Now to the one who works, his wage is not credited as a favour, but as what is due. 5 But to the one who does not work, but believes in him who justifies the ungodly, his faith is credited as righteousness....
 - (6) **Eph 2:8-9** 8 ...By grace you have been saved through faith, and that not of yourselves, it is the gift of God, 9 not as a result of works, in order that no one may boast.
 - (7) A mistake theologians often make is describing faith as an “act.” It is better described as the rendering of a verdict. When faith is described as an act, there is a false impression that faith is a work, which is of course erroneous.
 - (8) “Furthermore, it is taught on our part that it is necessary to do good works, not that we should trust to merit grace by them, but because it is the will of God. It is

³⁷ Philipp Melanchthon, *The Augsburg Confession* (1530).

³⁸ Charles C. Ryrie.

only by faith that forgiveness of sins is apprehended, and that, for nothing. And because through faith the Holy Ghost is received, hearts are renewed and endowed with new affections, so as to be able to bring forth good works.”³⁹

17. Frequently Asked Questions.

- a. What if a person tries really hard to follow the example of Jesus but never believes he is the Messiah and/or Son of God?
- b. What if a person stops believing in Jesus?
- c. What about the demons believing in James 2:19?
(1) **Jas 2:19** 19 You believe that God is one. You do well. Even the demons believe—and shudder!

18. Application.

- a. Consider whether you have believed the gospel message. If you are unsure, do it!
- b. Thank God for the finished work of Jesus, and be certain of your justification.
- c. Advocate for justification by grace alone through faith alone in Jesus alone.
- d. When explaining what one must do to be justified, don't add anything to faith.
- e. When sharing the gospel, focus a person on the content of the gospel message.
- f. Show how faith alone in Jesus alone distinguishes Christianity from all other worldviews.

³⁹ Philipp Melancthon, *The Augsburg Confession* (1530).

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Lordship Salvation.

The writers of the book *Christ the Lord: The Reformation and Lordship Salvation*, Michael Horton, ed. (Grand Rapids, Mich.: Baker, 1992), pp. 12, 102, 121, 129, 140, 146, accuse Ryrie and Hodges of being modern antinomian extremists and of teaching a doctrine of "lawless grace" (p. 71) by virtue of their claim that one can assent to true statements about Christ without ever intending to surrender to him or obey him.

“Next to sound doctrine itself, no more important obligation rests on the preacher than that of preaching the Lordship of Christ to Christians exclusively; and the Saviorhood of Christ to those who are unsaved.”⁴⁰

Modern man cannot talk about the object of his faith, only about the faith itself.⁴¹ Christianity looks outward to the God who is there and to the Christ who died and was resurrected in space-time history. Christianity is open to discussion and verification. Faith is outward not inward.⁴²

Don’t ask people to believe or not to believe, without the exercise of reason.⁴³ God asks us to believe in Jesus on the basis of space-time-matter evidence.

Lk 1:1-4 1 Inasmuch as many have undertaken to compile a narrative of the things that have been accomplished among us, 2 just as those who from the beginning were eyewitnesses and ministers of the word have delivered them to us, 3 it seemed good to me also, having followed all things closely for some time past, to write an orderly account for you, most excellent Theophilus, 4 that you may have certainty concerning the things you have been taught.

Only that faith which believes God on the basis of knowledge is true faith. Faith is built on reason. We have good reasons for thinking that Christianity is true, therefore we dedicate ourselves to it.⁴⁴

“False ideas are the greatest obstacles to the reception of the gospel. We may preach with all the fervor of a reformer and yet succeed only in winning a straggler here or there, if we permit the whole collective thought of the nation or of the world to be controlled by ideas which, by the resistless force of logic, prevent Christianity from being regarded as anything more than a harmless delusion.”⁴⁵

“Don’t offer one more probability to twenty-first century relativistic people for whom everything is only a probability. Don’t offer one more leap of faith without reason to a generation that has heard a thousand leaps of faith proposed in regard to the crucial things of human life.”⁴⁶

“I used to think of *faith* as the opposite of *reason*. ... But if you think of it, *faith* is actually the opposite of *unbelief*, not *reason*. ... [T]he biblical definition of faith is well-placed and reasonable inference based on evidence.”⁴⁷

⁴⁰ Lewis Sperry Chafer, *Systematic Theology*; 8 vols. (Dallas: Dallas Seminary Press, 1948), 3:387.

⁴¹ Francis Schaeffer.

⁴² Francis Schaeffer.

⁴³ Francis Schaeffer.

⁴⁴ J. P. Moreland, *Love Your God With All Your Mind*.

⁴⁵ J. Gresham Machen.

⁴⁶ Francis Schaeffer.

⁴⁷ J. Warner Wallace, *Cold-Case Christianity: A Homicide Detective Investigates the Claims of the Gospels*, 1st ed. (Colorado Springs: David C. Cook, 2013), 53.

God commands all people to obey the gospel message by believing it. Faith in Messiah Jesus is actually an obedience issue.

Jn 3:36 36 The one who believes in the Son has eternal life. The one who disobeys the Son [by not believing in him] will not see life, but God’s wrath remains on him.

Ac 3:22-23 22 Moses said, The Lord your God will raise up for you a prophet like me from among your brothers. You must obey him in everything he tells you. 23 Every person who does not obey that prophet will be destroyed and thus removed from the people.

Ac 5:32 32 ... We are witnesses of these events, and so is the Holy Spirit whom God has given to those who obey him [by believing in Jesus].

Ro 10:16 16 But not all have obeyed the good news, for Isaiah says, Lord, who has believed our report?

2 Th 1:8 8 With flaming fire [God] will mete out punishment on those who do not know God and do not obey the gospel of our Lord Jesus.

1 Pe 4:17 17 ... It is time for judgment to begin, starting with the house of God. And if it starts with us, what will be the fate of those who are disobedient to the gospel of God?

We all believe in something.

“Belief I define to be the healthy act of a man’s mind. It is a mysterious indescribable process, that of getting to believe;—indescribable, as all vital acts are. We have our mind given us, not that it may cavil and argue, but that it may see into something, give us clear belief and understanding about something, whereon we are then to proceed to act. ... A man lives by believing something; not by debating and arguing about many things.”⁴⁸

Faith is not a work.

“...[W]hen you begin to believe, you learn at the same time that all that is in you is utterly guilty, sinful, and damnable....”⁴⁹

“...[T]he first care of every Christian ought to be to lay aside all reliance on works, and strengthen his faith alone more and more, and by it grow in the knowledge, not of works, but of Christ Jesus, who has suffered and risen again for him....”⁵⁰

“Nay, were he so foolish as to pretend to be justified, set free, saved, and made a Christian, by means of any good work, he would immediately lose faith, with all its benefits. Such folly is prettily represented in the fable where a dog, running along in the water and carrying in his mouth a real piece of meat, is deceived by the reflection of the meat in the water, and, in trying with open mouth to seize it, loses the meat and its image at the same time.”⁵¹

Faith in Jesus is the great leveller.

“If blisse had lien in art or strength, None but the wise or strong had gained it: Where now by Faith all arms are of a length; One size doth all conditions fit. A peasant may believe

⁴⁸ Thomas Carlyle, *On Heroes and Hero Worship and the Heroic in History*, 101.

⁴⁹ Martin Luther, *The Martin Luther Collection: 15 Classic Works*, Kindle ed. (Waxkeep Publishing), 645.

⁵⁰ Martin Luther, *The Martin Luther Collection: 15 Classic Works*, Kindle ed. (Waxkeep Publishing), 646.

⁵¹ Martin Luther, *The Martin Luther Collection: 15 Classic Works*, Kindle ed. (Waxkeep Publishing), 654.

as much As a great clerk, and reach the highest stature. Thus dost thou make proud knowledge bend and While grace fills up uneven nature.”⁵²

“There is just one door into the Kingdom, and everybody has to stoop to enter it. Everyone has to enter that door as a sinner.”⁵³

Human nature balks at faith being the only requirement.

“The very simplicity of justification through faith alone makes it hard to grasp.”⁵⁴

“If we try to add to Jesus’ finished work, we spoil it.”⁵⁵

“Men do not believe claims simply because they are made. Our Lord’s life, teachings, character, deeds, and words must have been consonant with His great claims. Clearly, for those first Christians, Christ had provided that proof. His teaching, life, and resurrection settled the matter conclusively. This very faith is a proof of the truth of His claims.”⁵⁶

Jn 11:14-15 14 Then Jesus told them plainly, Lazarus has died. 15 And for your sake I am glad that I was not there, so that you may believe. But let us go to him.

Luke 18:15–22 15 Now they were bringing even infants to him that he might touch them. And when the disciples saw it, they rebuked them. 16 But Jesus called them to him, saying, “Let the children come to me, and do not hinder them, for to such belongs the kingdom of God. 17 Truly, I say to you, whoever does not receive the kingdom of God like a child shall not enter it.” 18 And a ruler asked him, “Good Teacher, what must I do to inherit eternal life?” 19 And Jesus said to him, “Why do you call me good? No one is good except God alone. 20 You know the commandments: ‘Do not commit adultery, Do not murder, Do not steal, Do not bear false witness, Honor your father and mother.’ ” 21 And he said, “All these I have kept from my youth.” 22 When Jesus heard this, he said to him, “One thing you still lack. Sell all that you have and distribute to the poor, and you will have treasure in heaven; and come, follow me.”

Luke 18:24–27 24 Jesus, seeing that he had become sad, said, “How difficult it is for those who have wealth to enter the kingdom of God! 25 For it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God.” 26 Those who heard it said, “Then who can be saved?” 27 But he said, “What is impossible with man is possible with God.”

Zane Hodges also argues that faith alone, apart from repentance or submission to Christ’s lordship, is necessary for salvation. Hodges rejects the Reformational view of

⁵² George Herbert, *The Complete Works of George Herbert* (Kindle Locations 1270-1276).

⁵³ R. Martin, *R. A. Torrey*, 191.

⁵⁴ New Zealand businessman R. A. Laidlaw.

⁵⁵ New Zealand businessman R. A. Laidlaw.

⁵⁶ B. B. Warfield.

faith as *notitia*, *assensus*, and *fiducia*. Rather, faith is simply believing saving facts about Jesus or taking God at his Word. Thus faith is “the *inward conviction* that what God says to us in the Gospel is true. That—and that alone—is saving faith.”⁹¹ It must be emphasized that there is no call here for surrender, submission, acknowledgment of Christ’s Lordship, or anything else of this kind. A gift is being offered to one totally unworthy of God’s favor. And to get it, the woman is required to make no spiritual commitment whatsoever. She is merely invited to ask. It is precisely this impressive fact that distinguishes the true Gospel from all its counterfeits.⁹²

A.W. Tozer (d. 1963) frequently claimed that saving faith includes submission to Christ’s lordship. He wrote that the increasingly popular, evangelical view that says, “There is no need to repent, surrender and obey Christ; just come to him and believe on him as Savior” is flatly heretical.

“...[I]t is as unbiblical as it is unrealistic to divorce the Lordship from the Saviorhood of Jesus Christ. He is ‘our Lord and Savior Jesus Christ,’ and saving faith is commitment to Him who is both Son of God and Savior of men.”⁵⁷

“...[T]here is only one Savior, the *Lord* Jesus Christ, and... anyone who believes in a Savior who is not the Lord is not believing the true Christ and is not regenerate. We call for commitment to Christ, the true Christ.”⁵⁸

(3) *Faith is inseparable from obedience.* The idea that faith is merely knowledge of (*notitia*) and assent to (*assensus*) truths about Christ is false and dangerous. To these two must be added personal commitment to Jesus Christ (*fiducia*). “Mere knowing and affirming facts apart from obedience to the truth is not believing in the biblical sense.”¹⁰²

Observe how often Scripture juxtaposes faith and obedience. John wrote, “Whoever believes [*pisteuōn*] in the Son has eternal life; whoever disobeys [*apeithōn*] the Son will not see life, but must endure God’s wrath” (John 3:36, nrsv). In Scripture disobedience clearly is failure to believe (Rom 11:30; Eph 2:2; Tit 3:3; Heb 4:6). Conversely, believing is an act of obedience. Luke observed that in Jerusalem “the word of God spread ... and a large number of priests became obedient to the faith” (Acts 6:7). Paul wrote that “not all the Israelites accepted [*hypēkousan*] the good news. For Isaiah says, ‘Lord, who has believed [*episteusen*] our message?’ ” (Rom 10:16). In the Romans doxology the apostle longed that the Gospel, now proclaimed to Gentiles, might “bring about the obedience of faith” (*eis hypakoēn pisteōs*, Rom 16:26; cf. 1:5). Obedience to God, therefore, is virtually a synonym for saving faith, as many texts indicate (Matt 19:17; Acts 5:32; Rom 15:18; 2 Thess 1:8; 1 Pet 1:2; 4:17).

⁵⁷ John Stott.

⁵⁸ James Boice.

“The only trust that saves is that practical trust which obeys Jesus Christ. Faith that does not obey is dead faith,—nominal faith. It is the outside of faith, the bark of faith, but it is not the vital core of faith.”⁵⁹

“The call to Calvary must be recognized for what it is: a call to discipleship under the Lordship of Jesus Christ. To respond to that call is to become a believer. Anything less is simply unbelief.”⁶⁰

Ac 5:32

“I can tell you how and why I came to be a Christian, but you cannot do it that way. You have to do it your own way. You are not me. You are unique. You have to come to God and God has to come to you in a way that you understand intellectually, emotionally, existentially, and morally, in ways that I might not understand. ...I don't believe I can share my faith. I think I can share the faith—what is believed by Christians—but I cannot share my faith any more than I can share my marriage.”⁶¹

“The Lord will not save those whom He cannot command. He will not divide His offices. You cannot believe on a half-Christ. We take Him for what He is—the anointed Saviour and Lord who is King of kings and Lord of all lords!”⁶²

“Those who teach that obedience and submission are extraneous to saving faith are forced to make a firm but unbiblical distinction between salvation and discipleship. That is the only way they can explain the ministry of Jesus.”⁶³

Christianity is not simply: “Believe this doctrine, and you are good to go”. No, Jesus tells us: “Whoever wants to be my disciple must deny themselves and take up their cross and follow me” (Matt 16:24). Jesus is calling us to action. We need to love God, love truth, and love others. For example, we need to love the truth that Jesus died for us while we were still sinners, and thus love the truth *that we also need to love others while they are still sinners.*”

“Virtually all expositors agree with the general flow of Romans. It starts with unbelievers and winds up with dedicated servants for the Lord. Somehow, sinners become saints, and the

⁵⁹ Charles Spurgeon.

⁶⁰ John F. MacArthur.

⁶¹ Ellis Potter, *3 Theories of Everything*, 106.

⁶² A. W. Tozer, *I Call It Heresy!* (Harrisburg, PA: Christian Publications, 1974), 18-19.

⁶³ John F. MacArthur, *The Gospel According to Jesus: What Is Authentic Faith?* (Grand Rapids, MI: Zondervan, 2009).

saints become dedicated servants. A typical outline adopted by many is: Sin ⇒ Salvation ⇒ Sanctification ⇒ Sovereignty ⇒ Service. It has been called ‘The Saga of the Sanctified Saint.’ Yet, as we read the section dubbed “Salvation,” ...the only noun or verb associated with justification in a causative way is either ‘faith’ or ‘believe’ (a combined total of 23 times). Never is there any mention of repentance, turning, dedication, or commitment. Strange, if indeed any of the previously mentioned are requirements for justification.”⁶⁴

for faith always involves a conviction of the objective truth or trustworthiness of the object.

Machen, J. Gresham. *Christianity & Liberalism* (p. 120). GLH Publishing. Kindle Edition.

Very different is the conception of faith which prevails in the liberal Church. According to modern liberalism, faith is essentially the same as “making Christ Master” in one’s life; at least it is by making Christ Master in the life that the welfare of men is sought. But that simply means that salvation is thought to be obtained by our own obedience to the commands of Christ. Such teaching is just a sublimated form of legalism. Not the sacrifice of Christ, on this view, but our own obedience to God’s law, is the ground of hope.

Machen, J. Gresham. *Christianity & Liberalism* (p. 121). GLH Publishing. Kindle Edition.

The triad πίστις, ἐλπίς, ἀγάπη **1 Cor 13:13**; cp. also **Col 1:4f**; **1 Th 1:3**; **5:8**; B 1:4 (on this triad see s.v. ἀγάπη 1a).

William Arndt et al., [*A Greek-English Lexicon of the New Testament and Other Early Christian Literature*](#) (Chicago: University of Chicago Press, 2000), 820.

⁶⁴ David R. Anderson, *Free Grace Soteriology*.