What kind of things do and do not prove the genuineness of saving faith?
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Churches today are filled with people who hold to a faith that does not save. James referred to this as a "dead faith"-meaning a mere empty profession (James 2:17, 20, 26). Paul wrote to the people in the church at Corinth to test or examine themselves to see if they were truly in the faith (2 Corinthians 13:5). As important as it was in Paul's day, how much more important it is for people in our churches today to put their faith to the test and to make sure they have not been deceived.

But where do we start? By what criteria do we determine true from empty faith? What are the distinguishing marks of genuine saving faith? Surprisingly, there are a number of popular standards or tests that really don't prove the genuineness of one's faith one way or the other. So before we look at the tests that prove genuine faith, let's take a look at some popular tests that neither prove nor disprove the genuineness of one's faith.

Here is a list of seven conditions that do not prove or disprove the genuineness of saving faith. One can be a Christian and possess these things or one may not be a Christian at all and still possess them. While they don't prove or disprove one's faith, they're important to know and understand so you will not be deceived.

Seven conditions that do not prove or disprove genuine saving faith.

1. Visible Morality

There are some people who just seem to be good people. They can be religious, moral, honest, and forthright [trustworthy] in their dealings with people. They may seem to be grateful, loving, kind and tenderhearted toward others. They have visible virtues and an external morality. The Pharisees of Jesus day rested on visible morality for their hope and yet some of Christ's harshest words were directed at them for this very thing.

Many who possess visible morality know nothing of sincere love for God. Whatever good works they appear to possess, they know nothing of serving the true God and living for His glory. Whatever the person does or leaves undone does not involve God. They're honest in their dealings with everyone-but God. They won't rob anyone-but God. They're thankful and loyal to everyone-but God. They speak contemptuously and reproachfully of no one-but God. They have good relationships with everyone-but God. They are like the rich young ruler who said, "All these things [conditions] have I

kept, what do I lack?" Their focus is on visible morality, but that visible morality doesn't necessarily mean salvation. Jesus told one of the Pharisees "you must be born again" (John 3:6), not "you must put on an external morality." People can "clean up their act" by reformation rather than regeneration-so reformation in itself is not a mark of saving faith.

2. Intellectual Knowledge

Another condition that can be misleading is intellectual knowledge. People can possess an intellectual understanding and knowledge of the truth and yet not be saved. While the knowledge of the truth is necessary for salvation, and visible morality is a fruit of salvation, neither of these conditions by themselves translate into true saving faith. People can know all about God, all about Jesus, who He was, that He came into the world, that He died on the cross, that He rose again, that He's coming again, and even many details about the life of Christ-and still turn their backs on Him.

That's what the writer of Hebrews was warning against in Hebrews 6:4-6. There were people in the church who knew all about God and understood gospel truths. They even had a measure of experience with gospel truth. They'd seen the ministry of the Holy Spirit at work in people's lives-and yet knowing all of that, they stood in grave danger of turning away and rejecting Christ.

In Hebrews 10 the writer warns this kind of man that he is treading underfoot the blood of Christ by not believing what he knows to be true. There are many people who know the Scriptures but are on their way to hell! A man cannot be saved without the knowledge of the truth, but possessing that knowledge alone does not save.

3. Religious Involvement

Religious involvement is not necessarily a proof of true faith. According to Paul there are people who possess an outward form (a mere external appearance) of godliness but who have denied the power of it. They have an empty form of religion. Jesus illustrated this when He told of the virgins in Matthew 25. They waited and waited and waited for the coming of the bridegroom, who is Christ. And even though they waited a long time, when He came they didn't go in. They had everything together except the oil in their lamps. That which was most necessary was missing. The oil is probably emblematic of the new life; the indwelling of the Holy Spirit. They weren't regenerate. They had religious involvement but were not regenerate. A person can be visibly moral, know the truth, be religiously involved, and yet not possess genuine saving faith.

4. Active Ministry

It is possible to have an active and even a public ministry, and yet not possess genuine saving faith. Balaam was a prophet who turned out to be false (Deuteronomy 23:3-6). Saul of Tarsus (later

becoming the apostle Paul) thought he was serving God by killing Christians. Judas was a public preacher and one of the twelve disciples of Christ-but he was an apostate. In Matthew 7:22-23 Jesus said, "Many will say to Me in that day, 'Lord, Lord, have we not prophesied in Your name, cast out demons in Your name, and done many wonders in Your name?' And then I will declare to them, 'I never knew you; depart from Me, you who practice lawlessness!'" Those whom Jesus spoke of had been involved in active and public ministry-but Jesus said he never knew them. Sobering words indeed.

5. Conviction of Sin

By itself, even conviction of sin is not a proof of salvation. Our world is filled with guilt-ridden people. Many even feel badly about their sin. Felix trembled under conviction at the preaching of the apostle Paul, but he never left his idols or turned to God (Acts 24:24-6). The Holy Spirit works to convict men of sin, righteousness, and of judgment, but many do not respond in true repentance. Some may confess their sins and even abandon the sins they feel guilty about. They say, "I don't like living this way. I want to change." They may amend their ways and yet fall short of genuine saving faith. That's external reformation, not internal regeneration. No degree of conviction of sin is conclusive evidence of saving faith. Even the demons are convicted of their sins-that's why they tremble-but they are not saved.

6. The Feeling of Assurance

Feeling like you are saved is no guarantee you are indeed saved. Someone may say, "Well, I must be a Christian because I feel that I am. I think I am one." But that is faulty reasoning. If thinking one is a Christian is what makes one a Christian, then no one could be deceived. And then, by definition, it would not be possible to be a deceived non-Christian, and that doesn't square with the whole point of Satan's deception. He wants people who are not truly saved to think they are. Satan has deceived multiplied millions of religious people into thinking they are saved even though they are not. They may say to themselves, "God won't condemn me. I feel good about myself. I have assurance. I'm ok." But that doesn't necessarily mean a thing.

7. A Time of Decision

So often people say things like: "Well, I know I'm a Christian, because I remember when I signed the card," or "I remember when I prayed a prayer," or "I remember when I walked the aisle" or "went forward in church." A person may remember exactly when it happened and where they were when "it" happened, but that doesn't necessarily mean anything. Our salvation is not verified by a past moment. Many people have prayed prayers, gone forward in church services, signed cards, gone into prayer rooms, been baptized, and joined churches without ever experiencing genuine saving faith.

These are seven common conditions or tests that don't necessarily prove or disprove the existence of saving faith. What then are the marks of genuine saving faith? Are there some reliable tests from the Word of God that enable us to know for certain whether one's faith is real? Thankfully there are at least nine biblical criteria for examining the genuineness of saving faith.

Nine conditions that prove genuine saving faith.

1. Love for God

First of all a deep and abiding love for God is one of the supreme evidences of genuine saving faith. This gets to the heart of the issue. Romans 8:7 says "the carnal mind is enmity [hostility, hatred] against God; for it is not subject to the law of God, nor indeed can be." Thus, if a man's heart is at enmity with God there is no basis for assuming the presence of saving faith. Those who are truly saved love God, but those who are not truly saved resent God and His sovereignty. Internally they are rebellious toward God and His plan for their life. But the regenerate person is set to love the Lord with all his heart, soul, mind, and strength. His delight is in the infinite excellencies of God. God is the first and highest affection of his renewed soul. God has become his chief happiness and source of satisfaction. He seeks after God and thirsts for the living God.

By the way, we must be careful to distinguish the difference between that kind of true love for God that seeks His glory from the kind of self-serving love that sees God primarily as a means of personal fulfillment and gain. True saving faith doesn't believe in Christ so that Christ will make one happy. The heart that truly loves God desires to please God and glorify Him. Jesus taught that if someone loved their father and mother more than they loved Christ, they were not worthy of Him. In Matthew 10:37-39 Jesus put it like this: "He who loves father or mother more than Me is not worthy of Me. And he who loves son or daughter more than Me is not worthy of Me. "And he who does not take his cross and follow after Me is not worthy of Me. He who finds his life will lose it, and he who loses his life for My sake will find it" (Matthew 10:37-39).

The question then is this: Do you love God? Do you love His nature? Do you love His glory? Do you love His name? Do you love His kingdom? Do you love His holiness? Do you love His will? Is your heart lifted when you sing His praises-because you love Him? Supreme love for God is decisive evidence of true faith.

2. Repentance from Sin

A proper love for God necessarily involves a hatred for sin that leads to repentance. That should be obvious. Who wouldn't understand that? If we truly love someone we seek their best interests. Their well being is our greatest concern. If a man says to his wife, "I love you but I could care less what

happens to you," we would rightly question his love for her. True love seeks the highest good of its object. If we say that we love God, then we will hate whatever is an offense to Him. Sin blasphemes God. Sin curses God. Sin seeks to destroy God's work and His kingdom. Sin killed His Son. So when someone says, "I love God, but I tolerate sin," then there is every reason to question the genuineness of his love for God. One cannot love God without hating that which is set to destroy Him. True love for God will therefore manifest itself through confession and repentance. The man who loves God will be grieved over his sin and will want to confess it to God and forsake it.

In examining our faith we should ask: "Do I have a settled conviction concerning the evil of all sin? Does sin appear to me as the evil and bitter thing that it really is? Does conviction of sin increase in me as I walk with Christ? Do I hate it not primarily because it is ruinous to my own soul or because it is an offense to the God I love? Does the sin itself grieve me or am I only grieved over the consequences of my sin. What grieves me most-my misfortune or my sin? Do my sins appear to me as many, frequent and aggravated? Do I find myself grieved over my own sin more than the sins of others?" Genuine saving faith loves God and hates what He hates, which is sin. That attitude results in real repentance.

3. Genuine Humility

Saving faith is manifested through genuine humility. Jesus said blessed are those who are poor in spirit, and those who mourn [their sin], and those who are meek, and those who hunger and thirst for righteousness (Matthew 5:3-6)-all marks of humility. In Matthew 18 Jesus said that "unless you are converted and become as little children, you will by no means enter the kingdom of heaven" (Matthew 18:3). True saving faith comes as a little child-humble and dependent. It is not the man who is full of himself who is saved, but the man who denies himself, takes up his cross daily and follows Christ (Matthew 16:24).

In the Old Testament we see that the Lord receives those who come with a broken and contrite spirit (Psalm 34:18; 51:17; Isaiah 57:15; 66:2). James wrote: "God resists the proud, But gives grace to the humble" (James 4:6). We must come as the prodigal son, broken and humble. Remember what he said to his father-"Father, I have sinned against heaven and in your sight, and am no longer worthy to be called your son" (Luke 15:21). Those possessing genuine saving faith do not come boastfully to God with their religious achievements or spiritual accomplishments in hand. They come empty-handed in genuine humility.

4. Devotion to God's Glory

True saving faith is manifested by a devotion to God's glory. Whatever believers do, whether they eat or drink, their desire is to see God glorified. Christians do what they do because they want to bring glory to God.

Without question Christians fail in each of these areas, but the direction of a Christian's life is to love God, hate sin, to live in humility and self-denial, recognizing his unworthiness and being devoted to the glory of God. It is not the perfection of one's life but the direction of a life that provides evidence of regeneration.

5. Continual Prayer

Humble, submissive, believing prayer is mark of true faith. We cry "Abba, Father" because the Spirit within us prompts that cry. Jonathan Edwards once preached a sermon titled, "Hypocrites are Deficient in the Duty of Secret Prayer." It's true. Hypocrites may pray publicly, because that's what hypocrites want to do. Their desire is to impress people-but they are deficient in the duty of secret prayer. True believers have a personal and private prayer life with God. They regularly seek communion with God through prayer.

6. Selfless Love

An important characteristic of genuine saving faith is selfless love. James wrote, "If you really fulfill the royal law according to the Scripture, 'You shall love your neighbor as yourself,' you do well" (James 2:8). John wrote, "Whoever has this world's goods, and sees his brother in need, and shuts up his heart from him, how does the love of God abide in him?" (1 John 3:17).

If you love God you will not only hate what offends Him, but you will love those whom He loves. "We know that we have passed from death to life, because we love the brethren. He who does not love his brother abides in death" (1 John 3:14). And why do we love God and love others? Because this is the believer's response to His love for us. "We love Him because He first loved us" (1 John 4:19). Jesus said we will know that we are His disciples by our love for each other (John 13:35).

7. Separation from the World

Positively, believers are marked by a love for God and for fellow believers. Negatively, the Christian is characterized by the absence of love for the world. True believers are not those who are ruled by worldly affections, but their affection and devotion is toward God and His kingdom.

In 1 Corinthians 2:12 Paul wrote that "we have received, not the spirit of the world, but the Spirit who is from God, that we might know the things that have been freely given to us by God." In 1 John 2:15 we read: "Love not the world, neither the things that are in the world. If any man love the world, the love of the Father is not in him." (1 John 2:15). True saving faith separates one from the pursuits of this world--not perfectly, as we all fail in these areas, but the direction of a believer's life is upward. He feels the pull of heaven on his soul. Christians are those whom God has delivered from the power of

darkness and conveyed into the kingdom of His Son. The believer is marked by the absence of love or enslavement to the satanically controlled world system (Ephesians 2:1-3; Colossians 1:13; James 4:4).

8. Spiritual Growth

True believers grow. When God begins a true work of salvation in a person, He finishes and perfects that work. Paul expressed that assurance when he wrote in Philippians 1:6, "being confident of this very thing, that He who has begun a good work in you will complete it until the day of Jesus Christ."

If you are a true Christian, you are going to be growing-and that means you are going to be more and more like Christ. Life produces itself. If you're alive you are going to grow, there's no other way. You'll improve. You'll increase. The Spirit will move you from one level of glory to the next. So examine your life. Do you see spiritual growth? Do you see the decreasing frequency of sin? Is there an increasing pattern of righteousness and devotion to God?

9. Obedience

Obedient living is not one of the optional tracks given for believers to walk. All true believers are called to a life of obedience. Jesus taught that every branch that abides in Him bears fruit (John 15:1-8). Paul wrote that believers "are His workmanship, created in Christ Jesus for good works, which God prepared beforehand that we should walk in them" (Ephesians 2:10). That speaks of obedience. We are saved unto the obedience of faith (see 1 Peter 1:2).

How can we know our faith is genuine? Examine your life in the light of God's Word. Do you see these characteristics in your life? Do you have a love for God, hatred for sin, humility, devotion to God's glory, a pattern of personal and private prayer, selfless love, separation from the world, the evidence of spiritual growth and obedience. These are the real evidences of genuine saving faith.

For more information consider two of John's audio series:

- Salvation Survey: Saved or Self Deceived?
- Examine Yourself

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