

## **Grace to You :: *Unleashing God's Truth One Verse at a Time***

### **The Nature of Saving Faith**

Scripture: Selected Scriptures

Code: 90-21

Tonight again we address the theme which we began last Lord's day on the lordship of Christ. I want you to have your Bible ready, we will be considering some selected Scripture as we discuss in our series on the lordship of Christ the matter of the nature of saving faith... the nature of saving faith. I confess to you that I have much more to say than I can possibly say in one night. If I had my choice, I would deliver my soul now until the wee hours of the morning on this subject. But knowing full well that in a matter of months, the book on The Gospel According to Jesus in which this material will be contained will be in your hands, I'll defer to that for the fullest treatment and just deal with what we have time to cover tonight.

I'm sure that most of us are very familiar with Charlotte Eliot's old hymn entitled "Just as I am." That hymn more than any other hymn in the Christian world has been an invitation hymn in evangelistic meetings for years and years. It was penned in 1836 so it's been around for quite a while. It has been sung and re-sung. In fact, probably is being sung almost every hour of every day somewhere in the world among English speaking people. Billy Graham for one has used that hymn at crusades for over 40 years, designed to move people forward at the invitation after his preaching.

The most familiar verse of that familiar hymn, "Just as I am," is the first verse and it goes like this: "Just as I am without one plea, but that Thy blood was shed for me; and that Thou bidst me come to Thee, O Lamb of God I come, I come." The thoughts that those words meant to cover are a biblical reality. It's simply a call to sinners to come, to come to Christ who shed His blood for them. They are to come just as they are. That's what "Just as I am" means. Solely on the basis of faith they are to come and He will save them. "God so loved the world that He gave His only begotten Son that whosoever believes on Him should not perish but have everlasting life." And Jesus said, "Him that comes unto Me, I'll under no circumstances cast out," John 6:37. And the hymn is meant to state that the sinner who wants to come can come just as he is by faith to embrace Christ.

Interestingly enough, however, the erosion of the gospel in our day has given that particular verse and hymn a rather insidious twist. The language of the modern message sounds vaguely similar to "Just as I am," but the difference in meaning is quite profound. Sinners today, you see, are hearing not only that Christ will receive them just as they are, but also that He will let them stay that way. Many erroneously believe that they can come to Christ, receive absolution from their sins or forgiveness, be granted the gift of immortality, or heaven, and then walk away to continue living life anyway they please, even Choosing... as one well-known Bible teacher, author and theologian says,

quote: "To leave God out and live according to the old nature." Beloved, that is the gospel we hear today. Come just as you are and go away just as you are. Jesus will take you just the way you are. In fact, He will let you stay that way.

In a Bible conference several years ago, a well-known speaker brought a message on salvation. He argued that to tell unsaved people they must surrender to Christ is the same as preaching salvation by works. He defined salvation as the "unconditional gift of everlasting life given to people who believe the facts about Christ, whether or not they choose to obey Him." And one of his main points was that, "Salvation may or may not alter a person's behavior. Transformed character," he said, "is desirable but even if no change in life style occurs the one who has believed the facts of the gospel and received Christ can rest in the certainty of forgiveness and heaven." That's pervasive in our society.

Preaching today, multitudes approach Christ on those very terms. They think there's no real price to pay. They respond eagerly when offered forgiveness. They respond eagerly when offered the prospect of heaven, victory over death. They have no sense of the severity of their guilt before God. They have no desire to be freed particularly from sin's bondage and they certainly have no overwhelming desire to obey Christ. And I'm convinced that such people are deceived by a corrupt gospel. The faith they are receiving and the faith they are relying on is only intellectual acquiescence, or maybe emotional grasping of something or someone to solve their problems and it will not save. Yet this is the most common form of evangelism. And many are preaching this kind of weak deceptive message.

And I suppose we need to ask the question; is this new? And

the answer, frankly, is it isn't new at all. And if you follow church history from the fathers who lived just after the early church right up until today, you will find that this kind of gospel of easy believism has always been espoused. And people were reacting to it through all the history of the church, postulating and affirming the difference between that gospel and the true gospel.

For example, pick one shining light in the history of the Christian church by the name of Martin Luther. Now Martin Luther, coming out of Roman Catholicism, fought more than anyone for the truth that man is saved by what? By faith and not by works. He never wavered on his insistence that works, however, are necessary to validate faith.

In the preface, for example, of Martin Luther's Commentary on Romans, he wrote this, "Faith is not something dreamed, a human illusion although this is what many people understand by the term. Whenever they see that it is not followed either by an improvement in morals or by good works, while much is still being said about faith, they fall into the error of declaring that faith is not enough, that we must do works if we are to become upright and attain salvation. The reason is that when they hear

the gospel they miss the point. In their hearts and out of their own resources they conjure up an idea which they call belief which they treat as genuine faith. All the same, it is but a human fabrication, an idea without a corresponding experience in the depths of the heart. It is therefore ineffective and not followed by a better kind of life," end quote.

It's not faith at all. They just call it faith. Luther goes on to write in the commentary on Romans, "Faith, however, is something that God effects in us. It changes us and we are reborn from God. Faith puts the old Adam to death and makes us quite different men in heart, in mind and in all our powers. And it is accompanied by the Holy Spirit. Oh, when it comes to faith, what a living creative active powerful thing it is. It cannot do other than good at all times. It never waits to ask whether there is some good work to do, rather before the question is raised, it has done the deed and keeps on doing it. A man not active in this way is a man without faith. He is groping about for faith and searching for good works but knows neither what faith is nor what good works are. Nevertheless he keeps on talking nonsense about faith and good works. It is impossible indeed to separate works from faith just as it is impossible to separate heat and light from fire," end quote.

So said Martin Luther. There is a false faith, a dreamy faith, an illusion that changes nothing, that's not saving faith. You come all the way down into the modern time and you read writer after writer after writer affirming the necessity for a true faith which results in an absolutely and totally transformed life. There are a myriad of quotes that could be given to substantiate that this has been the character of the church's doctrine through all the years since the New Testament.

But bringing it right into the modern times, a quote from A.W. Pink who said much on this subject, by the way. But in 1937, listen to what he wrote. "The terms of Christ's salvation are erroneously stated by the present-day evangelist... this is 50 years ago, same problem... with very rare exceptions, the present-day evangelist tells his hearers that salvation is by grace and is received as a free gift, that Christ has done everything for the sinner and nothing remains but for him to believe, to trust in the infinite merits of His blood. And so widely does this conception now prevail in orthodox circles, so frequently has it been dinned in their ears, so deeply has it taken root in their minds that for one to now challenge it and denounce it as being so inadequate and one sided as to be deceptive and erroneous is for him to instantly court the stigma of being a heretic and to be charged with dishonoring the finished work of Christ by inculcating salvation by works," end quote.

Exactly the same issue. There was in those days a message of the evangelists which called for a belief that brought about no change and anyone who spoke against it was accused of preaching salvation by works. Pink says, "Salvation is by grace, by grace alone. Nevertheless, divine grace is not exercised at the expense of holiness for it never compromises with sin. It is also true that salvation is a free gift. But an empty hand must receive it and not a hand which still tightly grasps the world. Something more than believing is necessary to salvation. A heart that is steeled in rebellion against God cannot savingly believe. It must first be broken. And only those who are spiritually blind

would declare that Christ will save any who despise His authority and refuse His yoke. Those preachers who tell sinners they may be saved without forsaking their idols, without repenting, without surrendering to the lordship of Christ are as erroneous and dangerous as others who insist that salvation is by works and that heaven must be earned by their own efforts," end quote.

Same issue...same issue. You see it in the earliest creeds of the church, you see it being articulated right up to someone like W. Griffith Thomas who was one of the founders of Dallas Seminary, crying out for a lordship faith. It's always been that which was the heart of the church's message.

Why didn't people listen? Why didn't they listen to the early fathers who espoused a faith that produced a transformed life? Why didn't they listen to a Martin Luther? Why didn't they listen to an A.W. Pink or W.H. Griffith Thomas? Why don't they listen today? Why is it that people do not hear when we say that a gospel that does not affirm repentance and confession and submission to Christ as Lord is not complete?

Well, I think the answer is because the appeals of an easy believism get outward results. Did you get that? I think they get outward results. People respond, you make the gospel easy, people respond, people come forward, they come down the aisle, you count the numbers, so many were saved. And what we have today is a form of evangelism that was really stylized and popularized by Charles G. Finney who developed the invitational system as we know it today, right about the same time that Elliott was writing *Just as I am*, the mid 1830's.

Charles G. Finney was an Upstate New York lawyer with no formal theological training of any kind. He had a skilled logical mind. He was converted in 1821. He became a popular evangelist and revivalist. He believed completely that salvation was a result of a human choice. He believed that man could make that human choice because he was not by nature depraved. He had a certain bent toward sin, but it was not his constitution and so he had the ability within him to choose what is right. And so Finney determined that since man could do what is right, since he was not innately depraved, that what you had to do was work on the will of man. And if you could activate the will of man, or motivate the will of man, he would make the right choice. And you could use almost any legitimate or even illegitimate means, including manipulation and emotion. He developed what came to be known as the "anxious bench" and began to call people forward. This is brand new. In the time before that, in the years of the great awakening of George Whitfield and Jonathan Edwards, no such thing was ever done. But Finney began to call people forward to what he called the "anxious bench." It later became known in Methodism as the "altar," and people then became the objective. And as the preacher came to the conclusion, he began to call people forward because people wanted to see something visible since the invisible work of regeneration could not be seen.

The response to his ministry and his persuasive and logical powers was great. People came to the anxious bench. He was outwardly successful in getting them there. In fact he was so successful that

people were reluctant to say anything against him fearing they might be saying something against the Holy Spirit of God. But as you went behind the scenes to check into what was left after Finney did his work, his fellow workers couldn't help realize the small number of converts who ever remained faithful. In a letter to Finney dated December 25, 1834, James Boyle asked these questions:

"Let us look over the fields where you and others and myself have labored as revival ministers and what is now their moral state? What was their state within three months after we left them? I have visited and revisited many of these fields and groaned in spirit to see the sad frigid carnal contentious state into which the churches had fallen and fallen very soon after we first departed from among them."

In fact, many who evaluated the ministry of Finney were convinced that sinners emotionally but not spiritually awakened became hardened and skeptical. Any gospel call that asks only for people in a moment of decision to believe the facts of the gospel and receive Jesus as Savior is too shallow.

Now let me say this, and I want you to hear this. Someone may be saved without understanding the full truth of repentance. Someone may be saved without grasping the full reality of the lordship of Christ. Someone may be saved without fully understanding the call to obedience because no one told them about it. But listen, no one who is saved will fail to repent, will fail to submit or fail to obey. That's the issue.

Someone came to me last Sunday night and said, "You know, when the gospel was presented to me, nobody told me about the lordship of Christ...nobody told me about repentance...nobody told me that my life needed to be in submission to Him in obedience." Well, the only question is, did you repent? Do you desire to submit to Christ? Is your heart's cry to obey Him? If the answer is yes, then thank God that the salvation was real even though the message was incomplete.

In the introduction to the book, I make a statement that I think is important. Some may think that I question the genuineness of anyone who is converted to Christ without a full understanding of His lordship, that is not the case. In fact, I'm certain that while some understand more than others, no one who is saved fully understands all the implications of Jesus' lordship at the moment of conversion. But I'm equally certain that no one can be saved who is either unwilling to obey or consciously rebellious against the lordship of Christ. And a mark of true salvation is that it always produces a heart that knows and feels its responsibility to respond to the ever-awakening reality of the lordship of Christ.

There's really no reason to proclaim a shallow gospel. There's no reason not to tell people about the lordship of Christ. There's no reason not to tell them to turn from their sin and repent. There's no reason not to tell them to submit their lives to Christ. There's no reason not to tell them to give up all they have for all that He is.

You say, "Well, if you do all of that, maybe they won't accept it." Well then if that's the case, the Spirit of God is not at work in their heart. What do you have if you give an incomplete message and get a response? You may not have a true conversion at all. If the truth drives people away, then tell the truth and drive them away so that they and you are fully persuaded in your own mind that they are rejecting not accepting a false faith and then living under an illusion that they're saved when they're not.

Turn in Luke to chapter 14 for a moment. Verse 25, "Great multitudes were going along with Him and He turned and said to them," now this is Jesus giving a gospel invitation. "If anyone comes to Me and doesn't hate his own father and mother and wife and children and brothers and sisters, yes, and even his own life, he cannot be My disciple." Now how is that for an invitation? I mean, if somebody said to you, "Now I want you to go out this afternoon and I want you to give the gospel to all these people in the park and what I want you to say to them is this, if any of you do not come to Christ and hate your father and mother and wife and children and brothers and sisters and even hate your own life, you can't be His disciple." You'd think they lost their mind. You'd say you can't win people like that.

Then He said in verse 27, "Whoever doesn't carry his own cross and come after Me, can't be My disciple." In other words, willing to die. "And which one of you when he wants to build a tower doesn't first sit down and calculate the cost to see if he has enough to complete it? Otherwise when he's laid a foundation and is not able to finish it, all who observe it begin to ridicule him saying, This man began to build and wasn't able to finish. Or what king when he sets out to meet another king in battle will not first sit down take counsel whether he is strong enough with ten thousand men to encounter the one coming against him. Or else while the other is still far away he sends a delegation and asks terms of peace. So therefore no one of you can be My disciple who doesn't give up all his possessions."

My, my, pretty demanding invitation. Hate your family, be willing to give your life, be willing to give up all your possessions, count the cost. I believe in salvation by faith, purely by grace. But when God in His grace is working a true salvation it has these kind of ingredients. You see, genuine salvation requires true faith. It's not enough to have fantasy faith, dreamy faith, faith that is an illusion. It has to be faith that is the right kind of faith, that's the issue. Yes, Paul said to the Philippian jailer, if you want to be saved, believe on the Lord Jesus Christ and you'll be saved. Whosoever believeth shall be saved. But the question is what kind of faith...what kind of faith are we talking about?

Now first of all, to answer that question, we have to say there is a faith that doesn't save. Let's go to John's gospel chapter 2. We could use a lot of illustrations but I want you to follow very closely. In John 2:23 when Jesus was in Jerusalem at the Passover during the feast, many believed in His name. Just note that, would you? Many believed in His name, that is in who He was. No doubt believing Him to be the great prophet, probably many of them believing Him to be the Messiah. They

believed in His name, beholding His signs which He was doing. But Jesus on His part was not entrusting Himself to them for He knew all men and because He did not need anyone to bear witness concerning man for He Himself knew what was in man and He knew their faith was not true faith. They believed but their believing was not adequate...it was not genuine. There was not saving faith. To put it simply, He had no faith in their faith. He didn't believe in their believing. They believed that He was the Messiah, that doesn't mean they surrendered their souls to His lordship. That doesn't mean they were willing to turn from their sin. He knew their belief was shallow. He knew it was not the genuine work of the Spirit of God. And if He talked of sacrifice and when He talked of repentance, and when He talked of a cross, they would be gone. And Jesus would not accept the moment's emotional decision. He would not accept a faith born of selfishness.

Go to John chapter 6. Everybody would like absolution from sin and the promise of immortality in heaven. But that could be born sheer out of...of sheer selfishness. In John 6:14 when therefore the people saw the sign which He had performed they said, "This is of a truth," and that, of course, was the miracle of the loaves and fish, "This is of a truth the prophet...THE prophet, the one promised in the Old Testament, the Messiah who is to come into the world. Jesus therefore perceiving that they were intending to come and take Him by force to make Him king withdrew again to the mountain by Himself alone." He wanted nothing to do with their kind of faith. They believed He was the Messiah. They wanted to force Him into their plans. He wanted nothing to do with it.

In the sixty-sixth verse of that chapter, would you please note, after His very strong teaching that you have to eat My flesh and drink My blood, you have to be willing to accept My death, My sacrifice and those things which He called for in terms of their dedication, it says, many of His disciples withdrew and were not walking with Him anymore. And He separated them from the true ones when He said to the Twelve, "You do not want to go away also, do you? And Simon Peter answered Him representative of the true believers, Lord to whom shall we go? You have words of eternal life and we have believed and have come to know that You are the holy one of God." And Jesus says, Yeah, except for one of you who is a devil. So even in the midst of those who followed Jesus, there were some who momentarily believed and wanted to make Him a king. There were some who believed for a little while but when the talk became difficult, they left. And there was Judas who never truly believed to salvation, but hung around to the very end to get what He could get out of it.

Look at John 8 verse 30. And again Jesus is dialoguing with the Jewish leaders. Verse 30 says, "As He spoke these things, many came to believe in Him." Sounds good, might sound like salvation to some except, "Jesus therefore was saying to those Jews who had believed Him, If you abide in My word then you are truly disciples of Mine." Pretty straight. That little section of Scripture was the first great introduction that I ever had to this subject. You're a true disciple when you abide in His Word.

Look at chapter 12 and verse 42, "Nevertheless, many even of the rulers believed in Him." Again they believed. "But because of the Pharisees they were not confessing." They wouldn't publicly

acknowledge Him. "Lest they would be unsynagogued for they loved the approval of men rather than the approval of God." They wanted the approval of men. They were...they were going to believe up to a point.

Verse 26, back up to it, it kind of explains where they were, "If anyone serves Me, let him follow Me." Let him follow Me... if anyone serves Me, let him follow Me. In John 15, again Jesus points out the Judas branch, the temporary believer, the temporary disciple. "Abide in Me and I in you as a branch cannot bear fruit of itself unless it abides in the vine, so neither can you unless you abide in Me. I am the vine, you are the branches, he who abides in Me and I in him, he bears much fruit, but apart from Me you can do nothing. If anyone does not abide in Me, he is thrown away as a branch, dries up, they gather them, cast them into the fire and they are burned." There are some who stay for a while and disappear.

And then that most insightful of all passages with relation to this matter of faith, James 2. Let's look at it very briefly. James 2, verse 14, "What use is it, my brethren," very important statement, "What use is it if a man says he has faith but he has no works, what use is it? Can that faith...what...save him?" What's the answer? No...no, can't save him. Can faith like that save? What good is it? Can faith not accompanied by moral character save? Can faith not accompanied by righteous conduct save? Of course not.

Verse 19 really pinpoints it. "You believe that God is one, you do well. The devils also believe and shudder." That's tremendous statement. You believe that God is one? You do well. The devils also believe and shudder, they're one up on you. They believe and shudder. You believe and you think you're saved. They're ahead of you. Demons have all the right theology but they will not bow to the lordship of Christ. They will not bow to the sovereignty of God. They chose rebellion. They hate good and they cherish evil. In a sense, dead faith is inferior to demon faith, at least they tremble.

So, you can see from these verses that there is a faith that doesn't save. There's a faith that's temporary, partial, inadequate. That's different than the faith that saves. John 3:16, the word there "believe", whosoever believes shall not perish, the word "believe" there is the same word in John 2:24 translated "commit...commit." It's something deeper than just believing facts, it's committing one's life, turning from sin, submitting to Christ. And the Spirit of God works it all and produces a changed life. You see, salvation and saving faith is more than wanting forgiveness, it's more than wanting heaven, it's being willing to turn from sin and submit to Christ. Yet, beloved, shockingly and I say that advisedly, shockingly there are Bible teachers and preachers in fundamental evangelicalism who do not allow for any connection necessarily between faith and works. And therefore they are forced to receive as genuine virtually every profession of faith because of there's not necessarily a correlation between faith and works, than any profession is a valid one.

One writer, Ray Sanford, in *The Handbook of Personal Evangelism* says, "Dead faith can save." Dead faith can save? Are demons saved? Their's is a better faith than dead faith. Zane Hodges writing in his book *The Gospel under Siege* declares that whatever James 2:14-26 means it cannot be saying that good works are essential evidence of true faith. Mercy...how can you just say that? And he tries to make us believe that their dead faith was once alive but it died. He says it was alive when they made the initial decision but it lapsed into death yet their eternal salvation is secure. In other words, he says there's no such thing as the perseverance of the saints. You could believe in a moment, and never believe again.

Now there are other writers who would say that there is a barren useless kind of faith, a sort of academic recognition of truth but they balk at defining faith in terms that imply submission or commitment of one's life. So they say there is a...there is a faith that doesn't save, but they say it's not necessary to have a faith that repents or commits. So somewhere between a non-committal faith and an inadequate faith there's a slit that you can slide in and get saved, I guess.

No less than Charles Ryrie says, "The message of faith plus commitment of life cannot be the gospel." And Hodges again says saving faith is nothing more than a response to a divine invitation. He further says it is widely held in modern Christendom that the faith of a genuine Christian cannot fail. But this is not an assertion that can be verified from the New Testament. There is nothing, he says, to support the view that perseverance in the faith is an inevitable outcome of true salvation. Absolutely incredible statement. Amazing, there is nothing to support the view that perseverance in the faith or continuing faith is an inevitable outcome of true salvation? I've believed that all my life. I believe that if you have faith that saves, that faith perseveres.

You say, "Well, does the Bible teach that?" Yeah, it sure does. How he can say there's nothing in the Scripture to support it is beyond me. Listen, for example, oh, I don't even know where to begin there's so many places..."Now I make known to you, brethren," 1 Corinthians 15:1, "the gospel which I preached to you which also you received in which also you stand...listen to this...by which also you are saved if you hold fast the Word which I preached to you unless you believed for nothing." How clear is that? You're saved if you hold fast.

How about Colossians 1:21, "And though you were formerly alienated and hostile in mind, engaged in evil deeds, yet He is not reconciled you in His fleshly body through death in order to present you before Him holy and blameless and beyond reproach." In other words, you've been saved. Verse 23, "If indeed you continue in the faith...firmly established, and steadfast and never moved away from the hope of the gospel. And if you have not continued steadfastly, conversely, and if you have not continued in the faith and if you have been moved away from your hope in the gospel, you were never saved." Perseverance is a part of God's saving work. He doesn't just secure us by His divine decree, He perseveres by His Spirit in us in faith.

Look at Hebrews, let's look at a couple of verses there. Turn in your Bibles to Hebrews chapter 2, we'll just jump through it real quick and look at maybe a half a dozen scriptures quickly to affirm this in your mind. Hebrews 2:1, "For this reason we pay much closer attention to what we've heard lest we drift away from it. For if the word spoken through angels proved unalterable and every transgression and disobedience received a just recompense, how shall we escape if we neglect so great a salvation?" In other words, the message here is, Look, we had better have a salvation from which we do not drift or we will not escape the judgment of God. Why? Because if we drift away from what we once believed, we are headed for judgment and that is evidence that never were we saved to begin with.

Chapter 3 verse 14, this is so clear. "For we...and I love this, verse 14...for we have become partakers of Christ if we hold fast the beginning of our assurance, firm until...what...the end." 4:14, "Since then we have a great high priest who has passed through the heavens, Jesus Christ the Son of God, let us hold fast our confession." Chapter 6 verse 11, "And we desire that each one of you show the same diligence so as to realize the full assurance of hope until the end, that you may not be sluggish but imitators of those who through faith and endurance inherit the promises." Chapter 10 and verse 34, again same concept, "For you showed sympathy to the prisoners and accepted joyfully the seizure of your property knowing that you have for yourselves a better possession and an abiding one, don't throw away your confidence, you have need of endurance and you will receive what was promised," verse 36.

In the meantime, a little while, verse 37, He who is coming will come and not delay, and all the while my righteous one shall live by... what... faith. And if he shrinks back, my soul has no pleasure in him but we are not of those who shrink back to destruction... here it is... but of those who have faith to the persevering of the soul, Hebrews 10:39. Hebrews 12:14, this is so plain, "Pursue peace with all men and the sanctification... that's the set apartness, the godliness, the virtue... without which no one will see the Lord." All who see the Lord will be sanctified.

And then James 1:2 and following, "Consider it all joy, my brethren, when you counter various trials knowing the testing of your faith produces endurance, let endurance have its perfect result that you may be perfect, complete, lacking in nothing." In other words, when trials come, they prove your metal, they prove your character. And verse 12, "Blessed is the man who perseveres under trial once he has been approved, he receives the crown of life...that's eternal life...which the Lord has promised to those who at one time in the past believed in Him." Is that what it says? No, "Those who...what...who love Him...those who love Him." Those who love Him, those who obey Him, those who persevere in the faith, they're the true believers.

Second Timothy 2:12 says if we endure, we shall also live with Him. We shall reign with Him if we endure to the end. The faithfulness of God is a blessing to loyal enduring believers. But look at the

second half of 12, "If we deny Him, He'll deny us." See, if we endure, we'll reign. If we deny Him at any point, our faith dies, it never was there to begin with. It was a sham faith, a dreamy faith, a false faith. He'll deny us. "If we are faithless, He'll be faithful." What does that mean? Well, the idea of His faithfulness there has to do with judgment...has to do with judgment. We may be faithless but He'll be faithful to His promise to judge the faithless. That's what it means. If we endure, we reign. If we deny, He denies us. We may be faithless, that is we may not keep our promise, but He will keep His. And we may make a promise to Christ at some time and never keep it, but when God makes a promise to punish sin, He will keep it...He will keep it.

And so, what those verses are doing is giving a blessing to the loyal enduring believer and pronouncing a curse on a disloyal and unbelieving soul. John 3 is really the source, perhaps, of that very thought. The one who believes not is condemned already because he doesn't believe. Beloved, it is the nature of saving faith that when God gives that faith, He sustains that faith. And if there comes a point in time when a person ceases to believe, the faith was never the faith that God gives.

Now let's look a little more closely at this saving faith as we wrap up. What is it? What is saving faith? Now let me say something to you one more thought in general, get this thought, will you? Because when you say to people saving faith involves repentance and commitment to Christ, they're going to say, "Well, you're adding works, it's nothing but believe, only believe...the song said...only believe, only believe. That's all it is. And if you add anything, you're adding works. But the fact is far from championing the truth that human works have no place in salvation, that modern easy believism has made faith itself a wholly human work. Why do I say that? Because it is fragile and temporary. It may or may not endure and that is not true of that which God gives. You see that? So that is a salvation by works which a man may do and then not do at his own whim. But if you believe that salvation is by God's grace and that God grants that faith, then the faith that God grants is not temporary, it is enduring and it is not subject to a whim of a man. There is no more reason to believe that a man living the Christian life could cancel out his God-given faith than that a man could have generated it in the beginning to be saved. If it is from God, it is divine. If it is from God, it is enduring. And easy believism does not save the gospel from works, it becomes a work salvation by which a man gives and takes his faith at his own will. That's not biblical faith. To say one may have it at the moment of salvation as a gift of God but chuck it anytime that he wants does not make sense. That denies God's work, it denies that God is the one who gives and sustains the grace that makes faith endure.

Now let me give you just a couple of things to keep in mind. A definition of saving faith, very simple...one, it is a gift from God...it is a gift from God. In Ephesians 2, you know it, 8 and 9, "By grace you have been saved through faith and that not of yourselves, it is the gift of God, not of works that no one should boast." Faith is a gift of God. Now what is the gift of God here? Some say it's faith. Some say it's not faith. The Greek scholar B.F. Wescott says the gift of God is the saving energy of faith. Others feel you can't take that in the Greek because what you have here is a neuter and a feminine. For example, "For by grace you have been saved through faith," faith is feminine in

gender, "and that" is neuter. So you can't use a neuter pronoun to define a feminine substantive. And so some would feel more comfortable with saying "that" must embrace the whole act of salvation.

Fine...wonderful. Do you know what is part of the whole act of salvation? You are saved by grace through faith that not of yourselves...so if you want to take it to be all encompassing, the grace, the faith, the salvation, the whole thing is a gift from whom? From God. I feel comfortable with that view. It embraces the whole thing. Either way faith is included. Jesus said to Peter, verse 17 of Matthew 16, "Blessed are you, Simon son of Jonah, because flesh and blood did not reveal this to you but My Father who is in heaven." What is He saying? Peter had just said, "Thou art the...what?...the Christ...Thou art the Christ, the Son of the living God." That is a confession. That is a saving confession. And Jesus says to him, you didn't get that from flesh and blood, My Father gave you that faith, My Father gave you that revelation. It is the Father God who enables anyone to believe. Man locked deeply in the deadness of his own sin could not generate his own faith.

In John 6:44, "No one can come to Me," implying in faith, "unless the Father who sent Me draws him." Verse 47, "Truly, truly I say to you, he who believes has eternal life." Those two verses come together to say the Father gives you faith. The Father draws you by eliciting your faith. It's a gift of God. It's a gift of God, it can be no less than that for fallen nature cannot generate faith in God. Sometimes you hear people say that faith is a natural thing. It isn't, natural faith can't save you. Supernatural faith can, it comes from God.

Listen to verse 16 of Acts 3, Peter preaching, "And on the basis of faith in His name, it is the name of Jesus which has strengthened this man he had just healed, whom you see and know...listen to this...and the faith which comes through Him," that is Jesus Christ, "has given him this perfect health." You know why that man was healed? Because he believed. You know where he got the faith? From whom? From Christ. This faith which comes through Him...Him, capital Him, the Lord Jesus Christ.

Philippians 1:29, "For to you it has been granted for Christ's sake not only to believe in Him but also to suffer for His sake." Listen to that again. "To you it has been granted to Believe..." Isn't that great? It's a gift of God. You can't do it on your own. It's sovereignly given.

First Peter...pardon me, 2 Peter 1:1, "Simon Peter, a bond servant, an Apostle of Jesus Christ, to those who have received faith of the same kind as ours." Peter knew faith was a gift. To those who have received faith of the same kind as ours. That's who he's writing to. Faith is a gift from God.

Secondly, it's permanent...permanent. As a divine gift it is neither transient or impotent, it is permanent...it is permanent. It is not something God gives and takes away. It is not something man conjures and then loses. Why? Romans 1:17, "The righteous man shall live by...what...faith." He goes on living by faith. God continues to grant that persevering faith. True faith cannot die. It is a gift of God. It is permanent. Galatians 3:11 says the same thing, "The righteous man shall live by his faith."

Hebrews, I think it's chapter 10, isn't it? Verse 38, we mentioned it a moment ago, yes, "And My righteous one shall live by faith. And if he's one who shrinks back, My soul has no pleasure in him." He's not one of Mine.

Do you remember Philippians 1:6? "I am confident of this very thing that He who began a good work in you will...what...perfect it until the day of Jesus Christ."

Thirdly, saving faith is obedient. It is obedient. The faith that God gives begets obedience. You see, the faith that God gives includes both the will and the ability to conform to His Word. That's right. "For it is God," Philippians 2:13, "who works in you both to will and to work for His good pleasure." Isn't that wonderful? When God saves you, He gives you a faith that He energizes that has the ability and the will to obey. Marvelous.

W.E. Vine said regarding faith, "It is a firm conviction, it is a personal surrender and conduct inspired by such surrender." And he was commenting on the term *pisteuo*, to believe. In fact he compares *peitho* and *pisteuo* closely related etymologically. The difference in meaning is that the former implies what the latter produces, obedience and faith. He says when a man obeys God, he gives the only possible evidence that in his heart he believes God. Did you get that? When a man obeys God, he gives the only possible evidence that in his heart he believes God. I mean, what good is it for you to stand there and say, "I believe God, I believe God, I believe God, I just don't care what He says?" Oh? He says *peitho* in the New Testament suggests an actual outward result of the inward persuasion and consequence of faith. Faith obeys. Oh, it doesn't perfectly obey, does it? Your faith doesn't perfectly obey. It longs to obey and it does obey but it doesn't perfectly obey. Romans 7, Paul says I don't do what I want to do and I do what I don't want to do and I fight the battle of my flesh. But the wishing, I love this in verse 18, Romans 7, the wishing is present with me, it wants to obey, it longs to obey, it hungers to obey. To believe is to obey.

In fact, just in the words, you can go to the great work of Kittel and the particular word *pisteuo* is treated by Rudolf Bultmann who is a liberal scholar in Germany, but he points out in his entire treatment of that term that to believe is to obey. To say you believe and don't obey is to say you don't believe, because if you'll believe, you'd do what you believe. You act on what you believe, is that not true? What you believe to be true is what you...is what governs what you do. To say you believe and you don't act is totally contradictory. Paul says in Romans 6, it's so wonderful that when you were saved you took yourselves from being servants to sin and by God's grace you have now become the servants of righteousness, obedience. In fact, in John 3, I believe it's right at the end of the chapter, verse 36, "He who believes in the Son has eternal life, but he who does not obey the Son shall not see life." Belief and obey used interchangeably. You believe, you obey. You don't believe, you don't obey.

Look at Titus, I just have to show you Titus 1:15 and 16 because it's so important. And we'll wrap this up. Titus 1:15, "To the pure, all things are pure. But to those who are defiled and unbelieving, nothing is pure, but both their mind and their conscience are defiled, they profess to know God but by their deeds they deny Him, being detestable and disobedient and worthless for any good deed."

You want to hear something amazing? Hodges in his book says, "These people are true believers who are spiritually sick." True believers who are spiritually sick, defiled, unbelieving, impure, detestable, disobedient and worthless for any good deed. No, Paul is saying, "Look, the people who profess to know God and make the claim but deny Him by what they do are detestable, disobedient and worthless because they're lost." They're unbelieving. Their mind, their conscience is defiled. Disobedience proves disbelief. Obedience proves faith. You see, faith and faithfulness are not substantially different concepts to the first century Christian because the word was used interchangeably. You look in your concordance, look up faithfulness and faith, and as you see those you'll note, if you have any kind of Greek source, that it uses the same word...faith and faithfulness go together because what you believe dictates how you obey. If you have faith, you're faithful to the faith you have.

Lightfoot, the great scholar, links the two together when he says, "They who have faith in God are steadfast and unmovable in the path of duty. The faithful, or believing ones, are the faithful obeying ones."

So it's a gift. It's permanent. It's obedient. And finally, another element of saving faith, and I'll just close with this, it's humble...it's humble. For this you need to only look at the Beatitudes, "Blessed are the poor in spirit." It goes on to talk about poverty of spirit, brokenness, repentance, sorrow, meekness, hunger, thirst for righteousness, blessed are the merciful, blessed are the pure in heart, blessed are the peacemakers, blessed are those persecuted for righteousness sake. You see, now watch this carefully, true faith begins in humility and in brokenness and in sorrow and in repentance and in poverty in spirit and it ends in obedience and endurance. It's humble...its humble. Saving faith is like that of the little child, if you don't come to Me, Jesus said in Matthew 18:4, as a little child, you can't enter My Kingdom. It's humble, obedient, permanent and it's a gift from God. You didn't stir it up, God gave it to you and He sustains it.

And people who cling to a memory, to a salvation based upon a memory of an emotional feeling sometime in the past but lack love for Christ and lack a deep desire to obey Him, don't belong to Him. And again I remind you of that tremendously haunting verse, 1 Peter 2:7, "To those who believe, He is precious." I'll tell you how you can spot a Christian, to that person Christ is...what...precious...precious. You don't have to debate whether he should submit to Christ, he's precious to Him. He longs to submit. And people who don't believe no matter what the past was aren't saved. That's why Paul says in 2 Corinthians 5, "Examine yourselves whether you be in the faith." Listen to this statement. Zane Hodges says in his book, "Paul was never concerned about the

salvation of his congregations." Quote: "There is not even a single place in the Pauline letters where he expresses doubt that his audience is composed of true Christians. That they could conceivably be unregenerate is the farthest thought from the Apostle's mind," end quote.

Well, then why did he say to them in 2 Corinthians 13:5, "Examine yourselves whether you be in the faith?" A verse which he, by the way, doesn't even discuss. Of course he was concerned that they be genuine, that they not have a sham faith. And as a pastor I'm concerned about the congregation God is giving me. I'm not preaching this message and series of messages to you in order to reach some audience beyond this church but to point up to you the seriousness with which you must discern your own spiritual condition. May God grant you a true saving faith, a permanent gift that begins in humility and brokenness over sin and ends up in obedience unto righteousness...that's true faith. And it's a gift that only God can give. And if you desire it, pray and ask that He would grant it to you. Let's bow together.

Father, thank You for our time tonight. Thank You for Your Word to us. Thank You for all that the Scripture says so clearly about these matters. And we have but scratched the surface. Make us faithful, O Lord, to stand for that true faith, to articulate the saving gospel of Christ in a way that pleases You that men and women might not be deceived but that they might be saved. We pray in Your grace that You would save sinners even tonight in Christ's name. Amen.

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