

The Doctrine of Saving Faith, Part 1

Scripture: Selected Scriptures

Code: 90-289

Tonight we want to talk about saving faith. Nothing is more important than saving faith. The great doctrine of the gospel is salvation by faith, *sola fide* is the Latin expression that the Reformers used. They said that salvation is *sola gratia*, by grace alone, *sola Christo* through Christ alone, *sola fide* by faith alone. And what they intended to say is that salvation is apart from any human works. And, of course, that's exactly what the Bible teaches, "By the deeds of the Law, no flesh shall be justified. All your righteousness is to God as filthy rags. All have sinned and come short of the glory of God." So there's no way to be saved by our own works, we know that. Salvation is by faith, and we understand that. This is the great doctrine that distinguishes the Christian gospel from all other religions.

Now to just remind you of that, let's just do a quick run through, some verses in the gospel of John. John chapter 3 verse 16, that most familiar of all verses, "For God so loved the world that He gave His only begotten Son that whoever believes in Him should not perish but have eternal life." It's about believing. You escape judgment, receive eternal life when you believe in the Son of God. In the sixth chapter of John and verse 40, Jesus said, "For this is the will of My Father that everyone who beholds the Son and believes in Him may have eternal life." Same thing as in John 3:16, you believe, you have eternal life. And then as a summary statement for the whole of the gospel of John chapter 20 of John's gospel and verse 31, "These have been written that you may believe that Jesus is the Christ, the Son of God, and that believing you may have life, eternal life in His name." So there you have just several indications in one gospel, the gospel of John, that salvation is by faith...you believe and you receive eternal life. This certainly is a true indication of what the gospels consistently teach.

And even in the book of Acts we see as the church begins to move out that the Apostles preached the same message. Acts 16:31, Paul and Silas, they are approached by a jailer who is trembling with fear and falls down and says to them, "Sirs, what must I do to be saved? How is someone saved? 'Believe in the Lord Jesus Christ or the Lord Jesus and you shall be saved.'" Believe in the Lord Jesus.

And then to Romans 3 verse 22, "The righteousness of God is through faith in Jesus Christ for all those who believe." The righteousness of God, that is being right with God, having your sin forgiven, comes through faith in Jesus Christ for all those who believe. This is restated in verse 26, God's righteousness, His righteousness comes to the one, end of verse 26, who has faith in Jesus. Verse 28, "We maintain that a man is justified by faith apart from works of the Law."

Salvation is by faith. And perhaps the most familiar and oft quoted verse, Ephesians 2:8 and 9, "For by grace you have been saved through faith and that not of yourselves, it is the gift of God not as a result of works that no one should boast, for by grace you have been saved through faith." That's just to sort of establish the groundwork, the foundation that salvation comes by faith, *sola fide* and faith alone.

Now for an illustration of that, as long as you're in Romans, look at chapter 4. Paul's classic illustration of salvation by faith alone is none other than Abraham. If you're going to convince the Jews that salvation is by faith, you're going to have to pick somebody that they revere. If you're going to use an illustration of salvation by faith and you want to pick the hero of Judaism, you go to Abraham. And that's what Paul does because the Jews basically were convinced that Abraham was saved by works. It is true that Genesis 22:5, I think it is, has a commendation that God gave to Abraham for his obedience. It is true God spoke to Abraham in Isaiah 41:8 it is recorded, and God said to Abraham, "You are My friend." So Abraham did have a relationship with God. God did commend Abraham. God did identify him as a friend. But the Jewish idea was that Abraham earned that relationship to God. He earned that commendation. He earned that friendship with God by keeping the Law of God. And when somebody brings up the issue that Abraham lived before the Law was given, that Abraham is back in the twelfth chapter of Genesis and the Law isn't given till the twentieth chapter of Exodus, the question then arises, how was Abraham justified by Law if there was no Law? And the Jewish answer, traditionally was, he kept the Law by intuition and anticipation. He was so righteous that though he didn't even know what it was, he did it anyway because he was that righteous.

An apocryphal book called Ecclesiasticus taught that Abraham was given justification or righteousness and circumcision because he earned them. In fact, among many rabbis and Jewish scholars, Abraham was considered one of the seven men who by their own merits brought back the *Shekina* to abide in the tabernacle. They were responsible by their own righteousness, their own intuitive righteousness, for God coming back in His presence among His people in the tabernacle. Some rabbis even taught that Abraham began to serve God at the age of three. They really made something out of this man, Abraham. There is an ancient prayer called "The prayer of Manasseh," it has a number after it, number 8, and it says, "God has not appointed repentance for the like of Abraham, Isaac and Jacob who did not sin against Him." Wow! And then they went so far as to say Abraham, Isaac and Jacob were sinless.

And there are other rabbis who in their writings in ancient Judaism did extol the faith of Abraham, but not apart from his works. They didn't deny that he had faith in God, but they affirmed what they thought to be true, that justification or righteousness, having a right relationship with God, salvation comes through one's work as well as faith.

Well the truth of the matter is, Abraham was anything but perfect. And we don't need to go over the whole story of that. Just read the book of Genesis and you'll be happy to discover his imperfections all by yourself. But it's amazing how history will embellish someone.

Now it is typically true that all religions of the world, except the true gospel, have always thought that we participate in earning our salvation, that somehow our righteousness counts, our good works count toward our salvation. And the Jews certainly believe that because everybody believes that, that's in a false religious system, and the Jewish religion, of course, apostatized, drifted away from its true character through the years. By the time you get into the New Testament era it is an apostate form of Judaism as it is today, like all other religions of the world, they've landed in the same satanic deception that you make some contribution to your salvation. This is what Catholicism believes, Greek Orthodoxy believes those kinds of Christianity. This is what liberal Christianity believes. This is what all the other religions of the world believe. There's really only two religions in the world, the religion of divine accomplishment, salvation by grace alone through faith alone; the religion of human achievement, some mixture of works and faith. By the time of Jesus, the Jews had developed a very, very sophisticated and firmly established system of self-righteousness and they were certain it would help to achieve their salvation. And they basically built their case for salvation by works on Abraham. On a very favorable review of Abraham, sort of revisionist history, they reinvented Abraham into a man who earned his own salvation and then made him the standard. They went so far as to say that Abraham was chosen by God to be the father of the nation because he was the only righteous man in his generation and that's why God selected him to be the father of his people. And they said because he intuitively kept the Law of God not yet given, God saved him, blessed him and promised him a seed which also would be blessed.

If you're going to bring down then the idea of salvation by works, the best place to do it would be to attack Abraham. That's what Paul did. How was Abraham really saved? Romans 4:1, "What then shall we say that Abraham, our forefather, according to the flesh has found?" If we go back and do an honest look at Abraham, not this...not this sentimental revisionist, not this accommodating review of Abraham, not this redesigning of Abraham that accommodates a self-righteous system, but if we go back and honestly look at the man in the flesh, what are we going to find? Verse 2, "For if Abraham was justified by works, he has something to boast about, but not before God. For what does the Scripture say? And Abraham believed God and it was reckoned to him as righteousness. Not everyone who works his wage is not reckoned as a favor, as what is due. But to the one who does not work, but believes in Him who justifies the ungodly," that is the key phrase, God justifies the ungodly because that's the only kind of people there are, all the people He justifies are ungodly because they cannot earn godliness, "the one who does not work but believes in Him who justifies the ungodly, his faith is reckoned as righteousness." And the point he's making here is...Look, it is not by works that he was made right with God. If Abraham was justified by works in verse 2, then he has

something to boast about, but not before God. He has nothing to boast about. His works gained him nothing.

If you backed in to chapter 3, starting at verse 21 which we looked at a moment ago where Paul says, "Look, salvation comes through faith, the righteousness of God comes through faith in Jesus Christ," then he goes on to talk about the righteousness of God in faith. He knows they're going to throw Abraham in his face and they're going to say, "Well wait a minute, that's not true because Abraham was justified by his works. Abraham was intuitively obedient. He was righteous." In some cases they even believed he didn't sin. And so Paul quickly says, "Let's talk about Abraham. Abraham, if he was justified by works had something to boast about, but he doesn't before God." He was not made right with God by his own righteousness. He is not a contradiction to the principles just articulated at the end of chapter 3. He was made right with God, he says in verse 3, because he believed. Again in verse 5, "God justifies the ungodly who believe in Him, their faith is reckoned as righteousness." In verse 6 he turns to David, another one of their..of their heroes, "Just as David also speaks of the blessing upon the man to whom God reckons righteousness apart from works. Blessed are those whose lawless deeds have been forgiven, whose sins have been covered. Blessed is the man whose sin the Lord will not take into account." Is this blessing then upon the circumcised, or upon the uncircumcised also?" And the answer, of course, "Either one, for we say faith was reckoned to Abraham as righteousness." It was reckoned because of his faith, not because of his circumcision, not because of intuition, it was faith. Back in Genesis 15:6, this is what Paul is referring to, there is a very clear statement, it's hard to imagine how the Jews could have overlooked this statement. It says of Abraham, "He believed in the Lord and He, the Lord, reckoned it to him as righteousness."

And so, Paul drags them back to their own Scriptures, Genesis 15:6, that salvation to Abraham, justification, righteousness before God, a right relationship to God was imputed to him by faith. Now listen, faith is not the means of justification. I should say it another way, faith is not the ground of justification. Faith is not enough to save you. What saves you, the ground of your justification is the death of Christ. You understand that? So God forgave Abraham, accepted his faith and made him righteous because Christ would pay the penalty for his sin. So the ground of our justification is not our faith, as if to say somehow if you have faith in God, that in itself earns you salvation would be just another work. The basis, the ground of our salvation is the death of Jesus Christ who pays the penalty for our sin. Faith is only the hand that reaches out to receive the gift. God offers the gift of salvation. Abraham reached out to take that gift and God could give it and God could justify that ungodly Abraham, and God could justify him and still be just because Jesus Christ would provide the sacrifice that covered his sin.

In Galatians 2:16 it says, "A man is not justified by the works of the Law, but a man is justified through faith in Christ Jesus. Even we have believed in Christ Jesus that we may be justified by faith in Christ and not by the works of the Law." We are justified by faith, by faith in God in Abraham's case, by faith

in Christ in our case, that faith itself is not a meritorious work which becomes the ground of our justification, but rather is simply the empty hand that reaches out to take a salvation provided for in the death of Christ. So the death of Christ becomes the ground of justification, faith is simply the empty hand that receives the gift.

Now all of that points out that salvation is by faith alone, justification by faith alone, being right with God by faith alone. Having said that, it's critically important that you understand that while salvation is by faith alone, not all faith saves. So we deal with the first issue, salvation is by faith alone, and then we have to ask the question...what is the nature of that saving faith? What is the nature of that saving faith? A lot of people don't want to talk about this. Many people don't want to talk about this. They want to accept any kind of faith at all. But we can't do that, and let me show you why.

Let's go to John chapter 2...John chapter 2 and verse 23. Jesus is in Jerusalem and He's cleaned the temple out, which He calls His Father's house that's been turned into a house of merchandise. And He speaks and in verse 22 it says this, "When therefore He was raised from the dead, His disciples remembered that He had said this and they believed the Scripture and the Word which Jesus had spoken. Now when He was in Jerusalem at the Passover, during the feast, many believed in His name, beholding His signs which He was doing." Verse 22 talks about the belief of the disciples which came later when they looked back and remembered what He had said and they finally believed because they understood it. But at the time He said it, when He was in Jerusalem at the Passover, it says many believed in His name, but this is a different kind of faith. They believed in His name, beholding His signs which He was doing, but look at verse 24, "But Jesus on His part was not entrusting Himself to them for He knew all men." It says they believed, but whatever kind of belief it was, He made no commitment to them. He made no response to them because He knew them, and verse 25 adds, "Because He didn't need anyone to bear witness concerning man for He Himself knew what was in men." And what He knew what was in them was a non-saving faith, a kind of faith that fell short of being the saving faith. There are people then who even in the life of Jesus, even in the ministry of Jesus believe, but they do not believe in a saving way.

Look at the eighth chapter of John and verse 31. "Jesus was saying to those Jews who had believed in Him," now we...we have already established that salvation was by faith and faith alone. So here we meet some Jews who had believed, same word as faith, by the way, it comes from the verb *pisteuo*, the noun form *pistis*, it means faith or belief. And verse 31 says, "He was saying to those Jews who had believed in Him, 'If My...if you abide in My Word, then you are truly disciples of Mine and you shall know the truth and the truth shall make you free.'" They believed but they had not yet been regenerated. They believed but they had not yet known the saving truth. They believed but they had not yet been freed from their sin. There is a belief then that Jesus doesn't commit to. There is a belief that doesn't save.

In the twelfth chapter of John, again, and verse 42, "Many even of the rulers, the rulers in Israel, believed in Him but because of the Pharisees they were not confessing Him, lest they should be put out of the synagogue, for they loved the approval of men rather than the approval of God." Now whatever kind of believing that is where you love the approval of men more than the approval of God, whatever kind of believing that is that you will not confess Jesus as Lord, you will not confess Me before men, as He said in Luke 12, if you do not confess Me before men, I will not confess you before My Father in heaven. So there is a kind of believing that again doesn't save.

And I think this is...this is sort of what James has in mind in James chapter 2. You can look at this, I think, familiar text of James 2:14. "What is...what use is it, my brethren," says James, "if a man says he has faith but he has no works?" There's no evidence. "Can that kind of faith save him?" That's the question. Then he answers it in verse 17, "Faith if it has no works, no evidence, is dead." And verse 18, "Someone may well say, 'You have faith and I have works, show me your faith without the works and I'll show you my faith by my works.'" It's not enough to just believe if there's no evidence that that faith has brought about transformation manifest in works. Works don't save you, but if you are saved by faith, your life changes and it is manifest. You believe, verse 19, how about this one? "You believe, you do well. The demons also believe." This kind of believing qualifies you to be a demon, not a Christian...not a Christian.

And then he adds in almost contradiction to Romans 4 verse 21, "Was not Abraham, our father, justified by works?" And this is a bit of a play on words, we know he was justified by faith, but wasn't it apparent that he was justified by virtue of his manifest works? When in effect he was willing to offer his son, Isaac, on the altar, he was saying by that act that I have acknowledged You as my sovereign God and Lord and Master and I will obey even if You ask me to slay my son. And then he clarifies it again in verse 23, "Abraham believed God and it was reckoned to him as righteousness and he was called the friend of God." But you see, verse 24, "That a man is justified by works and not by faith alone." What that simply means is, faith alone is not a saving faith. The faith that saves is a faith that produces...a faith that produces.

So what is this saving faith? Well it's more than knowledge about the truth. It's more than belief in the truth. It's more than fearing judgment and wrath, demons fear judgment and wrath. It's more than feeling guilty about your sin. It's more than feeling conviction. It's more than desiring salvation. We saw this morning in Luke 13 that there are many who would desire to enter and aren't able. It's more than believing in Jesus.

You know, these things could all be said of demons, all of them right there in James 2. When you think about the demons, they know the truth. They fear judgment. They feel their guilt. Certainly they would desire to be delivered from their horrendous condition and the coming Lake of Fire. They

understand the sovereignty of God and Christ. So again, there's a kind of faith that's at the demon level and it falls short of salvation. And we talked about it again this morning, those very familiar passages, Matthew 7, "Many say, 'Lord, Lord, haven't we done this and done that?' And He says, 'Depart from Me, I never knew you.'" Same thing in Luke 13 that we read this morning. People are going to bang on the door when it's shut in their faces in eternity and their suffering, their eternal punishment, and say, "Wait a minute, wait a minute, we ate with You and drank with You and we were in the street with You and we hung out with You and we were favorable to You, what are we doing down here?" There is a kind of faith that does not save.

In Hebrews 5 is a good summation of this, okay? Hebrews 5, he says, verse 12, "By this time you have enough information," he's telling the readers, you have enough information that you could be teachers, you know enough about the gospel to be teachers, but you still have somebody to teach you again the elementary principles, the oracles of God. You need milk and not solid food. So in verse 1 of chapter 6 he says, "Let's leave that behind, let's press on. We don't want to go back toward the Old Testament patterns of repentance from dead works and of rather simple faith in God and washing and laying on of hands." Just the basic truth of resurrection and eternal judgment, you can't live anymore with just that Old Testament information. You've got to go on, you've got to go beyond that. In verse 9 he says in chapter 6, "You've got to go on to the things that accompany salvation...salvation."

I think we all understand this. Faith alone saves, but there is a kind of faith that doesn't save. I have been, to one degree or another, in the battle over this faith for decades now in the writing of the book, The Gospel According to Jesus, and the sequel, The Gospel According to the Apostles, or as it was first called, Faith Works, that was a great portion of this battle because there are people who...who would accept any kind of faith at all as saving faith. But Scripture doesn't let us do that by virtue of the Scriptures I read you and many others as well. Some people are frankly threatened by any effort to distinguish saving faith from non-saving faith and they want to...they want to make sure that we let any kind of faith be enough...any kind of faith, partial faith, empty faith, any kind of faith. Now it's true, the Greek language, the word "faith," the word "believe" doesn't help us a lot because it just means to believe. Faith and belief is just the word. But it doesn't define it spiritually or theologically. If you look in the Oxford American Dictionary and you look up the word "faith," it will say this, "Reliance, or trust in a person or thing." Number 2, "Belief in religious doctrine." Number 3, "A system of religious belief, i.e. the Christian faith." Number 4, "Loyalty and sincerity." So we don't really get anything out of that, we could press the issue of real reliance, real trust, real loyalty, genuine sincerity. But there are some people whose faith is pretty sincere and pretty loyal. We would do better to get out of America and go to the Oxford English Dictionary, go back to the people who invented this language. And you'll find in the Oxford English Dictionary, classic dictionary, one full page on the word "faith," full page. And it gives synonyms like "confidence, reliance, trust, belief proceeding from reliance on testimony or authority." It says that faith or belief is the duty of fulfilling one's trust, allegiance owed to a superior,

the obligation of a promise or engagement and the quality of fulfilling one's trust. That's doing something in good faith. It talks about faithfulness, fidelity and loyalty. And it goes on and on and on and on, paragraph after paragraph in the massive page of defining the word faith. But then the Oxford English Dictionary has a theological definition.

This is what it says. "Saving or justifying faith is a conviction practically operative on the character and will." That is a great definition, some theologians got a hold on this one. Saving or justifying faith is a conviction practically operative on the character and will and...it goes on...thus opposed to the mere intellectual ascent to religious truth that might be called speculative faith. And they really grabbed it in the statement, "It is a conviction practically operative on the character and will." It is a life-changing belief. In fact, it goes on. "To believe is to have confidence or faith in a person to rely on or to trust in him."

Now let's take the root of the English word believe. It comes from an English root meaning to hold as valuable, pleasing or satisfying. To believe is to be satisfied with. And what the Oxford English Dictionary says is, "To believe in Christ is to be fully satisfied with Christ." It's a great and rich definition. That describes a faith that is not minimal, it's not absent commitment, it's not void of surrender. It's not stripped of repentance. And on the positive side, it is a kind of trust that finds its full satisfaction, total fulfillment and absolute delight in the object who is the Lord Jesus Christ.

That's a good definition. But the best definition is in the Bible. Let's find it in Hebrews 11. Hebrews 11 and we'll try to work through this a little bit, I don't know if we'll make it, we'll try. Hebrews 11, long chapter, I'm not going through the whole thing. But I have to depend upon your familiarity with the chapter a little bit. This is the faith chapter. You see there, verse 3, "By faith," verse 4, 5, 7, 8, 11, 17, 20, 21, 22, 23, 24, 27, 28, 29, 30, 31, this is about faith, "By faith, by faith, by faith, by faith." This chapter is given to us to understand the faith that saves, okay? And we have models, the faith of Abel and Enoch and Noah and Abraham and Sarah and Isaac, and Jacob and Joseph and Moses and Rahab and Gideon, Barak, Samson, Jephthah, David, Samuel, the prophets and a whole lot of unnamed people who lived by faith and conquered kingdoms and performed acts of righteousness and obtained promises and shut the mouths of lions and quenched the power of fire, verse 34, and escaped the edge of the sword and went from weakness into strength and became mighty in war and put armies to flight and faithful women who received back their dead by resurrection and others who were tortured and others who experienced, verse 36, mockings, scourging, chains, imprisonments. Some were stoned, sawn in half, tempted, put to death with the sword, went about in sheepskins, goatskins, destitute, afflicted, ill treated, wandering in deserts, mountains, caves, holes in the ground. Wow. These are the heroes of faith, okay? This is to understand faith, heroic faith, the faith that really saves and you have the Hall of Fame here of all those who possess that faith.

But what that faith is is given to us in the opening verses. Verse 1, here is the faith that is commended because it's saving faith. "Faith is the assurance, or the substance, of things hoped for, the conviction or the evidence of things not seen. For by it the men of old gained approval." Men being generic here, men and women, all those who are listed here and many more, they were approved by God because of their faith and they had a faith that was the real kind, the assurance of things hoped for, the conviction of things not seen. Verse 3, "By faith we understand that the worlds were prepared by the Word of God so that what is seen was not made out of things that are visible." Verse 6 adds, "And without faith it's impossible to please Him, for he who comes to God must believe that He is and that He is a rewarder of those who seek Him."

So here we have in these opening verses, verse 1, 2,3, and jumping down in to verse 6, a very good insight into faith. It's important for us to have a definition. We have the examples. We have a definition at the very beginning.

Now this is an epistle called Hebrews. It was written to Jews. And again it's very much like Romans 4. Romans 4 was a rebuke to those who thought Abraham was perfect and earned his righteousness by his own perfection. Or that he was nearly perfect and God was satisfied with his near perfection. This is another rebuke to the Jews. It's written to Jews. It's written to Jews who are believers, but it's also written to some Jews who know the truth but haven't accepted it and so they're still unbelievers and they're holding on to their old self-righteous works' system. This chapter is a rebuke to the Judaism of the day. It's a rebuke to the Pharisaism of the time which taught that righteousness, forgiveness and salvation only come through works. You earn them. Now even after the gospels, even after Jesus' life and preaching, even after the Apostles had been preaching this is still a problem. And that's why the writer of Hebrews is writing after the ministry of Jesus, after some of the ministry of the Apostles, is saying, "Look, you've got to get beyond this." The truth had been preached. They still held to their system, a system of works. And they wanted to be justified by their works. I guess the greatest example of that is the Apostle Paul who finally let go of it on the Damascus Road. And in 2 Timothy 1:9 he wrote, "God who saved us called us with a holy calling, not according to our works." That died hard, it always dies hard. It dies hard today. But the Scripture says, "The righteous live by faith," Habakkuk 2:4. That statement, "The just shall live by faith, or the righteous shall live by faith," is true from Adam to the end. That is repeated in Romans 1:17, Galatians 3:11, and Hebrews 10:38, the just shall live by faith...the just shall live by faith. And the saints are named here in chapter 11 because they're examples of saving faith, of justification by faith, by faith, by faith, by faith, by faith, by faith. It's just pounding it into the heads of those who hold on to a works/righteousness system.

And so he's saying to the Pharisees and the Jews and those who are caught up in the system, it's by faith. And then the question's going to be, well what is this kind of faith? What is this faith? And so the first thing I want to say is what faith is. Pretty clear, I'll give you a couple of points. One, faith is

the assurance of things hoped for...it's the assurance of things hoped for. That's the beginning of verse 1. That is to say faith transports God's promises for the future into the present. Faith takes God at His word. Faith is a supernatural confidence in and reliance on God and His promises. It is the assurance of things we hope for. We hope for heaven. We hope for salvation. We hope for perfection. We hope for the bliss and the joy of that eternal place. We hope to enter into the place that the Lord is preparing for us. We hope to be holy. We hope to be like Christ. Our faith is the confidence, the assurance that that for which we hope is really true. It's not uncertain, it's certain. It's not a vague wish that something might happen. It is an assurance.

Let me talk about the word. It is *hupostasis*, *hupostasis*, literally means *stasis*, to stand. Something in a static state comes from that. *Hupo*, under, it is to have a foundation, that's what it means. It is a solid base. Faith is the solid foundation of our future hope. The word *hupostasis* used in chapter 3:14 and it's translated assurance also there in the NAS. But it's also used in chapter 1 of Hebrews and verse 3 where it's translated nature, speaking of Christ, He is the exact representation of God's nature. It means essence. It means substance. It means reality as opposed to appearance. It is a real foundation. It is a reality. Faith then is the essence, the substance, the reality, the foundation on which we stand and hope for the future. In one Greek dictionary it says *hupostasis* used in ancient literature to refer to documents bearing on the ownership of a person's property, it's evidence of ownership. If you had a document, that was the ground of your ownership, that was the substance. It is the title deed to things hoped for. It's not ambiguous, it's not unsure, it's not insecure, it is a concrete conviction that what God has promised is true. It is the present confidence of a future reality on which we bank our life in time and eternity. It is an absolute certainty with regard to the gospel. It is faith in a divinely produced conviction that what Scripture says is true. It's not a hope so. And I don't think that that's very often clarified. Put your faith in Jesus Christ for a lot of people is some kind of momentary emotional response, "Oh, okay, Lord, I'm going to trust You with my life. I don't know what that means, I don't know if You can fulfill my trust. I'm going to trust Jesus...You with my life." And if there's no real ground and there's no foundation and there's no reason to believe that and there's no great sense of who God is and who Christ is and no great grounding in the Word of God, that faith becomes some kind of a momentary whimsy and it ends up being the faith that doesn't save.

This assurance is absolute certainty with regard to the nature of God and the character of the gospel and it then therefore requires an understanding of the nature of God and the gospel. Is that fair? It is a supernatural certainty about the truth of the gospel and the reliability of Christ that rises out of one's confidence in the Bible and what the Bible teaches. And, you know, people would today...I think...some people would put a premium on keeping people ignorant so they don't get confused with too much biblical data. Keep it simple so that their faith is easy. And there are people who say it's just like any other kind of faith...it's like any other kind of faith. You exercise faith all the time. Sure you do. Every time you turn on a faucet you exercise faith. You don't know who's playing in your

pipes. You don't know what's going on. You live in Los Angeles, you trust the water, you don't know where it came from, who brought it here, what's in it, unless you can see it and sometimes you can. You get in your car, you fly down the freeway at 75 miles an hour, you wouldn't know a brake from a radiator if somebody put in front of you. You don't know what makes your car stop, but you trust whoever did put those brakes in there knew. You turn on your internal combustion engine and explosions are going on all the time 18 inches from your face, you don't expect you're going to blow up. You live by faith. You eat wherever you go. You go into a restaurant and you eat what they put on your plate. You don't know anybody in there, you've never been in the kitchen, you don't know where it comes from. It tells you what it is on the menu and more and more restaurants now are obscuring what it really is with all these weird names. You eat it, and worse thing, you go into surgery and they knock you out for hours and take out anything they want. And you don't have a check list and you wouldn't know it if you saw it. That is...you have faith.

Then you go to the drug store and you hand this guy an illegible piece of paper that you can't read and probably neither can he, and then he gives you a bottle of stuff and you go home and take it. This is faith. That's true, it is faith. And people say, "Well, you exercise faith all the time. That kind of faith, just put that kind of faith in Jesus." That's ridiculous. We're not talking about natural faith. The reason I drink out of a faucet is because I've been drinking out of a faucet and I'm still around. I've experienced water out of a faucet. So far so good. The reason I trust my brakes is I've been driving cars for years and the brakes always work. And if they are...if they're going bad, I begin to know that and I take care of it. The reason I'm willing to go into surgery is because doctors do it all the time and hospitals take care of people and everybody does it and experience says it's safe. And the reason I eat the food is because...hey, I've been eating it all along and here I am. And the reason I take the medication is because I've been taking it when I needed it through the years from time to time and it seems to do what it's supposed to do. So experience tells me that there are certain things that I can trust. Experience also tells me there are certain places I won't eat, certain mechanics I won't go to and certain doctors I wouldn't let touch me. This is simply because of experience.

And the fact is that experience isn't always reliable. We had a dear lady in our church one day who was having pain in her stomach. Went back to the surgeon where she had recent surgery and found out he had left one of his major instruments inside. I mean, they...they mess up occasionally, no question about it. Sometimes the water is bad. Sometimes the brakes go bad and you have an accident. Sometimes the food makes you sick. Sometimes the surgeon does the wrong thing. Sometimes the medication is wrong. But basically, experience tells you...you can trust those things.

But when God asks you to believe in the Bible, you've had no experience. He's asking you to commit your life to something you've had no experience with. He's asking you, as Peter says, to believe in one who is unseen. He's asking you to believe in a God you've never seen, a Christ you've never seen and a heaven you've never seen. He's asking you to commit your life in time and eternity to

something you never have experienced, you never will experience until you experience it. And even then you can't experience saving faith. You can't feel saving faith. So what makes you do that? Why would I give my life in faith to a God I can't see and a Christ I can't see and discipline my life and live my life circumspectly by the Word of God for a heaven I can't see? Why in the world would I do that? No experience informs my faith. It's supernatural in two ways. I base that faith on the Word of God, the Bible, which is clearly to anyone who studies it not a human book. And you know very soon this is from God. I don't need to see heaven. I don't need to see Christ. I don't need to see God. The Scripture reveals that all very clearly and powerfully and convincingly. But beyond that, the Spirit of God has quickened my heart to believe and faith is a gift from Him. I have learned from Scripture that God is dependable and God is unchanging, and God is faithful, and God is loving and merciful and that God does what He says He will do. The history tells us that in Scripture. And here if you're still questioning it, look back. Abel lived by faith, and Enoch, and Noah, and Abraham, and Sarah, and Isaac, and Jacob, and Joseph, and Moses, and Rahab, and Gideon, and Barak, and Samson, and Jephthah, and David, and Samuel, and the prophets and all the rest of these people who went through all of these other things and in the end they all had their faith vindicated. And so in chapter 12 he says, "They become a great cloud of witnesses." And what do they give testimony to? To the value of the life of faith.

Verse 27 sort of sums it up. It says about Moses, "By faith he left Egypt not fearing the wrath of the king, Pharaoh who was going to chase him, for he endured...here's the key...as seeing Him who is...what?...invisible, unseen." That's it. Faith is the absolute ground conviction solid confidence in what we hope for being a reality. He says it a second way in verse 1. "It is the conviction of things not seen." That ties it into Hebrews 11:27. It is the confidence, the assurance of what we hope for and we hope for what God has promised us in His Word. And it is even deeper than just an assurance, this word is stronger, it is a conviction, a deep inward assurance in what we can't see.

Where does that come from? It comes from confidence in the God revealed in Scripture. It comes from a supernatural faith given to us by the Holy Spirit. And by the way, this kind of faith is portrayed here in its worst possible test. Every single person through here, the named and the unnamed, are shown in an environment of severe testing. The only exception might be Enoch, but everybody else had a very severe test. They lived lives of endurance, perseverance, where there was plenty to destroy human faith. Experience might have told them, "Don't trust God, don't trust God." Take Job. He's not mentioned here but add him to the list. Was Job's experience a verification of God's faithfulness? No, everything was going wrong, everything. Even his wife said, "Curse God and die. Get over it. Get off this faith. Get out of this religion of worshipping God. Look at your life." But this faith endures, it endures, it endures, it endures. And you come down to people who endured all kinds of terrible things at the end of the chapter, and I read you the litany of all the things they went through. This is the kind of faith that is so powerful, so divine, so supernatural, so lasting, it is unassailable, no matter what the cost. It survives. All these saints were so committed to God, they were so sure of

what they believed in, even though they didn't ever live to see the promise. Look, it says at the very end, verse 39, they all died...they all died without receiving what was promised. They all died without ever seeing the Messiah, without ever seeing the Savior, without ever seeing the one who was coming. But their faith endured to the end. This is saving faith. It is the kind of faith that can't be explained naturally. It's the kind of faith that has a solid concrete confidence that the promises hoped for are real. And it has a settled conviction of the reality of the unseen world.

Let me just take you a little further into this definition. There's three elements, this kind of faith. Theologians have through the years characterized it as having three elements. Element number one, knowledge. An old Latin word the Reformers used was *noticia(?)*, knowledge. That had to do with the mind. Second, assent...assent, that had to do with the heart, *asensus(?)* in Latin. And third is Latin *thaducia(?)*, it means trust. So these are the three elements of this faith...knowledge, in the mind; assent in the heart, and trust in the will. This kind of faith holds the knowledge of God and the knowledge of the gospel and the knowledge of Christ. That's why faith comes by hearing the Word of God because it's the kind of faith that has to know the truth. And not only knows the truth, but in the heart it assents to the truth. It knows it and it believes it. But there's something more, just those two can be a non-saving faith. The third is the will acts in total trust and makes the commitment. Saving faith involves all three. Trust, *thaducia* is the crowning element of believing. It moves the soul to a saving experience. It involves complete surrender to the object of faith. It takes Christ as Lord and Savior and makes a full surrender. It dies to self, it denies self. In the language of Matthew 13, it sells all to buy the pearl. It sells all to buy the treasure. And that's all in the text. In verse 3 it says, "By faith we understand." It does relate to our knowledge. In verse 1 it talks about assurance, that's assent. It talks about conviction, that's trust. It all has to be there. Saving faith is knowing, believing and entrusting. And this...this group in this Hall of Fame were all fully committed, mind, heart and will to the object of their faith who was God. And it was therefore enduring, unassailable, supernatural faith even though it was something they only hoped for and someone they had never seen. This is saving faith. It is a faith characterized by knowing, believing and entrusting.

There's more to this saving faith, but I'll save it till next time. We only talked about what faith is. A couple of other things we want to talk about next time, who faith trusts and how faith acts. Boy, the time goes quickly, doesn't it?

Father, we thank You for the richness of all of this and the consistency of Scripture which is so wonderfully blessed to us. Scripture never confuses us, it only opens itself to us and we see the divine authorship in its consistency. Lord, we know that we could never come to You through our works, nor could we come to you with our human faith, for we have no experience of you. And so the faith to believe in You has to be supernatural, it has to be something You give us, to trust You whom we've never seen and to trust You for promises in a world that is beyond us, to trust You for heaven to which we've never gone and to so trust You that we are willing to rest both our time and eternity in

that confidence. We thank You that the Word is our anchor, that the Word is the source of our trust, the source of our confidence. We trust in You the God revealed in Scripture. We trust in You the Christ of Scripture. We trust in You the Holy Spirit of Scripture. We trust in a heaven of Scripture. We trust in all the promises of Scripture because we know the Word is true. It has been vindicated and verified for centuries and now to our own faith as a gift from You it has been verified in our lives for we have seen its power. Lord, we thank you for the true faith that saves and may we be faithful to proclaim the true gospel and call for the true faith which is a total abandonment, mind, heart and will to You our unseen God, our unseen Christ, the unseen Spirit and the hope of a yet unseen heaven. Thank You for this wonderful day together and thank You for calling us to Yourself and granting us this faith in Jesus' name we pray. Amen.

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