

Pastor Jeremy M. Thomas
Fredericksburg Bible Church
107 East Austin
Fredericksburg, Texas 78624
830-997-8834 jthomas@fbgbible.org

C0538 – 10/5/2005 – The Terms of Salvation
What Is Faith?

So far, I have taught you that the sole condition on the human side for salvation (justification) is a “repentant faith” and we have dealt with many of the extraneous things often added to the human requirement, things like water baptism, confession of sin or Christ, praying, seeking God, etc. These things all have their place but the Bible unabashedly teaches that the sole human requirement is a “repentant faith”, that is, a faith that involves repentance concerning the person and work of Christ. But there is a debate about what is involved in faith itself. And this is the real reason for this class. Everything up to this point has been basic and introductory. Now we are coming to the core of the issue.

Misunderstanding among Christians concerning the human requirement for salvation has risen to an unprecedented levels and distortions of the gospel have reached dangerous levels. We could literally lose everything (economy, stability, preservation, security, power, influence, comfortable lifestyle) we have in America if we depart from the gospel. Fortunately, there is a movement of scholars who are standing up and fighting for the simplicity of faith in Christ.

“The issue of faith in the Lordship controversy is whether its volitional aspect involves only simple trust or confidence in something, or that plus a deeper commitment that includes surrender and obedience. Lordship salvation assumes the latter position.” For example, Enlow says,

“...to believe on the Lord Jesus Christ means more than to believe that He is Lord and more than to rely on Him to give eternal life. It also means to receive Christ as one’s own Lord, the ruler of one’s own life.” (Enlow, quoted from Charles Bing’s dissertation *Lordship Salvation*)

The debate is then not about the object of faith (which is Christ of course) but the kind of faith.

It is truly sad that the nature of faith has been so corrupted in our day that we must spend considerable time clarifying its true nature. Whatever happened to the simple concept of childlike faith that Jesus taught in the gospels (Mark 10:15)? A child's simple and unquestioned trust and reliance upon a parent is astonishing. How many times have we seen a child climbing playground equipment without fear for if he falls daddy will be there to catch him! Isn't that the essence of faith? Trust or reliance upon another. Is the Bible asking for more of an unbeliever than this? Would that we could comprehend the simplicity of faith! Yet as demonstrated in the quote above, "faith" has been complicated by those who hold to Lordship Salvation and Reformed Theology. For example, one author states,

"A concept of faith that excludes obedience corrupts the message of salvation" (p. 174).ⁱ

"Forsaking oneself for Christ's sake is not an optional step of discipleship subsequent to conversion: it is the *sine qua non* of saving faith" (p. 135).

"He is glad to give up all for the kingdom. That is the nature of saving faith" (p. 139).

"His demeanor was one of unconditional surrender, a complete resignation of self and absolute submission to his father. That is the essence of saving faith" (p. 153).

"So-called 'faith' in God that does not produce this yearning to submit to His will is not faith at all. The state of mind that refuses obedience is pure and simple unbelief" (p. 176).

From this you can clearly see that, for this Lordship author, "faith" is radically different from childlike trust. And thus, it has become popular to boil the argument down to the kind of faith a person has. Out of this has come the popular distinction between "true faith" or "saving faith" and "faith" (notice the "so-called 'faith'" MacArthur mentions). This distinction is a fallacy; the Bible doesn't complicate faith like that. Either you have "faith" that Jesus is the Son of God or you don't. Lordship and Reformed teachers go so far as to say that those who simply have "faith" in Jesus Christ as Savior are not saved at all but are "mere professors". People like me who offer a simple gospel with no strings attached are giving these "professors" a false assurance. They claim that only those who have a specific kind of faith labeled "true" or "saving faith" which involves all the above elements are genuinely born again. They then go on to say that we will be able to measure whether a person has this kind of faith or not by looking at his works which are a necessary result (the emphasis is on the external works rather than the internal fruit of the Spirit). If this is true then the emphasis for assurance of salvation falls on a subjective examination of our works rather than on the objective promises of Scripture. Tonight then, it is necessary to study the nature of faith and see whether it is a "childlike trust" or whether it is to be complicated with things like obedience, absolute submission, forsaking all, and complete resignation of self.

I. THE GREEK WORDS

In the Koine Greek there are two nouns and one verb for “faith”. They are *pi,stij*, *pisto,j* and *pisteu,w*. Various forms of these words are used a total of 696 times in the Greek NT and only 59 times in the LXX (The Greek translation of the Hebrew OT). It can be translated either as “belief”, “faith” or “faithful” in its various forms. It is used in various senses:

pi,stij

- 1) conviction of the truth of anything
- 2) the character of one who can be relied on

pisto,j

- 1) a person who can be relied on (in business, carrying out commands, etc.)
- 2) a person who has become convinced of something

pisteu,w

- 1) to place confidence in some object
- 2) to entrust an object to someone

II. WHAT IS FAITH?

“Friberg’s Greek Lexicon defines it as “to trust, to entrust, to have confidence”. UBS Greek Lexicon says “believe (in), have faith (in) (with God or Christ as object); believe, believe in; have confidence (in someone or something), entrust (something to another)”. Louw-Nida Greek Lexicon defines it as “(a) think to be true (b) trust (c) have Christian faith (d) entrust”. Liddell Scott Greek Lexicon says, “*to trust, trust to or in, put faith in, rely on, believe in a person or thing*”.ⁱⁱ What is clear is that no elements, such as uncompromised resignation, total surrender, absolute submission, et. al., are included in the word “faith”. Biblical faith, then, is:

Having confidence in and entrusting one’s eternal salvation to the person and work of Jesus Christ alone.

The key to the word faith is the element of “reliance”, “confidence”, or “trust” in another. The ISBE Bible Dictionary says,

In its nature...it is his one possible receptive attitude, that in which he brings nothing, so that he may receive all. Thus "faith" is our side of union with Christ.

III. 2 PRECONDITIONS OF FAITH

There are several things that take place before a person has faith in Christ and is given eternal life. There is the general revelation of God in both creation and conscience (Rom 1:18-20; 2:14-15). There is also the convicting work of the Holy Spirit (John 16:8-11). Importantly, there is also the "drawing" ministry of the Father (John 6:37, 44-45, 65). In this "drawing" Jesus mentions two things the Father does that result in a person having faith in Christ and being given eternal life; hearing and learning or being educated (John 6:45). These might be thought of as the mechanics of bringing a person to exercise faith. These two preconditions are dependent upon God.

Hearing (akouo). One must *hear* what it is he is to believe if he is ever going to believe. "Faith comes by hearing and hearing by the word of Christ" (Rom 10:14, 17). What must they hear? They must hear the good news. The good news is the death, burial, resurrection and appearance of Jesus Christ (1 Cor. 15:3-8). An individual must first *hear* this content before he can possibly believe in Christ and be saved (Rom. 10:17). This hearing can come by way of anyone who proclaims the word of God or by a person reading the word of God silently to one's self. Either way he must hear the gospel.

Learning (manthano). In addition to hearing the gospel one must understand to some degree what he has heard if he is going to believe. It is not necessary that a person know all the details of Christ's person and work. But he must understand on a basic level that Christ died for our sins, was buried, and was resurrected. Since the natural man cannot understand the things of God on his own (1 Cor 2:14) then the Father must enable him to *hear and learn*.

John 6:45 Everyone who has heard and learned from the Father, comes to Me.

To "come" to Christ means to "believe" in Christ for eternal life (John 6:47). Nicoll says, "Both the hearing and the learning refer to an inward spiritual process. The outward teaching of Scripture and of Christ Himself was enjoyed by all the people He was addressing; but they did not come to Him. It is therefore an inward and individual illumination by the special operation of God that enables men to come to Christ."ⁱⁱⁱ

IV. FAITH ITSELF

Once an individual has *heard* and *learned* from the Father they will *believe* in the person and work of Jesus Christ and, as a result, they have eternal life. In the following verses Jesus said,

John 6:47 "Truly, truly, I say to you, he who believes has eternal life.

There is no mention of absolute surrender, complete resignation of self, etc. External hearing alone does not save. One may be preached at all his life and not be saved. While hearing a preacher may be the means the Father uses it does not, in itself save. One must both hear and learn inwardly and this is a work of God the Father. Once this takes place a person believes and as a result receives eternal life.

With such an emphasis on faith we should note that "faith does not save". "Faith" has never saved anyone. Lightner says, "Man's faith is not the cause of his salvation. It is Jesus Christ, the *object* of our faith, who saves us."^{iv} How much faith is required for Christ to save us? God simply requires all the faith or trust that one has and that one's faith be in Jesus Christ. But if I believe doesn't that mean I add something to my salvation? On the contrary, Paul said, "For this reason *it is* by faith, in order that *it may be* in accordance with grace," (Rom 4:16). "The sinner's reception of God's great gift of salvation adds nothing to the completed work of Christ. Were that true it would be Christ's substitutionary atonement plus faith in Christ which saves."^v But that is not the case at all. Christ and Christ alone saves. Faith is merely the channel through which salvation is imparted.

V. ISN'T FAITH A GIFT OF GOD?^{vi}

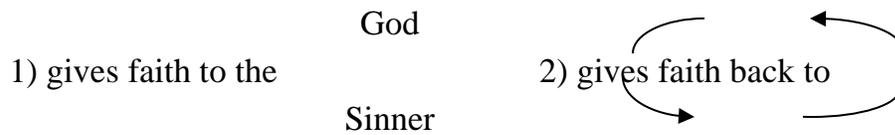
This is a highly debated question. There are three basic answers.

1. Faith is a gift of God
2. Faith is a gift of God and responsibility of man^{vii}
3. Faith is the responsibility of man

1. Faith is a gift of God. The key passage used to support this view is Eph 2:8-9.^{viii}

For by grace you are saved through faith: and that not of yourselves, it is the gift of God: not of works, so that no one may boast.

It is taught that faith is a gift in the sense that God first gives the sinner faith and then the sinner gives that faith back to God.



By way of an analogy this teaching is akin to walking into a bakery to purchase a loaf of bread. But upon handing the baker your money he rejects it, reaches into his own pocket, gives you the money which you then turn around and give back to him and he gives you the loaf of bread. That's what Reformed and Lordship adherents mean when they say "faith is a gift". They mean "faith" is an immediate/direct gift of God. Inherent to this theology is the teaching that regeneration precedes faith.^{ix}

Reformed View^x

Regeneration (born again) → Faith

"The Calvinist maintains that faith is wholly from God, being one of the effects of regeneration." – (W.G.T. Shedd)

In short, regeneration is the root, faith is the fruit, God is the sole source of both. Ultimately, this means that a person is either logically or actually born again before he is a believer. How an unbeliever can be believer having not believed has never been answered by any Reformed or Lordship theologian. Nor does it have any support in the Bible. Yet this view is widely held.

Critique. There are two reasons people hold to this view. 1) Because of an unscriptural and inconsistent view of "total depravity". To them, "total depravity" means corpse-like. Since a corpse can do nothing, they say a person cannot believe but must be given faith. This faith is imparted in regeneration which is then given back to God once he is spiritually alive. However, they also claim that this corpse can read the word, heed the message, and pray for conviction. Thus, we have an inconsistency. If a corpse can do nothing on one hand but on the other can read the word, heed the message, and pray for conviction then "total depravity" does not mean corpse-like. These folks deal "with a rather lively spiritual corpse after all".^{xi} If a corpse can do all these things, perhaps it can also believe! This unscriptural plan of salvation even opens them up to the charge of teaching a 'works' salvation. If a corpse must read and hear the divine Word, if a corpse must give serious application of the mind to the truth, and if a corpse must pray for the gift of the Holy Spirit

for conviction and regeneration are these not things works that he is bringing to his salvation? He might think that God gave him salvation because he did these things. If you're not convinced let Paul persuade you from the context of Eph 2:8-9. What does Paul say at the end of v. 8 and in v. 9 about this gift of God? He says it is *not of yourselves* and *not of works*. Thus, faith itself is excluded as the gift of God by the very fact that faith is the very antithesis of works! This is simply an unscriptural and inconsistent doctrine of total depravity. 2) Because they think that if faith is not a gift of God then it must be a work of man and therefore contrary to grace. That is, if we exercise faith in Jesus Christ then we have added to our salvation and this detracts from God getting all the glory. This idea is contrary to the Scriptures which teach that faith is not a work and is in accordance with grace (Rom 4:1-6, 16). If someone says, "Well, to me faith must be a work" we can only say, "the Bible teaches that faith is not a work and that it is unimportant what we think; what is important is what God says, and God says faith is not a work." If people refuse to accept this then they are not fighting against you but against God. They may think they are giving God *more* glory by attributing faith to God but they are actually *detracting* from it. Any and all deviations from the word of God detract from God's glory. It is better to accept God's word and reject our false ideas. This glorifies God.

2. *Faith is a gift of God and the responsibility of man.* This view simply says that the Bible teaches that faith is a gift of God in Eph 2:9 and is also the responsibility of man, as in Acts 16:31. Therefore, both are true.^{xii} Faith and regeneration occur simultaneously.

Critique. This view has one grammatical problem. Eph 2:8-9 is complex grammatically.

	Fem		Masc		Fem		Neut
Th/	ga.r	ca,riti,	evste sesw sme,noi	dia.	pi,stewj\		
		kai. tou/to					
for by	grace	you are saved		through faith:	and this/that		

The issue is what does "that" refer back to. "that" is neuter so it can't refer back solely to faith which is feminine. It can't refer back to "grace" because it is also feminine or to a combination of grace and faith. Nor can it refer solely to "saved" because it is masculine. Finally, a neuter pronoun, such as "this", can refer to a complex of things if they are in both feminine and masculine genders as here. Thus, by grace through faith salvation is a gift of God. God is the source of salvation; grace is the basis of salvation; and faith is the instrument through which salvation is imparted. That faith is the instrument is a part of the gift but the exercising of faith itself remains the responsibility of man. This is the third and biblical view.

3. *Faith is the responsibility of man.* This view simply says that the Bible nowhere teaches that saving faith is the gift of God. Instead, what the Bible teaches is that salvation is the gift of God and that it is received through faith in Jesus Christ. On the controversial Eph 2:8-9 John Calvin^{xiii} said,

...here we must advert to a very common error in the interpretation of this passage. Many persons restrict the word *gift* to faith alone. But...His meaning is, not that faith is the gift of God, but that salvation is given to us by God, or, that we obtain it by the gift of God.^{xiv}

Calvin goes on to say of this beautiful passage,

First, he asserts, that the salvation of the Ephesians was entirely the work, the gracious work of God. But then they had obtained this grace by faith. On one side, we must look at God; and, on the other, at man. God declares that he owes us nothing; so that salvation is not a reward or recompense, but unmixed grace. The next question is, in what way do men receive that salvation which is offered to them by the hand of God? The answer is, *by faith*; and hence he concludes that nothing connected with it is our own. If, on the part of God, it is by grace alone, and if we bring nothing but faith, which strips us of all commendation, it follows that salvation does not come from us.

Ought we not then to be silent about free-will, and good intentions and fancied preparations, and merits, and satisfactions? There is none of these which does not claim a share of praise in the salvation of men; so that the praise of grace would not, as Paul shews, remain undiminished. When, on the part of man, the act of receiving salvation is made to consist in faith alone, all other means, on which men are accustomed to rely, are discarded. Faith, then, brings a man empty to God, that he may be filled with the blessings of Christ. And so, he adds, *not of yourselves*; that, claiming nothing for themselves, they may acknowledge God alone as the author of their salvation.^{xv}

Luther says regarding faith,

“Faith holds out the hand and the sack and just lets the good be done to it. For as God is the giver who bestows such things in His love, we are the receivers who receive the gift through faith which does nothing. For it [the gift] is not our doing

and cannot be merited by our work.” (Addition of parentheses mine for added clarification).

“Such a view does not preclude the notion that for faith to save, the Spirit of God must initiate the conversion process.”^{xvi} Besides, we have already learned that no man has the ability to believe unaided by hearing and learning from the Father (John 6:45). But the hearing and learning do not constitute regeneration. Nor does the Bible teach that regeneration precedes faith. Instead, the Bible says faith precedes salvation.

Biblical View

Faith → Saved

For example,

Acts 16:31 Believe in the Lord Jesus, and you will be saved,

Other passages that teach this same order include Mark 16:16, Luke 8:12, and 1 Cor 1:21. Faith is a gift of God in the sense that all good things come from God (1 Cor 4:7; Rom 11:35, 36). However, this is entirely different from the view that an unsaved person cannot believe until he first receives a special gift of faith from God! This is also different from saying that if the Father had not caused a person to hear and learn of the gospel then a person would not have believed. We may conclude by saying that “believing unto eternal life” is a separate act from that gracious work of the Father which stimulated a person to believe.

If this seems to be too technical a distinction let me explain why we are doing this. Those who hold to the first view, that “faith is the gift of God”, in the sense that it is God’s faith given to the sinner who then returns that faith to God inevitably change the gospel presentation. I found this statement in the “Introductory Essay” of John Owen’s *The Death of Death in the Death of Christ*. In this essay, J.I. Packer says Owen’s work “is a polemical work, designed to show, among other things, that the doctrine of universal redemption is unscriptural and destructive of the gospel.”^{xvii} You can see that he takes the issue of the gospel seriously and he thinks people like me teach a false gospel. Well, let’s see what his gospel is.

To the question: what must I do to be saved? the old gospel replies: believe on the Lord Jesus Christ. To the further question: what does it mean to believe on the Lord

Jesus Christ? its reply is: it means knowing oneself to be a sinner, and Christ to have died for sinners; abandoning all self-righteousness and self-confidence, and casting oneself wholly upon Him for pardon and peace; and exchanging one's natural enmity and rebellion against God for a spirit of grateful submission to the will of Christ through the renewing of one's heart by the Holy Ghost. And to further the question still: how am I to go about believing on Christ and repenting, if I have no natural ability to do these things? It answers: look to Christ, speak to Christ, cry to Christ, just as you are; confess your sin, your impenitence, your unbelief, and cast yourself on His mercy; ask Him to give you a new heart, working in you true repentance and firm faith; ask Him to take away your evil heart of unbelief and to write His law within you, that you may never henceforth stray from Him. Turn to Him and trust Him as best you can, and pray for grace to turn and trust more thoroughly; use the means of grace expectantly, looking to Christ to draw near to you as you seek to draw near to Him; watch, pray, read and hear God's Word, worship and commune with God's people, and so continue till you know in yourself beyond doubt that you are indeed a changed being, a penitent believer, and the new heart which you desired has been put within you.^{xviii}

Do you see how Packer crammed all sorts of ideas into the definition of faith? This is hiding works in faith. Last week I showed you that Roman Catholicism and Church of Christ hide works in grace. This week I'm showing you that many groups hide works in faith. What works does Packer hide in faith?

1. abandoning all self-righteousness and self-confidence
2. casting oneself wholly upon Him for pardon and peace
3. exchanging one's natural enmity and rebellion against God for a spirit of grateful submission to the will of Christ through the renewing of one's heart by the Holy Ghost
4. look to Christ
5. speak to Christ
6. cry to Christ
7. confess your sin
8. confess your impenitence
9. confess your unbelief
10. cast yourself on His mercy
11. ask Him to give you a new heart
12. ask Him to take away your evil heart of unbelief and to write His law within you
13. turn to Him and trust Him as best you can
14. pray for grace to turn and trust more thoroughly
15. use the means of grace expectantly
16. seek to draw near to Him
17. watch, read, and hear God's Word
18. worship and commune with God's people

19. continue till you know in yourself beyond doubt that you are indeed a changed being

That is a lot to pack into the word “believe”. None of it is scriptural. If an unbeliever is to do all this then will he not think, “I played a role in my salvation?” Are these not works in addition to the simplicity of faith. Is this not then a false gospel? I will show you next week that this is not the “old gospel” at all but a new gospel that distorts grace by hiding works in faith. We are on scriptural ground when we say that salvation is by grace through faith. We are on scriptural ground when we say that faith is the sole human condition for salvation. For faith is in accordance with grace. But is it ok to hide nineteen human works in faith? Or is this another gospel?

Galatians 1:6-8 ⁶ I am amazed that you are so quickly deserting Him who called you by the grace of Christ, for a different gospel; ⁷ which is *really* not another; only there are some who are disturbing you and want to distort the gospel of Christ. ⁸ But even if we, or an angel from heaven, should preach to you a gospel contrary to what we have preached to you, he is to be accursed!

Whatever happened to the simple childlike definition of faith (Mark 10:15; Luke 18:16)? Is it too hard to understand what Jesus meant? Did he not mean simple trust, reliance, confidence in another? How many times have we seen a child climb a ladder, trusting fully that if he falls his father will catch him? Isn't that all faith is, simple, childlike confidence in another? True believers have simple confidence in the person and work of Jesus Christ for eternal salvation. What more can one do but rest on His work?

ⁱ Other statements by MacArthur in his book *The Gospel According to Jesus* that confuse salvation with sanctification include: “Forsaking oneself for Christ’s sake is not an optional step of discipleship subsequent to conversion: it is the *sine qua non* of saving faith” (p. 135). “He is glad to give up all for the kingdom. That is the nature of saving faith” (p. 139). “His demeanor was one of unconditional surrender, a complete resignation of self and absolute submission to his father. That is the essence of saving faith” (p. 153). “So-called ‘faith’ in God that does not produce this yearning to submit to His will is not faith at all. The state of mind that refuses obedience is pure and simple unbelief” (p. 176).

ⁱⁱ For an extensive word study of the words *pistis* and *pisteuw* that corresponds with my conclusions see *Bibliotheca Sacra* Vol. 107:426, pp. 183-194.

ⁱⁱⁱ Nicoll, W. Robertson, *The Expositors Greek Testament; Volume One* (January 2002), 756.

^{iv} Lightner, Robert, *Sin, the Savior, and Salvation* (Grand Rapids, MI: Kregel, 1991), 160.

^v *Ibid.*, 160.

^{vi} See Roy L. Aldrich, *The Gift of God*, (*Bibliotheca Sacra* 122:487 (Jul 65)), 248-253.

^{vii} Ryrie, Charles, *Basic Theology* (Chicago, IL: Moody Press, 1999), 376.

^{viii} Other passages used by Reformed and Lordship theologians include (Acts 5:31; 11:18; Eph 2:8-9; Phil 1:29; 3:9; Romans 12:3; 2 Peter 1:1; 2 Timothy 2:25; and John 6:44-45). However, none of these clearly teach that faith is a gift of God in the sense that Reformed and Lordship teachers mean. Acts 5:31; 11:18 – give in the sense of “provide”. Phil 1:29 – written to believers this is clearly a sanctification verse and not a justification verse. Phil 3:9 – it is the righteousness which comes from God not the faith. Rom 12:3 – this is clearly written to those who are already justified and is a

sanctification verse (cf 12:1). 2 Tim 2:25 – believer’s repentance not saving repentance. John 6:44-45 – pre-conversion acts of the Father which result a person believing in Christ. For a full discussion of all these passages commonly used to support “faith as the Gift of God see endnote 10.

^{ix} For example, W.G.T. Shedd says: “The Calvinist maintains that faith is wholly from God, being one of the effects of regeneration.” (W.G.T. Shedd, *Dogmatic Theology: Vol II*, 427.) Berkhof says, “This faith is not first of all an activity of man, but a potentiality wrought by God in the heart of the sinner. The seed of faith is implanted in man in regeneration.”

^x In short, regeneration is the root, faith is the fruit, God is the sole source of both.

^{xi} Aldrich, Roy L., *The Gift of God*, (Bibliotheca Sacra 122:487 (Jul 65)), 248.

^{xii} Charles Ryrie holds this view in his *Basic Theology*, 376, although he does not elaborate.

^{xiii} ‘He does not say that faith is the gift of God; but to be saved by faith, this is the gift of God.’ Such also is the view adopted by Chrysostom and Theodoret.” - Bloomfield

^{xiv} Calvin, John, *Calvin’s Commentaries: Volume XXI* (Grand Rapids. MI: Baker Books, 2005), 228-229.

^{xv} *Ibid.*, 227.

^{xvi} Wallace, Daniel B., *Greek Grammar Beyond the Basics* (Grand Rapids, MI: Zondervan, 1996), 335.

^{xvii} Owen, John, *The Death of Death in the Death of Christ: Introductory Essay* by J.I. Packer, 1.

^{xviii} *Ibid.*, 21.

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