



Chapter 14: Of Saving Faith

What is faith? Is it simply believing something without any and contrary to all evidence? Is it wishful thinking? Dr. Wayne Grudem defines faith as:

Trust or dependence on God based on the fact that we take him at his word and believe what he has said.^[1]

The confession in [chapter 11 paragraph 2](#) defines faith as:

Faith thus **receiving and resting on Christ and his righteousness**, is the alone instrument of justification...

In this chapter we will explore such things concerning faith as what it is, what is its nature and how it is increased and strengthened. Can we have temporal faith? Can we lose our faith? Such things we will try to deal with here.

§1 The grace of faith, whereby the elect are enabled to believe to the saving of their souls, is the work of the Spirit

1. The **grace of faith**, whereby the **elect are enabled to believe** to the saving of their souls, **is the work of the Spirit of Christ** in their hearts, and is ordinarily **wrought by the ministry of the Word; 1** by which also, and by the administration of **baptism** and the **Lord's supper**, prayer, and other means appointed of God, it is **increased and strengthened. 2**
 1. John 6:37, 44; Acts 11:21, 24; 13:48; 14:27; 15:9; 2 Cor. 4:13; Eph. 2:8; Phil. 1:29; 2 Thess. 2:13; 1 Peter 1:2^[2]
 2. Rom 4:11; 10:14, 17; Luke 17:5; Acts 20:32; 1 Peter 2:2

The Grace of Faith

We have already argued that **faith is a gift** in [chapter 11 on Justification](#). It is something that God gave us to exercise. We Calvinists do not believe that God believes for us, but that our faith finds its origin in God and comes to us through regeneration (1John 5:1, [see our discussion on this passage](#)). By this faith, which is granted to us (Phil. 1:19) by the grace of God, we believe and are justified. The Word tells us that "whoever believes in him should not perish but have eternal life" (John 3:16). We believe, are justified and received into the arms of God (Rom. 1:16-17; 5:1; 10:9). Again and again we are told that we are justified by faith (e.g. Rom. 3:28-30; 4:5-10; 9:30; 10:4; 11:6; Gal. 2:15-16; Phil. 3:9) and then we understand that even our faith was by grace granted to us by God (Eph. 2:8-9; Acts. 3:16; 18:27; 2Pet. 1:1). So that we can truly say: Soli Deo Gloria! There is no contribution on our part for our salvation except the sin that made it necessary, as Jonathan Edwards said.

This faith is worked in us through the Holy Spirit. It is the Spirit who regenerates us and gives us new life (John 3:5-8) by which faith comes (1John 5:1). **Regeneration precedes faith**. The Spirit uses the Word of God preached to us in the Gospel. The Gospel proclamation goes out and the Spirit uses the Gospel proclamation to draw the elect to the Son (John 6:44, 63). 2 Thessalonians 2:14 says that God called us *through* the Gospel. The Lord did not merely elect a people and leave them. No, He goes out and through the Gospel preachers/witnesses draws them to the Son in faith and repentance. Peter writes:

1Pet 1:22-23 Having purified your souls by your obedience to the truth for a sincere brotherly love, love one another earnestly from a pure heart, 23 since **you have been born again**, not of perishable seed but of imperishable, **through the living and abiding word of God**;

It is through the Word of God that regeneration came and we became Christians. It is not without the Gospel that we became Christians. But it is through the Spirit of God working on our hearts in many ways through Bible reading, discussions and the proclamation of the Gospel which is the power of God unto salvation among other things that God saves us. Peter says that "this word is the good news that was preached to you" (1Pet. 1:25). It is through the Gospel that the Sovereign Lord chooses to work.

Means Appointed For the Strengthening of our Faith

It is common sense and obvious I believe that things like Bible reading/study, the ordinances, namely—the Lord's Supper and Baptism, prayer, fellowship with other believers are means through which our faith grows stronger. **Bible** reading, Bible study, the preaching of the Word are obviously the highest means which God has appointed and given to us for the strengthening of our faith. As we know more and more about the God who loves us, saved us and preserves us, and see His faithful dealings with people of the past, our faith and trust becomes stronger in the God whom we love. We will learn how to practice our faith and depend on Him as ones like Abraham, Isaac, Jacob, Moses, David, Jesus, Peter, Paul and so on. In the **Lord's Supper (chapter 30)** we come to remember what Christ the Lord has done for our salvation. That He died on the cross to take away our sin from us and give us His righteousness. He left us a sign and a remembrance of His offer on the cross. As we participate in the Lord's Supper, we are then spiritually and by faith communing with the living Christ. It is not possible to commune with the living Christ through faith and yet our faith remain unchanged. In **baptism (chapter 29)**, we declare that we are unashamed followers of the Lord Christ. We make it our aim to obey and please Him by doing that which He commanded. Obedience to His commands obviously increases our faith. To spend time in **prayer** with God is essential to the Christian life as breathing is to human life. The Bible commands us to pray without ceasing (1Thess. 5:17), and thus commands us to remain in continual communion with God. As we remain in communion with God our trust and faith in Him is strengthened. As we see God answering our prayers our faith and trust in Him are strengthened. As we see Him change us into Christ's likeness through and in prayer, our faith in Him becomes stronger as we become more like Christ. As we have **communion** with other believers and hear about what God is doing in their lives, we are encouraged and moved to bless and praise God for His graces. As we see people who walk very closely with the Lord Jesus, we are moved by their example to imitate the Lord Jesus and walk in the way of the Lord. All these means it has pleased God to be the way our faith is increased and strengthened. But remember the most important is the reading and study of the Scriptures, in and through which God reveals Himself to us (1Sam. 3:21; see also [here](#)).

§2 By this faith a Christian believeth to be true whatsoever is revealed in the Word for the authority of God himself

2. By this faith a Christian **believeth to be true whatsoever is revealed in the Word** for the

authority of God himself, and also **apprehendeth an excellency therein above all other writings** and all things in the world, as it bears forth the glory of God in his attributes, the excellency of Christ in his nature and offices, and the power and fullness of the Holy Spirit in his workings and operations: and so is enabled to cast his soul upon the truth thus believed; **1** and also acteth differently upon that which each particular passage thereof containeth; **yielding obedience to the commands, 2 trembling at the threatenings, 3** and **embracing the promises of God** for this life and that which is to come; **4** but the principal acts of saving faith have immediate relation to Christ, **accepting, receiving, and resting upon him alone for justification, sanctification, and eternal life, by virtue of the covenant of grace. 5**

1. Acts 24:14; 1 Thess. 2:13; Ps. 19:7-10; 119:72
2. John 15:14; Rom. 16:26
3. Isa. 66:2
4. 1 Tim. 4:8; Heb. 11:13
5. John 1:12; Acts 15:11; 16:31; Gal. 2:20

The Nature of Christian Faith

The writer to the Hebrews says that faith is “the assurance of things hoped for, the conviction of things not seen” (Heb 11:1). If, according to critics, faith is a blind leap into the dark, how can this verse say that there is “assurance” and “conviction” in faith? Biblical faith is obviously not as the skeptics often see it. Rather, biblical faith is trust and belief in God based on what He has done in the past and does in the present. As we read the Scriptures we see what God accomplishes through people, most prominently, how God accomplished redemption through the death of Jesus Christ and how His death applies to us now. As we see and read about the saving works of God we are moved to trust that He did and said those things which are written down in the Bible. The assurance that we have in our Christian faith is based upon the character of the object of our faith, namely—the Triune God. Our faith is based upon the fact that God is truthful (Isa. 65:16; John 3:33) and thus His Word likewise is the truth (John 17:7) and reflects His unchanging character (Heb. 13:8; Num. 23:19; Mal. 3:6). We know that God does not lie (Titus 1:2) and thus we trust His promises to us about overcoming our sin, having our sins forgiven by the blood of Christ, the eternal state, the resurrection and all things which His Word speaks about.

As we trust God and have our firm faith, assurance in Him, we also trust Him about the things which are not (yet) visible to us. I have not seen an angel, but I believe in the existence of angels based upon the Word of God. I have not been in heaven or hell, but I believe in those places based upon God's Word. I was not there when God created the world, but I believe that He created everything ex-nihilo in six days. I was not there when the Christ rose from the dead, but I believe that based primarily on the written Word of God and the testimony of the Spirit to that Word. This paragraph speaks of faith in the authority of Scripture and faith in Jesus Christ unto salvation.

Believing the Word of God

By faith, we accept the Word of God to be just that—the Word of Almighty God. It does not mean we accept the Bible by *blind* faith, but it means we accept it based on the authority of the God speaking therein. See [chapter 1](#) of the Confession for more on this.

There are multitudes of reasons, but ultimately I believe it is the Spirit of God who convinces us that the Bible is the Word of God. It is He who testifies to us about the truthfulness of the Scriptures which He has inspired for our sake. When we read the Bible, we do not read it just like any other book. We read it with the realization that this is the very word of our Creator and Redeemer, and that we have the obligation to believe everything that is affirmed as truth in it. We cannot, as with human writings, simply reject something because we do not like it without walking in disobedience toward God. When we read Scripture we are made aware of its excellence and uniqueness. We esteem Scripture highly and wish to study it diligently and carefully. We wish to follow it in all things and make the rule of all faith and

practice. It is not something that we spend an hour reading per day. But we think always of what Scripture tells us about our God and seek to treasure God's Word in our heart that we may walk in a way pleasing to Him. It is from Scripture that we learn about the person and work of Christ, the Trinity, salvation, the resurrection, the judgment, the eternal state, the new world to come and many other things which we do not exactly know from the natural world. It is in the Scriptures that God speaks to us.

Faith Centered In Christ

Biblical faith is first of all faith in Christ Jesus and faith that is centered on Him. Many people have not had the blessing of having the written Word of God in their hands which are now in heaven. They are in heaven because they believed Christ to be all their righteousness, had they had the Scriptures in their hands, I believe that the Spirit of Christ would lead them to the acknowledgment that they are indeed the very words of God. Faith in Christ is the means that we are justified and receive the righteousness through which we can stand before God (Gal. 2:16; Rom. 3:25-30). By faith in Christ, we are cleansed from our sin and declared righteous before God. By faith, we persevere. By faith in Christ, we will enter the eternal state. By faith, we will have our glorified resurrection bodies. Basically, **faith in Christ is trusting Christ for our lives**. Depending on Him, fearing Him, obeying Him, loving Him, cherishing Him above all and having the hope of peace and salvation in Christ alone. See [chapter 11](#) on [Sola Fide](#).

§3 This faith, although it be different in degrees, and may be weak or strong

3. This faith, although it be **different in degrees**, and may be weak or strong, **1** yet it is in the least degree of it different in the kind or nature of it, as is all other saving grace, from the **faith and common grace of temporary believers**; **2** and therefore, though it may be **many times assailed and weakened, yet it gets the victory**, **3** growing up in many to the attainment of a full assurance **4** through Christ, who is both the author and finisher of our faith. **5**
1. Matt. 6:30; 8:10, 26; 14:31; 16:8; 17:20; Heb. 5:13-14; Rom. 4:19-20
 2. James 2:14; 2 Peter 1:1; 1 John 5:4
 3. Luke 22:31-32; Eph. 6:16; 1 John 5:4-5
 4. Ps. 119:114; Heb. 6:11-12; 10:22-23
 5. Heb. 12:2

The Temporal Faith

Temporal faith is not true saving faith. Dr. Sam Waldron says the following about false and true faith:

False faith is different from genuine faith, not merely in duration, but in kind and nature. One of the major differences between true faith and false faith is that false faith is temporary.^[3]

Judas Iscariot

We may observe temporal faith in the life of Judas. Judas was a disciple and friend of Jesus. No doubt like the other apostles he had some kind of faith in Jesus, that he was the Messiah (whatever that meant to him). He, I believe, no doubt worked miracles along with the other disciplines (Luke 10:17). When the Lord Christ told his disciples that one among them is going to betray him, no one suspected Judas. In other words, he was just like the others. No one noticed he was false because he couldn't work miracles or something else. But we know that he was a wicked and a vile man. The Lord Jesus calls him the "son of

destruction” or as the NET puts it “the one destined for destruction” (John 17:12). He did not have true, lasting and saving faith in Christ, otherwise, he would not be a son of perdition. If he had true and saving faith in Christ he would be called a son of God, but that was not the case with Judas. He had merely temporal, and not saving faith. Judas is the foremost example of one who had outward and temporal faith, which is no faith in the biblical sense.

Simon the Magician

A second example is Simon the magician in Acts 8. Philip brings the Gospel to Samaria, people including Simon the magician believed and were baptized (Acts 8:13). The Holy Spirit did not come upon them until the Apostles came and laid their hands upon them to receive the Spirit. When Simon saw that, he envied the unique privilege that the risen Lord had given to His apostles at that time. He wanted to buy it and at that point, Peter observes the still unregenerate condition of Simon. Peter says “...your heart is not right before God. Repent, therefore, of this wickedness of yours...For I see that you are...in the bond of iniquity” (Acts 8:21-23). He confessed faith in Christ and was baptized, but he was not truthful. He did not truly trust in Christ and having true and biblical faith. This is what Peter saw from his question. He declares that Simon's heart is not in the right with God. But if he truly believed in Christ, he would have been justified before God (e.g. Rom 3:25-26). Furthermore, he was still in the “bond of iniquity”. He was still, even after the profession of his faith and baptism, under the dominion of sin. This is simply not the case with true believers. See [chapter 9](#) on the [will in the state of grace](#).

Matthew 7:21-23

On the last day, many will come to our Lord and claim that their miracles and profession of faith (for what else can calling him “Lord” mean?) attest to the fact that they belong to Him. Yet the most terrible words will be uttered in their ears: ‘I never knew you; depart from me, you workers of lawlessness.’ The Lord rejects them as mere *professors* and not *possessors* of faith. True faith always works itself into obedience to God's commands (Rom. 1:5; 16:26; Jam. 1:22; 1John 2:3, 19; 3:7). Their faith may not have exactly been temporal, but their faith was a dead faith and thus not biblical and saving faith (Jam. 2:17, 26).

More examples from our Lord's earthly ministry could be mentioned, but I believe that these passages demonstrate that a person may have some kind of faith, other than saving and everlasting faith, which is not saving, but false faith.

The Lasting and Growing Faith

Those who neglect the use of the regular means of grace to grow their faith will be weak, but will not be lost totally. The Spirit through them will always win and bring them to His Kingdom. We may see this point in the example of Peter. The Lord Christ before His death told Peter that he would deny Him three times (Matt. 26:33-35). When this is fulfilled the Scripture tells us that Peter “wept bitterly” (Matt. 26:75) because of his rejection of his Lord. His faith at that time was very weak. But when the Lord had risen and He came to all the disciples at the end of the Gospel of John, He restores Peter by having Him affirm his love for his Lord (John 21:15-19). Peter later becomes the first evangelist to speak to the crowd about the Gospel of Jesus Christ on the day of Pentecost. He becomes the one through whom the Gentiles are brought to Christ. He becomes the one who is crucified upside down following the footsteps of his Lord. We see Peter's very weak faith and trust in Jesus when he denied Him, but then when the Spirit came and when the Lord Jesus restored Peter, we see his bold and fearless faith that he could stand against authorities and say “We must obey God rather than men” (Acts 5:29).

It is at this time proper to contrast the faith of Judas with the faith of Peter. Judas, when he realized his sin did not come with repentance and faith to the Lord Jesus but went and hanged himself. That is not the case with Peter. Both get told what they will do to the Lord before they do it (John 13:26-27; Matt.

26:31-35). What is the reason that Peter comes to true repentance? It is I believe the intercession of Jesus on His behalf:

Luke 22:31-32 “Simon, Simon, behold, Satan demanded to have you, that he might sift you like wheat, 32 but **I have prayed for you** that your faith may not fail. And **when you have turned again**, strengthen your brothers.”

The prayer of the Lord Jesus for Peter assures the result that Peter will turn again, i.e., repent. Notice that the Lord does not say, “if you have turned again”, but “when you have turned again”. The intercession of Jesus on behalf of Peter assures his repentance and continuance in the faith. It is likewise for us who believed and place our hope in Christ the Lord for everything. Christ intercedes for us before the Father (Heb. 7:25; 1John 2:1-2). I believe we may rightly apply the passage about Peter to us. When we feel low and weak in our faith, Christ the risen Lord of glory and mercy is praying that our faith may not fail, but rather strengthened. True and lasting faith is of divine origin and it is a gift granted by sovereign grace. See chapter 11 on [faith as a gift](#).

Now faith is the assurance of things hoped for, the conviction of things not seen.

(Hebrews 11:1)

Footnotes

1. [^](#) Wayne Grudem. *Systematic Theology: An Introduction to Biblical Doctrine*. (Grand Rapids, MI: Zondervan, 1994). Chapter 35, p. 710.
2. [^](#) Many Scriptural references have been supplied by Samuel Waldron's [Modern Exposition of 1689 Baptist Confession of Faith](#) which was apparently supplied by the [Westminster Confession of Faith 1646](#).
3. [^](#) Sam E. Waldron. *A Modern Exposition Of The 1689 Baptist Confession Of Faith*. (Darlington: Evangelical Press, 2013). p. 234.