



THE FAITH THAT SAVES

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The author to the Hebrews gives us an inspired definition of faith. “Faith,” he writes, “is the assurance of things hoped for, the conviction of things not seen” (Heb. 11:1). He says in effect, that faith is compelled by evidence, but the sort of evidence that is out of sight.

Faith, then, is a fascinating subject. It contains an element of mystery. Fascinating, I say, because we all love a mystery. What happened to the record-breaking pilot Amelia Erhardt? Who really shot JFK? Why did Princess Diana’s car crash? Such mysteries, however, do not impact our daily lives or determine our futures. Not so the mystery of faith. Faith is a subject of great personal significance, for, says the author of Hebrews, “without faith it is impossible to please God” (Heb. 11:6).

The study of faith compels us, then, not only to grapple theoretically with the mystery of things unseen, but to ask ourselves whether we have true faith. Without it, we may reasonably infer, we are displeasing to God. Nothing, then, can substitute for faith in living *coram Deo* (before the face of God): not works, well-wishers who think the sun shines through us, nor wealth. Nothing at all. The study of faith is, accordingly, of the utmost importance. We shall enter some deep waters in explaining what faith is, but let us not lose sight of the basic truth that each of us needs the faith that saves. No amount of information about saving faith can substitute for possessing it. We therefore commence our study by considering what the Bible teaches about faith as it pertains to personal salvation.

Five matters are relevant in this regard.

1. THE DISTINGUISHING OF FAITH

Since references to “faith” abound and differ, it is important to understand what is in view when speaking of the “faith that saves.” Note three chief ways we speak of faith.

General faith.

General faith is a faith of any kind, amounting to but a psychological state or state of mind. Like all forms of faith, this faith amounts to a mental satisfaction concerning the reality of any given matter in view. We may arrive at this satisfaction variously—

- *Spontaneously, instantaneously, or intuitively.* I refer to what we call a gut feeling in which we instinctively sense what is going to happen. We have all heard people say, “I just had a feeling it was the right thing to do!” They refer to general faith.
- *Through experience.* We may have years of results to rely on. Isn’t it amazing how, for instance, one person will permit an anesthesiologist to put them into a state of deep sleep, thereby freeing a surgeon to cut them open, to meddle with their innards, and to stitch them up again, Why would anyone permit a surgeon to do this to them? Insane isn’t it? Yet, experience teaches us that, barring rare tragedies, we shall come through the surgery, and shall in time feel better for it. The same goes for flying. Who in their right mind would enter an aircraft and permit the pilot to speed up to 180 miles per hour in order to take off, and then rise to 37,000 feet? I do it all the time, and I am otherwise scared of heights! I do it, because I have faith that the pilot will eventually land the plane in the city where I and hundreds of others need to be, and because flights rarely end tragically.
- *Erroneously.* Sometimes we trust to circumstances that are misunderstood. Not knowing this, we enjoy a satisfaction of mind. Consider the discovery of the new world. Previously, men and women were content to remain in the old world since they were of the view that the earth is flat and could be fallen off. Exploration suffered as a result of a mistaken perception. The satisfaction of mind arising from playing things safe was shaped by an erroneous belief. Only when Christopher



Columbus denied the prevailing “truth” was progress made.¹ Likewise, men and women were satisfied for centuries to believe that the sun revolved around the earth. Nicholas Copernicus’ discovery that the earth revolves around the sun changed all that. Clearly, then, general faith can be mistaken.

Now, we all have this kind of trust or judgment of the mind irrespective of our relationship to God. Indeed, as a stand-alone trust, general faith has no connection to the Christian faith. A general faith does not and cannot, then, make a person a Christian. Anyone can possess it.

Yet, our earliest consciousness of the value and necessity of trust, and the array of earthly dependencies we exhibit can help us point men and women to the utter trustworthiness of Christ. If we direct the sick to a surgeon and travelers to public transport, then general faith is consistent with the value of pointing sinners to the one who by the uniqueness of his life, death, and resurrection, has proven himself to be the undoubted Savior.

Nominal, historical or intellectual faith.

It is this second kind of faith that has generally been described by theologians as general faith (*fides generalis*). It is preferable, though, to speak of it as “nominal faith” since the label does, it seems to me, a better job of identifying the kind of faith it is. This nominal faith we may also describe as historical or intellectual faith. It is, however labeled, a trust in the truth of Christianity.

This faith is nominal in that it constitutes a faith in Christ that is in name only. It entails a knowledge about Christ but falls far short of knowing him personally or experientially. It may be said to be historical in that it is satisfied as to the trustworthiness of God’s revelation in

¹ It is worth noting that the prevailing “truth” of Columbus’ day contradicted what God had long before revealed in his Word, namely that the world is spherical or globular rather than flat. Eight centuries before Christ, God declared himself to be the one who “sits above the circle of the earth” (Is. 40:22).

Scripture. It may be said to be intellectual in that it trusts that the theological content of the faith is true, whether revealed generally in God’s book of nature (Psalm 19:1-4; Romans 1:18-20) or supremely in his book of Scripture.

While nominal faith is foundational to the faith that saves, it falls far short of it. The devils for instance have a nominal faith in the truth of God. They believe, and what they believe makes them tremble (James 2:19). But they remain outside of a relationship with God. Explains Scottish theologian John Murray (1898–1975), “it is not faith in Scripture that saves but faith in Christ.”² That said, none may be said to be a Christian without affirming the truths of the Christian faith. Writes Jude, Christians are to “contend earnestly for *the faith* once delivered to the saints” (Jude 3). How can they though, if they do not affirm the historical and theological foundation of the Christian faith.

Saving faith.

While not devoid of trust in the historical and theological content of the faith, saving faith amounts to so much more. It speaks not only of an intellectual affirmation of the truth- content of Christianity, but of a wholehearted embracing of Christ who is the truth (as also the way and the life [John 14:6]). We may have all the historical or intellectual faith in Christianity in the world, yet, if we have not appropriated Christ through faith as Savior and Lord then we are lost. To illustrate this, we may say that many in the Philippines believe in the Trinity and in the incarnation of the Son of God, but how many of those doing so have appropriated, through faith in Christ, his blessings.

Saving faith alone, then, includes the notion of trust found in general faith, and affirms confidently the historical and theological content of the Christian faith. Yet, saving faith is specifically “elicited by and is the response, to the overtures and claims of the gospel”.³ Saving faith refers to our appropriation of the gospel through trust in the person and work of the Lord Jesus. It is, then, not merely a trust in the

² *Collected Writings of John Murray*, Volume two: *Selected Lectures in Systematic Theology*, first published 1977, reprint ed. (Edinburgh and Carlisle, PA: The Banner of Truth Trust, 1984), 254.

³ *Collected Writings of John Murray*, 2:254.



propositions of the Christian faith, but the means by which we actually and personally encounter or experience God through Jesus Christ. Neither the doctrinal propositions of the Christian faith nor our trust in those propositions can acquire for us a personal relationship with God. It is Christ alone and not propositions about Christ that can save. His salvation comes through a resting in him for pardon, personal relationship with God, and God-honoring purpose in life. This resting is not only intellectual (with our minds) but emotional (from our hearts) and volitional (directing our wills in the worship and service of God).

We may, in our free agency, regard saving faith as an optional extra. Some, after all, are satisfied with but a cultural "Christianity." It amounts at best to a nominal, historical, or intellectual faith. Christianese, I call it.⁴ Scripture warns us, however, against being so self-satisfied. Not only does the author of Hebrews write that, "without faith it is impossible to please [God]," but that, "whoever would draw near to God must believe that he exists and that he rewards those who seek him" (Hebrews 11:6). Without saving faith, then, we not only remain displeasing to God, but we miss out on the reward of salvation promised all those who seek God.

Our study has, accordingly, a spiritual as well as an intellectual or theological aim. I am overtly encouraging you to trust in Christ if you are yet to possess saving faith. If however, you are trusting in Christ, my hope is to stir you, as I stir myself, to intensify your search for God. He never disappoints! May he use the study to strengthen our faith in Christ his Son, to deepen our understanding of the gospel, and to mature our articulation of it in these days of widespread biblical illiteracy. The day to which we are called urgently needs men and women of robust faith.

2. THE NECESSITY OF FAITH

It is saving faith which occupies us from here on out. Having made the point that it is vital to pleasing God, we now examine why that is so. Three reasons come to mind.

⁴ For more, see my book *Christianese or Christ? Jesus' Timely Challenge of the Parable of the Sower* (Grand Rapids: Ephesians 3:20 Publishing [Reaching America Ministries] and From His Fullness Ministries, 2019).

First, we are unable.

Our inability to please God other than by saving faith in Christ dates back to our first parents. When they fell, Adam and Eve not only lost their relationship to God and their fellowship with him, they were barred from returning to Eden. By disobeying God's expressed will in their eating of the forbidden fruit they broke his law. That law was not only spoken by God but, through creation, inscribed on the hearts of Adam and Eve. Not only, then, were Adam and Eve without excuse, they were required to satisfy the justice of God. His righteousness and justice, says Scripture, are not only the foundation of his throne (Psalm 89:14), meaning that God cannot forgo the satisfaction of his justice without ceasing to be God. He must, accordingly, insist on the satisfaction of any and every breakage of his law. Man, however, is unable to do that in his own person and yet live, for the penalty of the broken law is death, both physical and eternal.

Even supposing our first parents and their posterity could avail themselves of an interest in returning to God, we cannot do it by our own endeavors or good works. It is simply impossible to satisfy God's perfect justice, for only a ledger of perfection in thought, word, and deed could suffice. There are already sins we have committed which have ended irreparably the chance of presenting to God a perfect record. Supposing God could overlook our lives to date, and we could start from this moment on to build that perfect record, we still would fail. We simply cannot sustain a life of sinlessness throughout the remainder of our lives, whether by acts of commission (the things we do that we should not) or omission (the things we don't do that we should).

No one other than Christ has understood this better than the apostle Paul. Despite his litany of "virtues"—"circumcised on the eighth day, of the people of Israel, a Hebrew of the Hebrews", etc. (Phil. 3:5)—he wrote in Galatians 3:21 that, "if a law had been given that could give life, then righteousness would indeed be by the law." In other words, he had come to realize, as we all must, that there is no law we can keep perfectly, absolutely, and unendingly which can procure us a spiritual and eternal



life. Yet, in his marvelous grace, God has offered us a way to life through trust in the Lord Jesus Christ. For it is by resting in Christ that we gain the free gift of God's unmerited favor. This is channeled our way through the perfection of Christ's righteous life and the virtue of his atoning death on the cross.

No one illustrates both the unnecessary role of works for salvation and the vital need of faith in Christ than the thief converted at Calvary. Nailed to the cross, unable to attempt let alone to offer a single work for his salvation, he could only look to Christ to be saved: "Jesus," he pled "remember me when you come into your kingdom." Note the assurance Christ grants him: "Truly, I say to you, today you will be with me in Paradise." (Lk. 23:42-43).

Since, says America's theologian Jonathan Edwards, "We contribute nothing to our salvation except the sin that made it necessary", all talk of ability to save ourselves is ruled out. Christ is the only one who could save himself by his own works, but since he needed no personal salvation, his works on earth were for our salvation and not for his. They are reckoned to the accounts of all who rest in him for salvation. It is worth pausing, then, to ask if we have done so, for our salvation is otherwise impossible.

Second, we are unclean.

Not only can we not accumulate a perfect record to satisfy God's justice, even those works we perform which accord in principle with the law are unclean since they issue from minds, hearts, and wills which offend the purity of God's spotless holiness. Recall, the words of Isaiah, "even our righteousnesses are as filthy rags" (Isaiah 64:6).

Faith is necessary, then, because even if we had the power to reach God, we could not stand before him in an unclean state. Even if we could do everything to keep the letter of the law externally, we would remain unclean internally. Imagine, for instance, the case of the person who has

done everything to earn an audience with the president or monarch turning up at the White House or Buckingham Palace unshowered, unshaven, and in dirty clothes. You can be sure that the president or queen would be second guessing their decision to grant a personal audience. This is how it is with God. States the oracle of Habakkuk the prophet, God "is of purer eyes than to see evil and cannot look at wrong" (Hab. 1:13).

Third, we are unsighted.

The problem we each have by nature is exacerbated not only by our impotence and our uncleanness, but also by our blindness. That blindness is both physical and spiritual. We cannot see with physical eyes either God or his ways. Writes John, "no one has ever seen God" (Jn. 1:18). But we do not have by nature spiritual sight either; which is to say, the sight that enables us to see the otherwise unseen things of God. There is a reason for this. The church father, Augustine, in his *Confessions* describes it very well. Depicting the spiritual blindness that was his prior to his coming to Christ, he writes: "My pride-swollen face closed up my eyes."⁵ He was not exaggerating nor was he alone in this. In the arrogance of our first nature, we cannot see the Christ we are to rest in, either physically (for he is ascended) nor spiritually (as those inflated with pride).

For such reasons, it takes God's sovereign, voluntary, and gracious initiative and intervention to bring us to himself. We turn, then, to consider how this intervention occurs.

3. THE DYNAMICS OF FAITH

Confession of our blindness very much accords with the teaching of Jesus. In his well-known conversation with Nicodemus by night, he taught the ruler in Israel the importance of sight: "Truly, truly, I say to you, unless one is born again he cannot see the kingdom of God" (John 3:3). But, note, Jesus refers not to faith as the precursor to sight, but to sight as the precursor of faith. Jesus thereby reminds us that saving faith does not exist in isolation. As the saying goes, "Seeing is believing!"

⁵ *The Confessions of St. Augustine*, transl., E. B. Pusey (London, *et al.*: Thomas Nelson & Sons [no date given]), 144.



Actually, though there is more to the context of saving faith than our rebirth. Saving faith is one of three essential ingredients of our conversion. By considering these in turn, we get a broader picture of how saving faith operates. The three essential ingredients of conversion are regeneration, saving faith, and repentance, but as these preliminary comments suggest there is good reason to begin with the rebirth or new birth (what we call regeneration).

Regeneration.

Logically speaking, regeneration is the essential prerequisite of saving faith. This means that saving faith is impossible without regeneration. Regeneration refers to God's exclusive and sovereign initiative in so working on us as to grant us a new nature whereby we are able and willing to receive Christ as our Savior and Lord.

Scripture teaches us this truth in three ways:

First, Scripture speaks of regeneration by means of Old Testament prophecy. The Lord promised through Ezekiel, for example, that his people would have new natures: "... I will give you a new heart, and a new spirit I will put within you. And I will remove the heart of stone from your flesh and give you a heart of flesh. And I will put my spirit within you, and cause you to walk in my statutes and be careful to obey my rules" (Ezek. 36:26-27). We cannot be altogether certain what this implies of the work of the Spirit *vis-à-vis* the hearts of Old Testament believers (whether the Spirit was around them but not in them; in them but only temporarily so; or, in them but not as the Spirit of the glorified Christ [cf., Jn. 7:37-39]). Nevertheless, Ezekiel's prophecy is clear enough about what the promise

of regeneration means for God's people today. In short, regeneration overcomes our spiritual impotence.

Second, Scripture speaks of regeneration by means of its specific terminology. The Greek word for *regeneration* (*paliggenesia*) is used but twice in the New Testament, in very different ways. Jesus used it to speak in a global sense of the new world that he is going to inaugurate at the end of the age (Matt. 19:28). Paul, however, uses the term in Titus 3:5 to speak of what happens in conversion. He writes of "the washing of our regeneration". This cleansing is also the fulfilment of Old Testament prophecy and is just what we need for it addresses our uncleanness.

Third, Scripture speaks of regeneration by means of imagery. Both the Greek (*paliggenesia*) plus the English translation "regeneration" (literally, re-generate) mean to be born again. Peter's terminology may also mean "to be born from above." For the unpacking of this idea we must turn to the imagery of the new birth used especially by the apostles John and Peter. Together, they teach us that the new birth is:

- The product of the will of God and not of man (Jn. 1:13). To draw from the imagery, the Father sovereignly and freely begets his children. Peter says that he causes us to be born again (1 Pet. 1:3-5).
- The work of God the Spirit. He brings us to birth. Says Jesus, we are born of the Spirit (Jn. 3:6). In the context of the imagery, then, the Spirit operates as a mother who conceives her children. She grants us life (a new nature) and brings us to spiritual birth.
- In consequence of the new birth, we are children of the kingdom. Not any children, but children of divine royalty, hence John's reference in John 1:12 to "the right [or authority {*exousia*}] to become children of God."⁶

⁶ The reference is not to our adoption as is typically thought, since adoption is not a theme in Johannine theology. The term *adoption* (*hiothesia*) and the image (theologians label it a model [or robust metaphor]) are uniquely Pauline. Thus, the "right" mentioned in John 1:12 must comport with John's model of the new birth. And it does. While we would not typically speak of our right to become

children of our parents (although we have an inalienable right to life once conceived), it makes sense that John speaks of the right of children, since he is specifically depicting the newborn as the children of God. Those begotten of God claim the right to be children of God precisely because they are royal children. That is what makes the right of these new born children noteworthy.



The new birth thus facilitates our ability and desire to receive Christ. This receiving of Christ is equivalent to believing in his name (Jn. 1:12). When, then, Jesus says, “You must be born again” (Jn. 3:3 [KJV]), he was not saying that this is something we must do. Rather, he was saying that it is absolutely necessary that we are born again if we are to believe in Christ and to enter his kingdom.

The great evangelist of the eighteenth-century revival, George Whitefield, understood this. He is reputed to have preached on John 3:3 four hundred times. When asked why he preached on it, he replied, “Because [—wait for it!—] you must be born again!” Without the new birth we can neither believe in Christ nor repent toward God.

This teaching is so very antithetical to what many think today. When we speak of “born-again Christians” as if there are genuine Christians who have not been born again, we have fundamentally misunderstood Jesus. When, in America and across the world, so many evangelicals think that the new birth is the climax rather than the foundation of conversion, they display a significant misunderstanding of Scripture. This confusion pervades the pews of the church because it is taught so often from pulpits.

For eight years I served as a panelist on a television program, “Ask the Pastor.” Many of the viewers were young Christians and untaught, but they asked some important questions. Since Jesus said that we must be born again, it was natural that we should give airtime to the viewer’s inquiry, “How can I be born again?” Some pastors answered, stressing the importance of believing on the name of the Lord Jesus. Others emphasized the importance of repenting of one’s sins. Both answers, whether witting or unwitting, are those of the followers of Jacobus Arminius (1560–1609). The biblical answer, by contrast, is very humbling for it lays an axe at the root of our pride. As necessary as is our new birth, there is nothing, absolutely nothing, we can do to be born again. The Father causes his elect to be born again and the Spirit brings them to birth. Only having been born again can we repent and believe in Christ. This is the Calvinist’s understanding of Scripture.

Saving faith.

Whereas regeneration entails that aspect of conversion of which we are unconscious at the point of its occurrence, faith and repentance to which we now turn are not only the second and third elements of conversion, but those elements of which we are conscious for they are made desirable by regeneration and are empowered by it.

We come first to faith. Regeneration empowers more than nominal, historical, or intellectual faith. It is saving faith that regeneration facilitates and what Paul has in mind when he speaks of the salvation that comes through faith in Christ (2 Tim. 3:15), or of our salvation by grace through faith (Eph. 2:8).

To appreciate the necessity of regeneration for saving faith, note its three elements. These form not a chronological process but a divine coalescing or coming together of them in our conversions.

First, saving faith requires knowledge (notitia). Says Paul, “Faith comes by hearing and hearing by the word of Christ” (Romans 10:17). This is the same knowledge that constitutes nominal, historical, or intellectual faith, and yet, unlike in the christianese of the cultural “Christian”, nominal, historical, or intellectual faith is not an end in itself. It is the necessary biblical and theological content facilitating personal or experiential trust in Christ for our salvation. In short, we need to know something of Christ if we are to trust in him. The knowledge of the gospel we come by or are taught serves to disclose to us how eminently worthy is Christ of our trust in him as Savior and Lord.

Second, saving faith entails conviction (assensus). It is at this point that saving faith goes beyond nominal, historical, or intellectual faith. Nominal faith speaks of “my faith” (omitting substantively and experientially the Christ in whom faith rests), and of “Christ as Savior” (omitting the personal appropriation of him as “my Savior” and submission to him as “my Lord”). Saving faith, by contrast, is made possible by the Holy Spirit’s application of the knowledge gained of God, his justice, and his holiness in nominal faith. The Spirit uses the knowledge to convict us of our sin, our great need of God’s love in Christ, and of the fact that it is only through Christ’s person and work that we can receive atonement for our sins and relationship and fellowship with God.



Third, saving faith involves trust (fiducia). The purpose of conviction is not, ultimately, that we should feel badly about ourselves, but that we should come to pardon and to peace in Christ. Anything short of this is less than saving faith. Saving faith is, then, an abandonment of self-confidence in favor of confidence or trust in Christ. States John Murray, “Faith is not blind venture, nor conjecture, nor supposition, nor the plunge of desperation. It is confidence.”⁷ Murray goes on to say that, “faith must rise to trust, and to trust that consists of entrustment to him [Christ].”⁸ Trust and the confidence in Christ to which it leads, is, accordingly, the climax of saving faith. “As assensus is,” states Murray, “cognition passed into conviction, so fiducia is conviction passed into confidence.”⁹

Repentance.

Just as regeneration is distinct but inseparable from saving faith, so it is from repentance. Indeed, saving faith and repentance, although the two elements of conversion of which we are conscious, are also distinct but inseparable from each other. Thus, we turn now to the specific consideration of repentance, albeit against the background of our understanding of regeneration and faith.

Note several significant matters.

First, the way that the New Testament refers to repentance in relation to faith. They are often referred to synecdochally. This means that our converting to God can be mentioned by means of one or other of these conscious elements of conversion. Sometimes the call to convert is spoken of in terms of faith (e.g., Jn. 3:16). On other occasions it is spoken of in terms of repentance (e.g., Matt. 4:17). On yet other occasions the call is spoken of in terms of both repentance and faith (e.g., Mk. 1:15 and Acts 20:21). Writes Mark for example, “The time is fulfilled and the kingdom of God is at hand; repent and believe the gospel.” This may seem to be the sort of observation that only interests theologians, but it affects us all.

Understanding that the New Testament’s call to faith implies also that we turn unto God in repentance, keeps us from an easy-believism in which we rest on Christ without lamenting our sins which crucified him. Understanding that the New Testament’s call to repentance implies also that we are resting in faith upon the Christ who has lived and died for us, keeps us from a Christless self-righteousness, which is all about law-keeping and duty rather than the love of our Savior and Lord.

Second, note the logical ordering of repentance and faith. We have considered saving faith prior to repentance, but we could equally have considered repentance first. Theologians have gone back and forth about which has logical priority. Yet, this matter we need not decide. Since both are made possible by regeneration, they, while distinct, occur together. We repent toward God because we believe he forgives, and we believe in Christ for our salvation because we mourn our sins. Professor Murray puts the matter best: Our repentance is believing, and our faith is penitent. These conscious elements of conversion are, then, like two cords of a rope. We can identify the distinct cords and yet together they make one rope.

Third, note the New Testament verbs for repentance. Different Greek verbs communicate various aspects of repentance—

- *Metanoēō:* A change of mind as regard to personal sin. This is what we might call the cognitive element of repentance. It indicates that we know what sin is. God’s law and our consciences teach us as much, but in repentance we change our mind about our transgressions of his will.
- *Metamelomai:* The verb bespeaks the emotional element. We call it conviction or sorrow for sin. In genuine repentance our sorrow is not due to our being found out, or for the impact on self of our sin. Godly sorrow is explained by how sin flies in the face of the glory of God, and how it crucified Christ.
- *Epistrephō:* The verb may be said to form the volitional element in repentance. It has the idea of turning around, doing in effect a U-turn from the path we set for ourselves in sin. This is the verb used

⁷ *Collected Writings of John Murray*, 2:255.

⁸ *Collected Writings of John Murray*, 2:258.

⁹ *Collected Writings of John Murray*, 2:258.



in Luke 22:32, albeit of Peter's restoration: "... I have prayed for you that your faith may not fail. And when you have turned again, strengthen your brothers."

While, then, repentance and saving faith are distinct, the verbs for repentance reveal the degree to which these two elements of conversion are intertwined. Without seeking to tie things down too neatly, the cognitive element of repentance (*metanoēō*) reminds us of the corresponding element of faith (knowledge or *notitia*). The emotional element of repentance (*metamelomai*) reminds us of the conviction (*assensus*) which grows in saving faith. And the volitional element of repentance (*epistrepō*) would make no sense without the trust in Christ (*fiducia*) which constitutes the climax of saving faith.

Thus, then, occurs the conversion of God's people. In the triangulation of doctrines which constitute our conversion, regeneration functions as the *sine qua non* of both saving faith and repentance. Saving faith and repentance are, in turn, the visible evidences of regeneration. Whereas our turning to God in repentance explains our saving faith in Christ, and our saving faith in Christ explains our commitment to a life of repentance.

4. THE LEGITIMIZING OF FAITH

Given our conviction in conversion that we have no right in our persons to approach God, the question arises as to how we know that we may do so in repentance toward God and with faith in Christ. To answer the question, we consider what theologians call the warrant for faith or what we have described here as the legitimacy of faith. Critical to it is the assurance that God is willing to save all those who come to him through Christ.

Four main grounds of assurance come to mind.

The sufficiency of God's Son.

God calls us to rest in Christ since Christ is sufficient to save to the uttermost all who come to him in repentance and faith. God offers us in

Christ, then, not the possibility of salvation, but the certainty of it. Christ came not to make us salvable, but to save us. Salvability is all you get if you believe that Christ died for all without exception (every single person), but the cross declares God's salvation for all without distinction (God's elect from every nation, tongue, and tribe). Recall, the certainty of the angel's words to Joseph in explaining the pregnancy of Mary: "She will bear a son, and you shall call his name Jesus, for he will save his people from their sins." (Matt. 1:21). The angel was very definite, hence our preference for the description of Christ's atonement as definitive rather than limited.

Christ is, then, not only an appointed Savior, but one qualified to be all sufficient to save all God's elect from every last one of their sins. His divinity bespeaks his power to save and his humanity his qualification to suffer in our place for our sins. His perfect life bespeaks his procuring for us a perfect righteousness which we could never attain for ourselves, and his atoning death a satisfaction of divine justice which we could never achieve. No, not in this life nor unto the furthest reaches of hell in "the life" to come. For although we sin as finite creatures, we sin against an infinite God, and cannot therefore, as finite creatures, satisfy divine justice. Given, then, the eternity of hell, those of faith in Christ can sing with the eighteenth-century hymnist, William Williams of Pantycelyn (1717-91):

Jesus, Jesus, all-sufficient,
Beyond telling is Thy worth;
In Thy name lie greater treasures
Than the richest found on earth.
Such abundance
Is my portion with my God.

Has the all-sufficiency of God's Son for your salvation hit home to you yet? When we need surgery, we keep our ears open for the best surgeon available. Why, then, would we not when needing spiritual healing? The resurrected Christ is the one through whom *Yahweh Rapha* (the Lord who heals) grants his healing. When we need to get to a place, we look for the best way to get there. Why would we not when we are assured and have the evidence of his resurrection that Christ is the only way to heaven? We have no right to distrust Christ. After all, "Beggars cannot be choosers!" as the saying goes. Once we realize our need, we either remain needy or we embrace the Christ who condescended to us. He has no need to earn our trust as if he could be untrustworthy, yet his



powerful miracles, his perfect life, his promise from the cross of a completed atonement (“It is finished!”), and his powerful resurrection, all call out to us to put our trust in him. The salvation he promises the believing is gifted to us in this life and assures us of heaven in the next.

The universality of God’s invitation.

This invitation to come to Christ has come to all, no matter our gender, color, sexuality, religion. This was so, even back in the days of the old covenant era when Israel was so much the focus of the Lord’s attention. Through Isaiah he pled: “Turn to me and be saved, all the ends of the earth!” (Is. 45:22). Yet, the Lord did not forget his professing church. In the book of Ezekiel we read: “As I live, declares the Lord, God, I have no pleasure in the death of the wicked, but that the wicked turn from his way and live; turn back, turn back from your evil ways, for why will you die, O house of Israel?” (Ezek. 33:11; cf., 18:23, 32).

The question comes to us then, irrespective of our membership of the professing church, whether we have heard God exhorting, entreating, pleading with us to come to Christ. The hymn of William Vernon Higham (1926–2016) winsomely presses home the question:

Have you heard the voice of Jesus
Softly pleading with your heart?
Have you felt His presence glorious,
As he calls your soul apart,
With a love so true and loyal,
Love divine that ever flows
From a Savior, righteous, royal,
And a cross that mercy shows?

Have you heard the voice of mercy
Granting peace and pardon pure?
Have you felt the balm of Calvary
Binding all your wounds secure?
Was there ever such salvation,
Was there ever care like this?

See the Saviour’s grief and passion,
Grace and mercy’s gentle kiss.

Have you heard the Saviour calling
All to leave and follow Him?
Have you felt His person drawing
With compulsion lives to win?
Hearken to his invitation,
To the music of God’s grace;
Let the peace of God’s salvation
Fill your soul, and love embrace.¹⁰

God’s pleading, then, is not because he needs numbers to keep up his cause, but because we need saving. If you have any doubt about this, you need go no further than Jesus’ laments over the city of Jerusalem (Lk. 13:34; 19:41-44).

The non-Christian has likely not heard or rarely heard of the invitation to come to Christ. The cultural “Christian,” possessing nominal faith, has heard it many times through the general call of the gospel. He or she believes in principle in the sufficiency of Christ as Savior but has yet to heed God’s invitation to come to Christ. Theirs is the greater accountability. Thus, only the authentic Christian, possessing saving faith in Christ, has actually come to Christ. Our warrant for having done so, is the divine invitation we have received through the written and living Word of God.

God’s command.

The word “invitation” is, strictly speaking, too tepid to fully describe God’s overtures towards sinners, for the call to come to Christ includes the urgency of command. The command is both one of law and of love. On the one hand, the command is declarative: “. . . God commands all men everywhere to repent.” (Acts 17:30). On the other hand, the command is invitational. John writes: “. . . this is [God’s] commandment, that we believe in the name of his Son Jesus Christ” (1 Jn. 3:23).

¹⁰ *Christian Hymns* (Bridgend, Mid-Glamorgan, Wales: Evangelical Movement of Wales, 1977), number 473.



Not to belittle the matter, but the way my wife and I call our dog to come to us from across the back yard comes to mind. When he is transgressing his bounds or behaving badly, the call to “Come!” is more demanding than when we call him for his meal. Both tones are commanding, but the one is a form of rebuke while the other is full of promise.

So it is with God’s command to believe on the name of Christ. When the Judge of the universe is in view the command has the tone of a legal demand. It suits best those holding out in their sins in aggravated rebellion against God. Yet, the command also comes in great love and compassion, attended by wonderful and precious promises of pardon and a new life, when God has in view our helplessness in sin and our resultant brokenheartedness. God’s command under such circumstances seeks to persuade us of his mercy and his help.

We must remember these different tones when weighing how to preach. It is the text of Scripture and not our preference for one tone or the other which determines which the preacher utilizes in any given sermon. If we always utilize a legal tone, then we have likely lost sight of the love of God. If we forever expect the command to come across as softly-softly, then we have likely mistaken love for sentimentality. The two commands to come to Christ remind us that gospel preaching must resonate both tender and tough love of God. Accordingly, over the course of time a preacher, committed to the exposition of the revealed counsel of God, will reflect the varying tone of God speaking through Scripture. Yet, in any given sermon he must reflect the tone in the text under consideration. If he imposes on it a tone alien to it he will likely spawn an easy-believism (where the text calls for the legal tone) or, alternatively, he will spawn a legalism (where the text calls for tender love and compassion). Neither intrusion on the text serves the preacher’s call to accurately proclaim the grace of God in Christ.

The promises of God’s grace.

Writes John Murray, “The warrant of faith is, therefore, the full free, and unrestricted overture of Christ in the gospel.” Whereas the invitation/command to come to Christ is unconditional (meaning that

anyone may come), the promise of saving grace is not. It is conditional on repentance and faith.

Listen to Jesus: “Come unto me all you who labor and are heavy laden and I WILL give you rest” (Matt. 11:28). Although anyone may come, rest is promised only to those doing so. Similarly, in John 3:16 we read, “For God so loved the world that he gave his only Son, that whoever

believes in him should not perish but have eternal life.” Whereas God’s love for the world is unconditional (although variously interpreted), his saving grace is conditional on our believing (note the use of “whoever”). And again, in John 6:35-37: “Jesus said . . . , ‘I am the bread of life; whoever comes to me shall not hunger, and whoever believes in me shall never thirst. But I said to you that you have seen me and yet do not believe. All that the Father gives me will come to me, and whoever comes to me I will never cast out.’ As the bread of life and, by inference, the water of life, Christ is sufficient for all without exception. Yet, only those coming to him to be fed, and believing in him for satisfaction of their thirst, are promised to be received by Christ.

Saving faith in Christ, then, can never be a disappointment or disaster, for the Christ on whom we rest never lets us down or lets us go. It is important to say, then, that we are saved neither by our faith nor by our repentance. We are only and ever saved because of Christ. Faith and repentance, intertwined as a believing repentance and penitent faith are not the cause of our salvation, but are rather the occasion of our being saved. The Westminster Confession of Faith’s careful nuancing of the role of repentance in salvation also applies to faith: “Although repentance be not rested in, as any satisfaction for sin, or any cause of pardon thereof, which is the act of God’s free grace in Christ; yet it is of such necessity to all sinners, that none may expect pardon without it.” (WCF 15:3).

5. THE BLESSINGS OF FAITH

Although none, in short, are saved for their faith, none are saved without it. Faith is essential to the receipt of God’s free gift in Christ of personal salvation. Yet, those resting on Christ receive in and because of him the best that can be known in this life.



Our blessing.

When we speak of the best we speak of blessing. Strictly speaking, the blessing is singular; namely, God in his three persons. Through saving faith, we enter into relationship and fellowship with the one God in the triunity of God the Father, God the Son, and God the Holy Spirit. While, then, saving faith terminates on Christ, contrary to the impression often given, the gospel does not terminate on him. Through faith in Christ we who previously were strangers to God and alien to his grace are welcomed into what is henceforth an eternal relationship with God which grants us unsurpassed fellowship with him in his three persons. This, then, is our ultimate blessing, under which our many individual blessings are included.

Our blessings.

By dint of the grace of God and in being introduced to God through Christ we receive endless particular blessings which we shall be fathoming unto the ages of eternity to come (Eph. 2:7). Accordingly, we supply here but a summation of the chief privileges of being united to Christ through faith. Theologians identify three of them: our justification, adoption, and sanctification.

Whereas the new birth grants us a new nature enabling and empowering our desire to believe upon Christ, justification, adoption, and sanctification refer, respectively, to the new standing we enjoy as those belonging to Christ.

Justification means that we are no longer condemned but are rather acquitted. The basis of this acquittal is twofold. On the one hand, Christ procured for us a perfect righteousness by his impeccable life lived under the law of God (2 Cor. 5:21). This righteousness becomes ours when we rest in Christ for our salvation. On the other hand, Christ's perfection qualified him to make atonement for our sins on the cross. There he went

through hell for us as he bore for us the full weight of God's wrath against our sins. This atonement we receive through faith in Christ.

Since God in his justice does not punish sin twice, the believer bears his and her sin no more. Punished in Christ, we are pardoned for our sins, declared righteous in God's sight, and are divinely acquitted before his throne. Hence, Paul's exclamation that we are no longer condemned (Romans 8:1)! It is, then, Christ's works and not ours which gain for us the grace of justification, and the blessing of that justification. Listen to Paul's heartening words to the Christians of Rome: "... since we have been justified by faith, we have peace with God through our Lord Jesus Christ" (Rom. 5:1). We are no longer at enmity and at war against God but are reconciled to him by the grace of justification. Thus, our peace *with* God issues in the peace *of* God—a tranquil state of mind which, says Paul, surpasses all understanding (Philippians 4:7).

Adoption means that we are no longer enslaved but, in Christ, are redeemed and adopted into the family of God. We talk of justification by faith alone in Christ alone, but it is as permissible to say that we are adopted by faith alone in Christ alone. Indeed, once Paul's teaching of adoption has been fully recovered, we can expect to hear as much of the gracious nature of adoption as we do of justification.

Galatians 4:6-7 is critical as regards the blessings accruing to us through the grace of adoption. Paul writes that because we have received the adoption as sons, "God has sent the Spirit of his Son into our hearts, crying, 'Abba! Father!' So we are no longer a slave, but a son, and if a son, then an heir through God." In these few words, the apostle indicates a number of the blessings of our adoption:

- In the initial Spirit-empowered cry of the adoption, we utter what New Testament scholar Herman Ridderbos calls "a cry of liberation." Since our adoption is from enslavement, then it follows that liberty in Christ is one of the great blessings of faith in him.
- The fact that we cry out, "Abba! Father!" alerts us to the blessing of assurance. We do not whimper, "Abba! Father!" but cry out to God. This assurance is a gift of the Holy Spirit—the Spirit of the Son indwelling us now that we are, note Paul's play on words, sons



(*huioi*) through adoption (*HUIOthesia*) in the Son (*Huios*) of God. Paul thus writes, in Romans 8:15: "... you did not receive the spirit of slavery to fall back into fear, but you have received the Spirit of adoption as sons, by whom we cry out, 'Abba! Father!'"

- This form of address to God is mentioned but three times in the New Testament. Paul's two uses of the vocative are drawn one way or another from Mark's record of Jesus' form of address to his Father used in the Garden of Gethsemane (Mk. 14:36). The fact that Jesus used this form of address when pleading with his Father about the prospect of the cross, reminds us that whether, strictly speaking, "Abba! Father!" means "Daddy" or not, it does not have in view a sentimental form of address, expressive of our confidence of wrapping the Father around our finger. Rather, Jesus used the vocative to express his utmost obedience to his Father, even unto the death of the cross. Thus, placed in the Son as sons of God, we are introduced to his life of obedience. Essential to it is death to self for the glory of our God and Father. This obedience is not, then, a curse but a blessing, and a maturing expression of our gratitude to God for his adoptive grace.
- Still contemplating the vocative "Abba! Father!" we learn from its combining of Aramaic (*Abba*) and Greek (*pater* or Father in the translation), that there is in adoption the blessing of the union and communion of the saints. Paul unpacks this in Ephesians 2:11-22. Writing in the context of the historic animosity between Jews and Gentiles (and *vice versa*), he says that through the shed blood of
- Jesus, believing Jews and believing Gentiles (once separated from Christ, alienated from the commonwealth of Israel, and strangers to the covenant of promise), are brought near to God and to one another. The dividing wall of hostility has been broken down. We are reconciled to God in one body or household (v. 19). Thus, the adopted, no matter their background, are "no longer strangers and aliens." Today, there are no end of ramifications of this teaching for unity and communion in the household of God across historical and ethnic boundaries.

- Our brief summation of the blessings of adoption would be most lacking, if we did not also include the glorious theme of hope. This hope arises in our hearts from the moment of our adoption and is conveyed through the related theme of heirship. Reasons Paul, if we are sons of God then we are heirs of God (Gal. 4:7; cf., Rom. 8:17). Writing to believing Jews as also to believing Gentiles, he describes the inheritance in terms germane to their respective contexts. For the Jews, the inheritance is the fulfillment of the promise given to Abraham that he would be heir of the world (Rom. 4:13). For the Gentiles, familiar with the imperial Roman social practices of adoption, the inheritance was a reminder of why adoption existed in their day. A *paterfamilias* (father of the family) could adopt a grown man from enslavement to be his son in cases where there was no heir to pass along the inheritance. Yet, this is where we discern the lavish grace of adoption, for God never dies. Nevertheless, the Father shall share with us when Christ our elder brother returns all that has rightly belonged to him as the Son, for he is the natural and eternal heir. The Son concurs with the Father, for to this end he died and is risen again. Thus, our bodies will be redeemed at the end of the age, so that, psychosomatically whole, we shall be able on the new earth to enjoy the new creation and the glorious liberty of the children of God (Rom. 8:18ff.). To the blessing of this inheritance we are adopted.

Sanctification means that we no longer belong to the world but, in Christ, are sanctified or set apart from the world unto the worship and service of God. Reflecting on his conversion before King Agrippa, Paul also recalled his commissioning by Jesus "to open their [the Gentiles'] eyes, so that they may turn from darkness to light and from the power of Satan to God, that they may receive forgiveness of sins and a place among those who are sanctified by faith in me" (Acts 26:18). This reference to a completed sanctification we label *definitive sanctification*. Paul opens his first letter to the Corinthians likewise: "To the church in Corinth, to those sanctified in Christ Jesus, called to be saints together with all those who in every place call upon the name of our Lord Jesus Christ, both their Lord and ours" (2 Cor. 1:2). There is, says Paul, a real blessing in being



separated from the ideologically confused and morally anarchic life of Corinth. Indeed, in 1 Corinthians 6:9b-11 the apostle unpacks just how definitive is definitive sanctification:

... do you not know that the unrighteous will not inherit the kingdom of God? Do not be deceived, neither the sexually immoral, nor idolaters, nor adulterers, nor men who practice homosexuality, nor thieves, nor the greedy, nor drunkards, nor revilers, nor swindlers, will inherit the kingdom of God. And such were some of you. But you were washed, you were sanctified, you were justified in the name of the Lord Jesus Christ and by the Spirit of our God.

In short, definitive sanctification is a sovereign act of God whereby the Corinthians were separated unto God from a world under condemnation. The same is true of believers across history and the world today.

This definitive sanctification, we note, is as much *sola fide* as is justification and adoption. It is, however, but the prelude to *progressive sanctification* (cf., Heb. 10:10 and 14). By walking with God, we grow in grace and in the knowledge of God. Inherent in this growth are two blessings: cleansing from God and transformation by God.

Although we are definitively cleansed when united to Christ through faith—recall how Peter, at the Council of Jerusalem, testified that God had “cleansed [the Gentile] hearts by faith” (Acts 15:9)— we have need day by day of a restorative cleansing. There can, after all, be no walking with God unless we are clean and keep short accounts of sin with him. Through this daily restoration we are gradually transformed by God. On the one hand, by faith in the power of Christ, we mortify our personal sin and, on the other, we do all we can to nurture the life of the Spirit within. We believe the word of Peter that God, in his “divine power[,] has granted to us all things that pertain to life and godliness, through the knowledge of him who called us to his own glory and excellence” (2 Pet. 1:3).

This holiness is an essential blessing of faith in Christ. The author of Hebrews says that without it we shall not see the Lord (Heb. 12:14). It is vital, then, if we are to be assured that we genuinely belong to him, that

we do not remain where we were at the point at which we initially professed faith in the Lord Jesus. Rather, faith in Christ takes us to where God would have us be in our holiness before him. Whereas definitive sanctification is through faith alone, progressive sanctification requires not only faith but the Word (Jn. 17:17), prayer, the fellowship of God’s people, testing through trials of one sort and another, and so forth. These trials are not intended to destroy us, but are intended to grow us in steadfastness unto the completion of *final or perfect sanctification*.

This is the blessed hope of the believer. Not some me-centered hedonism about our getting to heaven to live a rich life on the new earth, but a God honoring belief that we shall be with God and shall be like him. Not ontologically, for he shall forever be God alone, but morally and ethically we shall resemble God, having been restored to his image in which we were in Adam created. Listen to David in conversation with his Lord: “As for me, I shall behold your face in righteousness, when I awake, I shall be satisfied with your likeness” (Ps. 17:15). Likewise, writes the apostle John: “Beloved, we are God’s children now, and what we will be has not yet appeared; but we know that when he appears we shall be like him, because we shall see him as he is” (1 Jn. 3:2).

CONCLUSION

The faith that saves begs of us two questions.

Are we converted?

I am not asking whether we are regenerate or born again. That is God’s exclusive prerogative and power of bestowal. But I am asking whether we have turned from our sins unto God and are resting in the Lord Jesus Christ for our salvation. Says the beloved Bible commentator Matthew Henry, “If no conversion, no salvation.” Let us then follow Peter’s counsel to be diligent in making our calling and election sure, attesting whether our faith for our salvation is in Christ, and in Christ alone.

Are we converting?

Conversion is a once-for-all transition from being outside of Christ to being in Christ. Those in Christ enter a life wherein we are called to continual revolution away from the people we once were into the people we are called to be. States the first of the ninety-five theses Martin Luther nailed to the church door at Wittenberg, “When our Lord and Master Jesus



Christ said ‘Repent,’ he intended that the entire life of believers should be repentance.” This is also true of faith.

This ongoing, maturing faith (and repentance) is then an evidence that our election and our calling are sure. Yet, Peter’s call to be diligent in making it so, is set against the backdrop of his exhortation to “make every effort to supplement [our] faith with virtue, and virtue with knowledge, and knowledge with self-control, and self-control with steadfastness, and steadfastness with godliness, and godliness with brotherly affection, and brotherly affection with love” (2 Pet. 1:5-7). This is our ongoing responsibility. Yet, since we remain works in progress, we ask ourselves along the way, whether, in view of the biblical vision of the future, we are yearning above all to be righteous and satisfied with God’s likeness. For, says John, “everyone who thus hopes in [God] purifies himself as he is pure” (1 Jn. 3:3). Clearly, in an age such as ours, we have our work cut out.

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