What is Biblical Saving Faith?

The clearest description and illustration of faith is found in Hebrews 11. The author of Hebrews begins with the great Bible Hall of Faith saying, "Now faith is the assurance of things hoped for, the conviction of things not seen. For by it the men of old gained approval. By faith we understand that the worlds were prepared by the word of God, so that what is seen was not made out of things which are visible" (Hebrews 11:1-3, NASB95). All Scripture quotations are from New American Standard Bible, 1995 Update unless otherwise noted.

It is as if the author is standing back as he looks over the great Bible characters in the Old Testament and declares I saw God do it! It is an innumerable list of saints recorded in heaven. He can name only a few in this chapter.

Remember, the context is warning some individuals in the Hebrew church who are tempted to shrink back and return to Judaism. So the writer gives testimony of these heroes of faith who remained faithful and keep on trusting in God in spite of all odds.

He has been developing the theme since chapter one declaring the all sufficiency of Jesus Christ. Jesus is superior to the old covenant and its priesthood and sacrificial system. Christ offers a better covenant, better sacrifice, demonstrated by His being superior to the angels, prophets, Moses, Aaron, Joshua, etc.

As the author developed his theme of the superiority of Christ to the old covenant the emphasis is on the appropriation of the new covenant. It is strictly by faith in Jesus Christ. "Abraham believed God, and it was counted to him for righteousness." This chapter illustrates that great truth. No one in the Old Testament was saved by works. Works were the fruit of justifying faith. That is not just a New Testament theme, but is also true of the Old Testament. Old Testament saints were saved the same way, grace through faith in the coming of the atoning sacrifice of Jesus Christ. It is wrong to say Old Testament saints were saved by the Law of Moses, and the New Testament saints saved by the grace of God. Saving grace is seen all over the Old Testament. The people of Israel were redeemed by the blood of the lamb at the Passover. They were a purchased people. The Law was given to define the way the redeemed people were to live. Indeed, the Law came long after Abraham was justified by faith. Read Romans chapter four for an in-depth understanding of this principle in the Bible.

No one in the Old Testament could ever live up to the Law. They couldn't then, and they cannot now. The Law pointed its finger and declared all guilty of sin. "The Scripture has shut up all men under sin, that the promise by faith in Jesus Christ might be given to those who believe" (Galatians 3:22). The apostle Paul said, "Therefore the Law has become our tutor to lead us to Christ, that we may be justified by faith. But now that faith has come, we are no longer under a tutor. For you are all sons of God through faith in Christ Jesus" (vv. 24-26). Just as Abraham believed God and it was counted or accredited to him as righteousness, we, too, are justified by faith. "A man is justified by faith apart from the deeds of the law." No one has ever been justified on the basis of works of the law. Works gives evidence of a changed life based on faith in God's saving grace.

Therefore, the question that is so important is what is saving faith? We hear a lot about faith in the media. Lots of books have been written about faith. Frankly, there is a lot of it is psychological hype. It is not faith that is focused in Jesus Christ. The clarion theme of the Old Testament is, "The just shall live by faith."

In our journey through the book of Hebrews we have arrived at another major division in the writing. In the first ten chapters the author demonstrated clearly the new covenant in the blood of Jesus is superior to the old covenant in animal sacrifices. The sacrifices under the old covenant symbolized the perfect sacrifice of the true Lamb of God. Now the author applies the great truth of the substitutionary atonement of Jesus Christ to the individual. Salvation is by faith, not by works.
The Nature of Faith (Heb. 11:1)

The author of Hebrews says, "Now faith is the assurance of things hoped for, the conviction of things not seen" (Heb 11:1). The word "faith" is the first word in the sentence in the original. (It is used 31 times in Hebrews). That is where the author focuses our attention. "Faith" (pistis) means "firm persuasion, a conviction based upon hearing." It is always used in the New Testament of faith in God or Christ. In the example of Abraham, his faith rested on God Himself (Rom. 4:17, 20-21). In fact, Abraham by faith saw the day of Christ and rejoiced. Our faith must rest on the person and work of Jesus Christ.

M. R. Vincent said, "It is important that the preliminary definition be clearly understood, since the following examples illustrate it. The key is furnished by verse 27, as seeing Him who is invisible. Faith apprehends as a real fact what is not revealed to the senses. It rests on that fact, acts upon it, and is upheld by it in the face of all that seems to contradict it. Faith is real seeing."

Several scholars see faith as "the title-deed of eternal realities." This saving faith is firm, solid confidence in the things hoped for which includes the future reward, the second coming of Christ, perseverance of the saints. Faith is sure and firm confidence in the things hoped for. These realities exist in spite of our not seeing them. Faith basically deals with the future and with the unseen. Faith is the confidence that the unseen future promises will transpire just as God has revealed they will in His Word.

"This faith is that whereby the 'just shall live;' that is, it is a divine, supernatural, justifying, saving faith, the faith of God's elect, the faith that is not of ourselves, but is of the operation of God, wherewith all true believers are endowed from above. . . . Faith gives the things hoped for a real subsistence in the minds and soul of them that do believe. Faith mixes itself with the promises wherein the things hoped for are promised; faith gives unto the soul a taste of the goodness of the things promised . . .," wrote John Owen.

All of the Old Testament saints believed the unseen. They trusted in the promise given by God and they had to wait and hope. F. F. Bruce says, "The promises related to a state of affairs belonging to the future; but these people acted as if that state of affairs were already present, so convinced were they that God could and would fulfill what He had promised. In other words, they were men and women of faith. Their faith consisted simply in taking God at His word and directing their life accordingly; things yet future so far as their experience went were thus present to faith, and thing outwardly unseen were visible to the inward eye."

"Faith is the assurance" (hupostasis), i.e., "confidence, conviction, assurance, steadfastness." Faith is the confident assurance of the things we hope for. It is the foundation upon which everything else stands. It is the ground on which our hope is built. B. F. Westcott said faith is "that which gives true existence to an object." The things hoped for are certainly expected. That is faith. Faith is the basis, the foundation of all the Christian life means and the Christian hopes for. "By faith we celebrate now the reality of the future blessings that constitute the objective content of hope," writes William Lane.

"Now faith is the assurance of things hoped for, the conviction (elegchos) of things not seen." "Conviction" here has the same sense as "assurance" in the earlier phrase. It is the "proof" or "inner conviction" about unseen things. It is the proof or demonstration by which a thing is tested of its reality. This conviction is the firm inner persuasion of the existence of unseen things, as though they were obvious to one's eyes.

"Faith is that which enables us to treat as real the things that are unseen . . . the proof" of things not seen (Expositors Greek Testament). It is by faith that we embrace those things which are invisible. They belong to the spiritual realm, the things of God. They are invisible to the human eye because they belong to the future. They embrace all of the great promises of God to the believer. As Hebrews chapter eleven illustrates, they will assuredly be fulfilled in the future.

What are these "things" hoped for in this passage? Does it refer to the Messiah, the new covenant and work of Christ or the resurrection? What these believers were willing to die for lay beyond the grave. Their inheritance or Sabbath rest was real to them because they accepted divine revelation and believed God.

"The Holy Spirit energized act of faith which a believer exercises in the Lord Jesus is the title-deed which God puts in his hand, guaranteeing to him the possession of the thing for which he trusted Him," observes Kenneth Wuest.
M. R. Vincent wrote: "Our senses may lie; God cannot (Titus 1:2). People fail; God does not (Nu 23:19). Circumstances change; God never does (Mal 3:6). So the faith described in Hebrews 11 is focused on an infinitely more dependable object than any of the day-to-day varieties of faith. Real faith, however, is a divinely implanted assurance that rises above the natural functioning of the human mind. After all, the natural man cannot see Him who is unseen (v. 27)."

In a day when we hear and read about a lot of fanciful religious nonsense we need to get our focus back on God's Word and the person of Jesus Christ. We are asked to believe in a lot of name it and claim it garbage that is far from the revealed Word of God. Let's make sure we are grounded in the Bible and its eternal message because there are a lot of religious charlatans around.

The object of our faith is Jesus Christ. That living faith produces something in us. "Confidence is inspired in us; conviction is wrought in us; faith (trust) is produced in us," notes C. H. Lenski. Faith relates to Christ; it represents a strong and welcome conviction or belief that Jesus is the Messiah, through Whom we obtain eternal salvation and entrance into the Kingdom of Heaven. Eternal salvation comes only through belief in Jesus Christ and no other way.

**The object of your faith**

The first example of the wrong object of faith is recorded in Genesis 3. Satan produced faith in Eve by his lies. Lenski observes, "Always, always someone or something impresses us as being genuine, true, right, reliable, in a word, as being trustworthy and so produces confidence, conviction; these are the essence of faith." There is a lot of egocentric faith that is not Biblical faith.

So the question is in whom or what are you trusting? Upon what is your faith focused?

Faith is never in faith itself. Faith must rest on something or somebody outside of itself, and not on itself. "Somebody, something outside of me inspires faith or trust in me, otherwise I have no faith. It is this outside ground that shows whether faith is true, i.e., justified, or false, i.e., unjustified. Truth alone justifies me for believing or trusting; no lie ever does that; a lie succeeds in producing faith only when it makes itself as truth." More precisely, "True faith is produced by God, Christ, the Spirit, who comes to us in and by the Word of Truth."

The object content of our faith is the Word of God. The Word reveals the realities, greatness and blessedness of the things not seen. Without the objective Word of God there is no basis for our faith, and we will be deceived every time. The Word of God always focuses our faith on the Triune God.

Albert Mohler Jr. in *He is Not Silent: Preaching in a Postmodern World* is correct when he writes: "The Christian tradition understands truth as established by God and known to us through the self-revelation of God in Scripture. Truth is eternal, fixed, and universal, and our responsibility is to order our minds in accordance with God’s revealed truth and then to bear witness to this truth. We serve a Savior who identified Himself as 'the Way, the Truth, and the Life' (see John 14:6) and called for belief."

There are popular cults today that take biblical texts out of context in order to "develop pretexts for their theological perversions." They promote a false faith that says if you think something and state it in words you give birth to it and it is yours.

Practically all cults laud the name "Jesus," but they preach a Jesus vastly different from the Jesus of the historic Christian faith. They denude God and deify man making God a puppet or a vending machine to satisfy their carnal lust for more materialism. It produces a counterfeit Christ and a counterfeit Christianity. If you think you deserve something, verbalize it, put your faith in it and it will come true. That is not Biblical faith. It is a perversion of the Gospel and true faith. It is faith in the wrong object. It is deifying self and dethroning God. "Power of mind," "force of faith," speaking it, claiming it are false gospels. One cult leader teaches that faith is a power that will change your life and change your future. It is nothing more than faith in your faith rather than faith in Jesus Christ. They see themselves as little gods.
There is a lot of Scripture twisting and calling it faith. But it is faith in a carnal self. It is not faith centered in the Lord God.

True faith is produced by correct interpretation of God's Word. A false gospel never saved anyone. The great saving doctrines of the Bible are being dismissed for nothing more than a materialistic something for nothing false teaching.

We must demand and make sure our faith rests on the Word of God. "But the word of the Lord endures forever. And this is the word which was preached to you" (1 Peter 1:25). If our faith rests on something else, then we are lost. Or if the Christian is resting his faith in false teachings he is serving a perverted Christianity.

**An Example of Living Faith (Hebrews 11:2-3)**

"For by it the men of old gained approval. By faith we understand that the worlds were prepared by the word of God, so that what is seen was not made out of things which are visible" (Hebrews 11:2-3).

The author of Hebrews introduces each example as far as verse 31 with the word πίστευ "by faith." He repeats the word 24 times in chapter eleven. These Bible characters in chapter eleven had a firm grasp of faith on the unseen fact.

Men in the Old Testament received divine approval or were well-spoken of by God because they trusted Him. They were willing to suffer and even die because of what they believed. "Faith is the spiritual organ that enables a person to perceive the invisible realities of life" (Thomas Constable). These men had that kind of faith. It is a way of looking at all of life including what lies ahead as well as the past.

Everything we know about the creation of the universe we know by divine revelation. The universe was set in order by the Word of God. Science cannot tell us anything about the creation of the world. It can only tell us what it can observe. No one was present at the creation except God. Scientists were not there when the world began. By divine revelation we understand that the Word of God produced all things. That is faith. I simply take God at His word and believe Him. I am convinced there is a great thinker, mind and designer behind all creation. For many years I have found it much easier to accept a Creator as opposed to the philosopher Darwin. I have spent time in the Galapagos Islands of Ecuador. I have seen God's creation in all of its majesty and splendor. More than ever before, I am willing to accept the fact of a Creator by divine revelation rather than a very unrealistic anti-god theory. There is no such thing as eternal matter.

We become just another animal in creation if we do not understand that the world was made by God. "Why are men endowed with reason and intellect except for the purpose of recognizing their Creator?" asked Calvin. The invisible things of God are seen in His creative works. "God has given us clear evidence of His eternal wisdom, goodness and power and though He is invisible in Himself He shows Himself to us in some measure in His work. The world is therefore rightly called the mirror of divinity . . . because He makes Himself clear to unbelievers in such a way that they are without excuse for their ignorance," observes Calvin. The believer sees the outshining of His glory in every individual creature.

The word "world" (αἰών) "includes in it all that exists under the conditions of time and space . . . they are the work of His word" (Henry Alford). "Here the Word of God (hrema, not logos) is the invisible force which cannot be perceived by sense. The great power which lies at the source of all that is does not itself come into observation; we perceive it only by faith which is (v. 1) 'the evidence of things not seen'" (Expositors Greek Text). The "word" (hrema) is the articulate utterance. "Then God said . . ." and it was done. "God spoke the word, and a universe sprang into existence" (Wuest). "The universe was framed by the word of God . . . that which is seen was not made out of that which is visible."

John Calvin is right when he says, "The Spirit of God shows us hidden things, the knowledge of which cannot reach our senses. Eternal life is promised to us . . . the resurrection of the blessed . . . we are declared to be just . . . that we are blessed . . . . Faith is rightly called the substance of things which are still the objects of hope and the evidence of things not seen."
"Faith is the confident assurance which the believer has because God has provided conviction about unseen realities," notes Homer Kent, Jr. (The Epistle to the Hebrews).

M. R. Vincent said, "Faith has power to see and realize the unseen, for the experience of the fathers proves it." This chapter gives us the testimony of the men and women of faith.

Genuine faith includes the intellect which recognizes the truth of divine revelation, the emotional element which is a deep conviction regarding this truth, and a volitional element which is a personal trust and surrender to Christ. Saving faith is relying on what God has accomplished in the saving work of Jesus Christ, rather than our own self-righteousness. Faith is not passive opinions about Christ, but a volitional choice to obey Him.

Biblical faith is always based on divine revelation. "Faith in the Biblical sense is the assurance and conviction that what God has said is true, and is to be acted upon by the believer" (Kent).

C. H. Spurgeon said faith has three essential ingredients: knowledge, belief and trust.

There must be “a firm and certain knowledge of God’s benevolence toward us.” We must have certain knowledge in which to anchor our faith. It is God’s revealed Word that gives us the essential knowledge of eternal life. What we need to know God has unveiled to mankind in the person of Jesus Christ.

What we need to know is that we are dead in our trespasses and sins (Eph. 2:1), and that salvation is not of works (v. 9). It is by grace that you are saved (v. 8). We have sinned and come short of the glory of God (Rom. 3:23), and the wages of sin is death (6:23). Because we are sinners, we are the objects of God’s wrath.

However, there is some good news because God loves us, and He wants us to spend eternity with Him in heaven (Jn. 3:16). Jesus Christ died for us on the cross. God loved us so much that He sent Jesus to come to the earth and live a perfect life without sin and then go to the cross and die in our place as our substitute (Rom. 5:6, 8; 2 Cor. 5:21).

We have a firm and certain knowledge of the revealed facts to believe in. No one can be saved without this knowledge from God. He has given us all the facts we need to know. We do not need to speculate or second-guess God. We have a certain knowledge that God has given us in His Word and in His Son Jesus Christ.

Real saving faith is not based upon your feelings. It is not psyching ourselves up to some emotional experience. It relies on the trustworthiness of God Himself. It puts its faith in the facts.

Neither is saving faith mere intellectual assent to facts alone. We must commit ourselves to that knowledge of God we have received from His Word. Calvin wrote, "It now remains to pour into the heart what the mind has absorbed." By faith it takes root in the depth of the heart of the individual.

Have you put your trust in Christ alone as your personal Savior? When you trust in Christ you make a personal commitment of your life to Him resting upon the promises of His completed atonement for your sins to save you. Will you commit yourself to Jesus Christ now? When you do Jesus Christ becomes your very life, affection and love. He becomes your Lord and Master. Have you responded to His love with your total person? That is what it means to believe on Him. Will you commit yourself to Him for all eternity? Do you trust in Him alone to save you? What are you depending on for eternal life?

Saving faith is the channel by which the grace of God is received. Faith is not something you work yourself up to. It is not a work. It is not psyching yourself up to a fervent emotional pitch. Saving faith is simply taking God at His Word to be true and accepting what He says about you, your sinful nature, His love for you and the all-sufficient death of Jesus to save you and keep you save for all eternity. True saving faith is based on that divine assurance.

God in grace has done something for you that you could never do for yourself. He has atoned for your sins by the shed blood of Jesus Christ. He offers you the free gift of eternal life by trusting in Him. Saving faith must be in a person.

Will you commit yourself to Him to save you right now? It is God’s gift that you receive in simple trusting of yourself to Him. No one can boast about his or her salvation because God does it all. Even your faith is not
your work, but His gift to you. All God asks us to do is trust Him. We are to take Him at His Word and trust Him. Saving grace is by faith alone in Christ alone.

The only way a person can have a right relationship with God is by putting your trust in Christ alone as your only hope of going to heaven. The only basis of forgiveness is the death of Christ for your sins. We are not told to have faith in our faith. Your faith must be placed or focused in Jesus Christ. He will save every individual who puts their faith in Him alone for salvation.

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