

Westminster Confession Chapter 14 *Saving Faith*

This may seem like an odd place to insert the discussion of faith within the confession. So, just a word on why it appears here after calling, adoption and sanctification.

If we were to look at the traditional way of understanding how God applies redemption to his people it would be like this:

The free offer of the gospel
Regeneration
Conversion (faith and repentance)
Justification
Adoption (given all the rights and privileges of God's sons)
Sanctification
Glorification

But in the Westminster we find that the doctrine of Saving Faith comes after Sanctification. Why do you think the guys who assembled the document did this? As Williamson states in his book, it was to first consider the acts of God in salvation and then man's response. This is why in the confession you see:

Faith
Repentance
Good works

Following the things that God does, effectual calling, justification, adoption and sanctification.

So, we back track as it were in terms of the *ordo salutis* and look at faith, which is a gift of God but also an act of the human will in response to the free offer.

Thoughts on faith in general

- **Faith versus fact**

Faith in the way that it is understood in secular terms is a kind of lower form of knowledge. You know certain things and other things you simply believe. Some things you can't know for sure so you simply hope for the best that they are true.

Two and two make four, this is something you know. Another bull stock market or a day when there is a cure for cancer cannot be known with certainty so a person can only believe that it will one day be true.

In terms of religion most people think that it is a matter of faith only. I want to submit that faith and fact can live together to a point, but there is a place where fact and reason must step aside. The Christian religion is a faith founded on historical facts as we will see later.

- **Faith in faith**

I have heard someone say, when describing another person's religious side, "he or she has a strong faith," but then never go on to say what that strong faith is in. Faith by itself saves no one. I can have faith in my gas gauge (which is broken and stuck on 3/4 full) but when the tank is actually empty I will run out of gas.

Faith, or the act of believing will not save you, it's what you believe, or the proper object of your faith that will save. Faith is the link or conduit that brings us in contact to that which is saving, namely, the person and work of Christ.

It's like the push-pull rods of an aircraft that transmit the pilot inputs to the flight controls. The pilot pulls back on the yoke and the push-pull rods, which are connected to yoke and the elevator, enable the aircraft to climb. But if the rods were to be disconnected from the elevator, all the wishful thinking in the world on the pilot's behalf won't help the aircraft to climb.

- **The false notion of being sincere**

Have you ever heard someone say, "It doesn't matter what you believe as long as you are sincere?"

If that were true then the sincere Buddhist and the sincere New Age spiritualist would be just as right before God as the sincere Christian.

No, from the Bible's point of view it's what you believe that is the determining factor in whether or not you are saved.

section 1.1

The gift 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 brought about by the ministry of the Word:

Looking back at what we talked about before in chapter 10, if someone is going to come to faith in Jesus Christ, it's the Holy Spirit who has given them the gift of coming.

God's grace towards the sinner and the faith that is required to believe the gospel are both gifts given by God to those he has chosen from before creation.

For by grace you have been saved through faith, and that not of yourselves; it is the gift of God, -- Ephesians 2:8

Therefore I make known to you that no one speaking by the Spirit of God calls Jesus accursed, and no one can say that Jesus is Lord except by the Holy Spirit. -- 1 Cor12:3

We also learned in chapter 10 that for someone to know God through the gospel he or she must hear the message of the gospel.

*How then shall they call on Him in whom they have not believed? **And how shall they believe in Him of whom they have not heard? And how shall they hear without a preacher?** -- Romans 10:14*

God has given the word of his law and the gospel in order that they may know their need and the way out of death into life. Both law and gospel must be preached in order for a person to come to saving faith.

*As newborn babes, **desire the pure milk of the word**, that you may grow thereby, 1 Peter 2:2*

*So now, brethren, I commend you to God and to **the word of His grace**, which is able to build you up and give you an inheritance among all those who are sanctified. -- Acts 20:32*

The pure milk of the Word is the law and gospel undiluted. It must show the sinner his need and show God's plan to rescue the sinner from the consequences of his sin.

Section 1.2

*The gift 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 brought about by the ministry of the Word: **And which also, by the administration of the sacraments and prayer, is increased and strengthened.***

God has not left us on our own in this business of the Christian life. God has given us the visible word, in Baptism and the Lord's Supper, which gives us signs and seals of his goodness and mercy towards us as we begin the Christian life and as we journey through it on this earth. Once again I give you the Heidelberg Catechism:

Q. Since then, faith alone makes us share in Christ and all his benefits, where does such faith come from?

A. The Holy Spirit creates it in our hearts by the preaching of the holy gospel, and confirms it by the use of the holy sacraments.

Christians have also been given the gift of prayer where we are able to commune with God in conversation and to bring to him our adoration, our deepest longings and hurts and also our requests according to his will.

section 2.1

By this faith, a Christian believes to be true whatsoever is revealed in the Word, for the authority of God himself is speaking through it,

True saving faith is displayed in different ways. One of them is taking the Bible for what it says it is: the very word of God in the form of paper and ink. The Bible declares that it is the word of God.

The Old Testament is full of “*thus says the Lord*”, or “*this is what the Lord says*” as spoken by his prophets.

1 Timothy 3:16-17 All Scripture is God-breathed and is useful for teaching, rebuking, correcting and training in righteousness,17 so that the man of God may be thoroughly equipped for every good work.

A true Christian believes that when the Bible is read or preached it is God speaking to them. Even in the parts we don't like and that make us feel uncomfortable.

- I recall an encounter with a woman who would call herself a Christian and yet had a picture of the Dalai Lama (the Buddhist spiritual leader in Tibet) in her home (she got it as a gift from some Tibetan immigrants she was helping), which was strange enough. But then when we were speaking about the Bible she said, “you really don't believe everything you read in the Bible, do you?”

A true Christian may not understand all that is in the Bible, and that is OK. But, to be a Christian you must believe it.

section 2.2

By this faith, a Christian believes to be true whatsoever is revealed in the Word, for the authority of God himself is speaking through it, And acts differently upon the believer depending on the passage being read; offering obedience to the commands, trembling at the threats, and embracing the promises of God for this life, and the life that is to come.

The true Christian will want to respond to the message being given to them through God's word.

1. Obedience to God's commands

The heart that has been transformed by God wants to do what is pleasing to God. When confronted with a passage such as:

John 13:34 "A new command I give you: Love one another. As I have loved you, so you must love one another. 35 By this all men will know that you are my disciples, if you love one another."

A non-Christian will read those words and not be moved. The non-Christian still possesses the image of God however torqued and disfigured it now is.

It's not that the non-Christian does not love, it's what he loves. He loves with a love that is primarily self-centered rather than God centered.

But the Christian will be motivated to love in the way that Christ commands because he understands the love in which Christ loves him, as evidenced by the work of Christ on the cross for him.

2. Trembling at the threats

According to Scripture there is a coming judgment, a separation of those who love God and those who do not. The Christian should shudder at the thought of what it would be like not being counted among the faithful and also should shudder at the thought of others not being saved.

Matt 25:31 "When the Son of Man comes in his glory, and all the angels with him, he will sit on his throne in heavenly glory. All the nations will be gathered before him, and he will separate the people one from another as a shepherd separates the sheep from the goats.

The threat of judgment and punishment are all over the pages of scripture:

2 Thess. 1: 6 God is just: He will pay back trouble to those who trouble you and give relief to you who are troubled, and to us as well. This will happen when the Lord Jesus is revealed from heaven in blazing fire with his powerful angels. He will punish those who do not know God and do not obey the gospel of our Lord Jesus. They will be punished with everlasting destruction and shut out from the presence of the Lord and from the majesty of his power

The unbeliever simply does not tremble at these warnings. He either does not even care enough to know about them or he thinks that God is just an old softy and in the end will say “ah shucks, I know you meant well” and will surely not stay mad at him forever.

But God’s Judgment is as everlasting as his mercy and love. This verse was used by Johnathan Edwards in “sinners in the hands of an angry God.

*Deut 32:34 "Have I not kept this in reserve and sealed it in my vaults?35 It is mine to avenge; I will repay. **In due time their foot will slip;** their day of disaster is near and their doom rushes upon them."*

3. Embracing the promises of God

It is only the true believer that will benefit from the words of Jesus in times of trouble.

John 14:1 "Do not let your hearts be troubled. Trust in God ; trust also in me.2 In my Father's house are many rooms; if it were not so, I would have told you. I am going there to prepare a place for you.3 And if I go and prepare a place for you, I will come back and take you to be with me that you also may be where I am.

The unbeliever will take no comfort in these words, because he does not believe that Jesus is God, or that Jesus who ascended into heaven is coming back at the end of the age.

All these things can only be comprehended by faith, which is given to sinners who believe in the gospel of Christ.

section 2.3

*By this faith, a Christian believes to be true whatsoever is revealed in the Word, for the authority of God himself is speaking through it, And acts differently upon the believer depending on the passage being read; offering obedience to the commands, trembling at the threats, and embracing the promises of God for this life, and the life that is to come. **But the principle acts of saving faith are, accepting, receiving, and resting upon Christ alone for justification, sanctification, and eternal life, by virtue of the covenant of grace.***

The faith that can save a person must have three components: knowledge, assent and trust.

- Knowledge of the content of the gospel
- Agreement with the content
- Wholehearted trust in the content

Four kinds of faith

The author of the Heidelberg Catechism, Zacharius Ursinus, also wrote a wonderful commentary of his catechism. So, to get at this idea of faith lets look at what old Zach had to say on the subject. He wrote that there are four kinds of faith found in the New Testament. They are:

- Historical faith (knowledge)
- Temporary faith
- The faith of miracles
- Justifying faith

Historical faith

This faith looks at the Bible and acknowledges that what it says is true. That it is a divinely inspired book that has with it the authority and authorship of God himself.

But this kind of faith rests in the mind only and does not enter the soul. This kind of faith you could say has the first two elements (knowledge and assent) but lacks the third. This faith is the kind spoken of in scripture as:

James 2:19 You believe that there is one God. Good! Even the demons believe that--and shudder.

Acts 8:13 Simon himself believed and was baptized. And he followed Philip everywhere, astonished by the great signs and miracles he saw.

Acts 8:20 Peter answered: "May your money perish with you, because you thought you could buy the gift of God with money! 21 You have no part or share in this ministry, because your heart is not right before God.

Temporary faith

This is a knowledge and agreement with the doctrine of the gospel with an initial excitement and joy that entertains the general goodness of God, but lacks a true and lasting conversion.

This kind of faith withers when one encounters various trials and sufferings or disappointments.

Here are two examples of this kind of faith:

- **Believing in the feeling**

Matthew 13:20 The one who received the seed that fell on rocky places is the man who hears the word and at once receives it with joy. But since he has no root, he lasts only a short time. When trouble or persecution comes because of the word, he quickly falls away.

This is the person who hears the word of the gospel and is truly effected by in some emotional way. They are taken with this new way of living that makes them feel better about themselves and others and enjoy all the trappings of the Christian life.

But when the buzz of this newest “thing” begins to wear off, when they see that they still have the same problems and when the things of the world start to entice them once again they fade off and are seen to have no faith at all.

- **Believing to get**

Matthew 13: 22 The one who received the seed that fell among the thorns is the man who hears the word, but the worries of this life and the deceitfulness of wealth choke it, making it unfruitful.

This is the man who hears the gospel and says, “Now here is a way out of my problems.” All I have to do is believe and God will fix my marriage, or heal my wife, or make my business more successful or whatever.

When that does not happen the person ends up saying, “Well, that didn’t work.” And they move on in the same unbelief that they had before.

The faith of miracles

This is a faith that seeks the miracle as an end in itself rather than the giver of the miracle. This faith may well include both a historical and a temporary faith but it is not a saving faith.

Some examples in scripture would be:

Acts 19:13 Some Jews who went around driving out evil spirits tried to invoke the name of the Lord Jesus over those who were demon-possessed.

*They would say, "In the name of Jesus, whom Paul preaches, I command you to come out."14 **Seven sons of Sceva**, a Jewish chief priest, were doing this.15 One day the evil spirit answered them, "Jesus I know, and I know about Paul, but who are you?"16 Then the man who had the evil spirit jumped on them and overpowered them all. He gave them such a beating that they ran out of the house naked and bleeding.*

Judas is another example. He was chosen as one of the twelve and yet saw Jesus and his miracles as a means to his own end of political revolution against the Romans.

John 6:70 Then Jesus replied, "Have I not chosen you, the Twelve? Yet one of you is a devil!"

There are many today who follow false teachers performing false miracles. But in the end these false teachers and those who follow them will be shut out of the kingdom.

Mat 7:22 Many will say to me on that day, 'Lord, Lord, did we not prophesy in your name, and in your name drive out demons and perform many miracles? 23 Then I will tell them plainly, 'I never knew you. Away from me, you evildoers!'

Justifying faith

This faith has all three components of knowledge and assent and trust. It alone can save a person from God's wrath against sin.

It includes knowledge of the gospel (historical faith) and also an assured confidence in what the gospel offers. It embraces the free gift of salvation given through the work of Christ as something he or she desperately needs. The person who can say that the death of Christ was a death died *for me* is a person displaying saving faith.

So, we could say that to have saving faith, which justifies a person, must have **knowledge** of the truth and **agreement** with the truth and **trust** in the truth of the gospel to save them.

Faith in Christ is like faith in a boat. Not only do you have to see the boat and agree that it is seaworthy, you also have to get in the boat and head for the open water.

*For this reason we also thank God without ceasing, because when you received the word of God which you heard from us, you welcomed it not as the word of men, **but as it is in truth, the word of God, which also effectively works in you who believe.** -- 1 Thessalonians 2:13*

The big difference between historical faith and justifying faith is this: in one a person is involved, in the other the person is committed.

And what is the difference between being involved and being committed?

- In terms of making a breakfast of ham and eggs, the chicken is involved but the pig is committed.
- A kamikaze pilot with 200 missions to his credit, is he involved or committed to the project at hand?

section 3.1

This faith is different in degrees, weak or strong; and may be often and in many ways assailed and weakened.

It seems that faith is somewhat dynamic in that it can increase and decrease in a person. It can be attacked and assaulted from every side. Calvin describes faith in this way:

“Faith is a steady and certain knowledge of the divine goodness of God towards us which is founded on the truth of the gracious promise of God in Christ and is both revealed to our minds and sealed in our hearts by the Holy Spirit.”

Does this description coincide with your experience of faith? We must remember that there are two elements of faith in God, knowledge of God and knowledge of ourselves. This quote from Calvin is stressing the first element that is the certainty of God and his promises to us.

Faith should be certain and unwavering. But there is always the element of doubt. Human nature is so weak that there is always the tension between faith and doubt. This is due to the ongoing struggle between the old nature and the new, (simultaneously justified yet sinful). As Alcester McGrath has said, “the theological certainty of faith is always up against the psychological uncertainty of faith.

Remember the man who spoke to Jesus saying that the disciples could not cast out the demon from his son? He then said, “if you can do anything help my son.” Perhaps not sure even Jesus could do anything. Jesus said to him, “*if you can believe, all things are possible.*”

Mark 9:24 Immediately the boy's father exclaimed, "I do believe; help me overcome my unbelief!"

The man confesses that he truly believes and yet also declares that he does not believe. These two things seem contradictory but they are not. As Calvin says, due to our connection with Adam in this life, even as Christian we are partly unbelievers our whole life.” So, seeing that we are always up against unbelief, maybe a better way of understanding faith is this:

“Faith is a steady and certain knowledge, which is constantly attacked by various doubts and fears over which it is finally victorious.”

section 3.2

This faith is different in degrees, weak or strong; and may be often and in many ways assailed and weakened, But gets the victory; growing up in many to the attainment of a full assurance through Christ, who is both the author and finisher of our faith.

There is the promise of assurance for many believers. The reason for the word “many” is that full assurance requires work on our part as justified and sanctified people.

Did I say work? Aren't we saved by grace? Yes, but look at the words of Jesus in John chapter 6:

*John 6:25-29 When they found him on the other side of the lake, they asked him, "Rabbi, when did you get here?"26 Jesus answered, "I tell you the truth, you are looking for me, not because you saw miraculous signs but because you ate the loaves and had your fill. 27 Do not work for food that spoils, but for food that endures to eternal life, which the Son of Man will give you. On him God the Father has placed his seal of approval."28 Then they asked him, "What must we do to do the works God requires?"29 Jesus answered, "**The work of God is this: to believe in the one he has sent.**"*

See, faith or believing in Jesus is not something necessary only for entrance into the Christian life; it is the substance of the Christian life. It is by faith that you are forgiven, and redeemed and justified. It is by faith that you receive the Lords Supper and it is by faith that you will one day be glorified.

This is because it is by faith that the Christian receives all the blessing and benefits of God in Christ. In section 1 we saw that God gives us the sacrament and prayer to strengthen our faith. It is those who are mindful to use these gifts of grace that indeed grow in grace.

Calvin wrote in his Institutes about union with Christ as a benefit of partaking of the Lord's Supper:

“This is the wonderful exchange which, out of his measureless benevolence, he has made with us; that becoming son of man with us, he has made us sons of God with him; that by his decent to earth, he has prepared an ascent to heaven for us, that by taking of our mortality, he has conferred his immortality upon us; that accepting our weakness, he has strengthened us by his power; that receiving our poverty unto himself, he has transferred his wealth to us; that taking on the weight of our iniquity upon himself, he has clothed us with his righteousness.”

Sanctification and assurance

If we look at the three sections regarding sanctification we can see the connection between faith and assurance:

1. We are united to Christ and have a new heart and new desires to love and fear God.

We are set apart from the mob of un-belief. Remember that holiness is not moral self-improvement but rather conforming more and more into the image of God in Christ. We are Set apart to be his workmanship.

Ephesians 2:10 For we are God's workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do.

2. We are set apart in both body and soul, yet we still have the residue of sin within us. We are at war with the sinful nature that will be part of us even as Christians until we die.

Luther likened the sin that remains to a man's beard.

That even though he is clean-shaven in the morning with a smooth and clean face, by nighttime there is shadow and stubble. Only when the shovel beats the dirt over the man's grave does the beard stop growing.

There will be war between the Spirit and the flesh. This is not a war between the body and the soul. It is a war between the new creation and the old sinful nature. The flesh, Used by Paul in Galatians 5 is a word for the sin that still remains which effects both body and soul.

This is who we are as Christians: "The totality of who we are is still sinful, but also the totality of who we are is being renewed."

Even though we are protected from the evil one by a strong fortress surrounded by a thick impenetrable wall, the enemy can still lob fiery arrows over the wall.

3. Through the power of the Spirit of God, regenerate people will overcome through growth in grace, until we as glorified people see Him face to face.

Growth in the Christian life is not about moral perfection, rather it is trusting Christ more:

"When we sin the law accuses us and we flee to Christ the rock, and we grip the rock. The goal over one's life is not that we quit sinning, but that our hand-prints are firmly imprinted on the rock from having gripped it so often."

Matthew 8:25 "Lord, save us! We're going to drown!"²⁶ He replied, "You of little faith, why are you so afraid?" Then he got up and rebuked the winds and the waves, and it was completely calm.

*Luke 17:4 If he sins against you seven times in a day, and seven times comes back to you and says, 'I repent,' forgive him." 5 The apostles said to the Lord, "**Increase our faith!**"⁶ He replied, "If you have faith as small as a mustard seed, you can say to this mulberry tree, 'Be uprooted and planted in the sea,' and it will obey you.*

Jesus is saying that the quantity of faith is not the issue but rather the object of one's faith that will enable them to forgive.

How are we to grow in faith?

Ask for faith, seek faith, do things that help your faith in Christ grow. Read the Bible, pray, hear the Word preached, participate in baptisms by remembering your own, and come to the Lord's Table often.