

CHURCH OF THE REDEEMER

717 North Stapley Drive, Mesa, AZ 85203 Phone: (480) 833-7500

Series:	Galatians		Pastor/Teacher
Number:	26		Gary L.W. Johnson
Text:	Galatians 3:2; 2 Corinthians 4:13-18		
Date:	September 6, 2026 (a.m.)		

WHAT IS SAVING FAITH

What does it mean to “believe?” Often we are merely using the word in a *hope so* fashion or as a way of affirming something that meets with our approval. We *believe* in that which we consider worthy of our confidence (i.e., “I believe in the Republican party” or “I believe the Chicago Bulls will win the NBA Championship”). But what about our *beliefs*? What about those things in which we put our trust? What is our *belief* based on? We often labor under the illusion that somehow our individual beliefs are created by sheer volition on our part. Do our beliefs correspond with reality? People believe all kinds of things with little or no evidence upon which to base their beliefs. *Blind faith*, in this sense, is all too common. Genuine faith, the kind of faith the Bible commends, is never blind. It may be weak, but it is never described as a leap in the dark. “We cannot,” observed Warfield, “be said to believe or to trust in a thing or person of which we have no knowledge – of course, we cannot be said to believe or to trust the thing or person to whose worthiness of our belief or trust assent has not been obtained. And equally we cannot be said to believe that which we distrust too much to commit ourselves to it.”¹ As we read our Bible, the importance of faith cannot be over stressed. We are told in Hebrews 11:6 that without faith it is impossible to please God. In John 6:29 Jesus says that God requires faith, and in 1 John 3:23 faith is something God commands of us.

- I. **FAITH: ITS BIBLICAL DESCRIPTION.** Various words are used in the Scripture to capture the meaning of faith. We read of trusting God or His Word, of seeking and finding shelter in His name, of looking to His mercy or of staying upon Him and cleaving to Him. There are three common Hebrew words for faith in the Old Testament and two Greek words in the New Testament.
 - A. *He'mīn* is the hiphil form of *‘āman* (from which we get “amen”). The word has a wide semantic range, but its root meaning is *firm* or *reliable* and conveys the idea of *confidence* in a person or a message.² the verb form is used in Genesis 15:6 where we are told that “Abram *believed* the LORD and He credited it to him as righteousness.”
 - B. *Bāthach* is the general word used to express trust. It means to confide in or lean upon in the sense of reliance.³ This is captured in Psalm 25:2 where we read: “In you I *trust*, O my God. Do not let me be put to shame.”
 - C. *Chāsāh* means to seek refuge, flee for protection. Thus it is an expression that figuratively means to put trust or hope in God. To seek shelter or refuge stresses insecurity and self-helplessness. It emphasizes the defensive or external aspect of salvation in God, the unchanging One in whom we find shelter.⁴ Psalm 57:1 reads: “I will take refuge in the shadow of your wings until the disaster has passed.”
 - D. The two most frequently used words for faith in the New Testament are the noun *pistis* and the verb *pisteuein*. *Pistis* is used in two different senses. First, it is used *subjectively* of the act of believing (cf. Romans 3:28). This is captured by the Latin expression *fides qua creditor*, “the faith by which we believe.” Second, *pistis* is often used *objectively* of what is believed – it is descriptive of the contents of faith, *fides quae creditor*, “the faith which is believed,” (cf. Jude 3 and Galatians 1:23). “The verb *pisteuein*,” writes Hoekema, “may mean, (1) to think to be true (Matthew 24:23),

or (2) to accept the message given by God's messengers Acts 24:14). Most characteristically, however, it means (3) to accept Jesus as the Messiah, the divinely appointed author of eternal salvation (John 3:16). In this sense faith includes more than just believing a message to be true; it also involves trusting in Christ, resting on him, and leaning on him."⁵

II. ***FAITH: ITS THEOLOGICAL CHARACTER.*** Recently the Evangelical world has undergone an earthquake of seismic proportions. The document "Evangelicals and Catholics Together: The Christian Mission in the Third Millennium" carried the signature of a number of high-profile evangelicals. In order to establish a common theological base upon which to bring about unity, the document quietly dispensed with the Reformation's key doctrine, *sola fide* – justification by faith alone. Evangelicals have historically *always* (sometimes in war-like tones) maintained the critical importance of *sola fide*. It seems that in the minds of many professed evangelicals that this is no longer an important issue. Why disrupt the need for unity over the word *alone*? Again this comes back to the true nature of faith. The historic Roman Catholic position defines faith as mere credence and docility. In other words, assenting to the teachings of the mother church.⁶ The Reformers, on the other hand, argued that saving faith has three inseparable elements.

- A. ***Knowledge.*** True faith rests on knowledge. *Notitia* was the term used to denote this. How much knowledge is necessary? This is not easy to say – but in terms of saving faith we *must* have enough knowledge to realize that we are, in fact, under judgment for our sins and that only Christ, the God-man, can save us by His death, burial and resurrection. In the beginning this knowledge may be very slender, but it will grow (cf. 1 Peter 3:18).
- B. ***Assent.*** This is the activity of accepting and affirming the truth of what we have come to know. *Assensus*, as far as the Reformers were concerned, involved the whole person – and not merely a kind of token assent that simply agrees with a vague notion of truth.
- C. ***Trust.*** This is, as Warfield has noted, the most important element in the Reformers' understanding of faith.⁷ *Fiducia* was indeed Calvin's favorite word for defining Biblical faith – which looks away from ourselves and our efforts and looks only to Christ. This trust is at once reverential (Exodus 15:31) and rests in loving confidence that God is trustworthy in what He promises (Colossians 1:23).

G. Vos rightly noted that, "the concept of *faith* does not lie entirely within the cognitive sphere. Even when one admits that faith is a conviction in understanding that rests on a personal relationship of trust, one has not yet expressed everything that the New Testament means by faith. There is an *antecedent trust* and *consequent trust*. If I trust a person completely, then in a given case I will be prepared to accept the testimony he gives as true. Here, trusting is first and believing second. If now, however, he has provided testimony that affects my life interests, then I am presented with a unique situation by which I am engaged with him under this particular aspect, reach out to him, abandon myself to him. This, then, is no longer the general trust that I place in him but something new and special. This is consequent trust. Now, when in an array of places Scripture speaks of believing as such a trust, then the two other elements are evidently presupposed by that, I cannot rely on someone and put my trust in him if I do not (a) possess a trust in general in the trustworthiness of his person, and (b) maintain a conviction concerning the truth of the particular testimony that constitutes the object of my consequent trust. In all trusting faith, these three elements are present and connected. If a doctor assures me that I will be regaining my health, and if this assurance is to put me at ease, I must first have a reasonable trust that he means it and does not have an untrustworthy character; further, the conviction that his statement contains the truth; and finally, the complete peace of mind that results. However difficult it may be to analyze this last element precisely, it is in any case something special."⁸

CONCLUSION: Herman Bavinck, the great Dutch theologian, observed, "Indeed, this faith that rests solely upon God's grace in Christ and is accordingly conscious of the forgiveness of sins is

the only faith that is equal to truly good works. For so long as we permit the forgiveness of sins to depend entirely or in part upon the emotional excitements which we enjoy, and upon the good works which we do, we continue to live more or less in dread and fear. Then we are not yet children who do things prompted by love, but are still slaves and servants who do it for reward. Then we do not do the good solely because it is good, that is, for God's sake, but do it more or less still for personal gain, in order to achieve favor by means of it and to make ourselves attractive in the eyes of God. But all this changes when by faith we understand that our salvation rests exclusively in God's grace and in the righteousness of Christ. Then we leave off building up a self-righteousness and no longer trouble ourselves with working out our own salvation, for these things are fixed already in Christ Jesus. Sure of this salvation in Christ we can put all our attention to doing good works in order so to glorify our Father. We achieve them not for ourselves, but for the sake of the Lord. We belong to Christ who was raised from the dead in order that we should bring forth fruits unto God (Rom. 7:4). We have through the law died to the law in order that we should live unto God (Gal. 2:19). Those are for the first time truly good works which proceed from faith, are done according to God's will, and are directed to His honor. The freedom of the Christian, accordingly, which he comes to share in justification, consists of this that he is delivered from the demand and the curse of the law. The believer is not liberated from the law in the sense that he can live according to the desires of his heart, that he, as it is nowadays put, can live out his life according to the bent and direction of his sinful nature. On the contrary, the believer is much more firmly bound to the law than was the case before, for the faith does not make the law of no effect, but establishes it (Rom. 3:31). The demand of the law is fulfilled in those who do not walk according to the flesh but according to the Spirit (Rom. 8:4). How should those who are dead to sin live in it any longer (Rom. 6:2)? But the relationship in which the believer comes to stand over against the law is very different from that in which he stood before. He is bound to it by the law of gratitude; he is however free from its demand and its curse."⁹ Perhaps no better picture of true faith has found its way into our understanding than that given us by Augustus Toplady in his justly famous hymn, "Rock of Ages." *Nothing in my hand I bring, Simply to thy cross I cling; Naked, come to thee for dress, Helpless, look to thee for grace.*"

ENDNOTES

¹ B. B. Warfield, *Biblical and Theological Studies* (rpt. Presbyterian & Reformed, 1968), p. 402.

² Cf. the lengthy discussion by Alfred Jepsen in *Theological Dictionary of the Old Testament* I, eds. G. J. Botterweck and H. Ringgren (Eerdmans, 1974), pp. 298-309.

³ Cf. R. B. Girdlestone, *Synonyms of the Old Testament* (rpt. Eerdmans, 1974), p. 104.

⁴ Cf. *Theological Wordbook of the Old Testament* (rpt. Eerdmans, 1974), p. 104.

⁵ Anthony A. Hoekema, *Saved by Grace* (Eerdmans, 1984), p. 134. This is an outstanding book. It deals with the doctrine of salvation in a most comprehensive way and is written in a style that the ordinary Christian can easily understand.

⁶ The official position of Rome is set forth in the Canons and Decrees of The Council of Trent (1563). Faith is assenting to God's truth as defined by the church. However, since the common Christian cannot understand all the teachings of the church, he is only required to give assent to what the church teaches. Cf. *The Creeds of Christendom With a History and Critical Notes* II, ed. Philip Schaff (rpt. Baker, 1983), pp. 77-206. *The Catechism of the Catholic Church* (Liguori Publications, 1994) echoes the position of Trent by defining faith as follows: "Believing is an act of the intellect assenting to the divine truth by command of the will moved by God through grace" (p. 42).

⁷ Warfield, *ibid.*

⁸ G. Vos, *Reformed Dogmatics: Soteriology* IV (Lexham, 2015), p. 78.

⁹ H. Bavinck, *Our Reasonable Faith: A Survey of Christian Doctrine* (Baker, 1956), p. 466.