

## THE MERCIES OF GOD: Faith

“Now faith is the assurance of *things* hoped for, the conviction of things not seen.” — *Hebrews 11:1*

### Introduction

When God makes a sinner alive, the sinner’s first conscious experience of new life is *conversion*. This experience of **conversion is characterized by two equally important components: (1) *repentance***—a godly sorrow over and hatred of one’s own sin and sinfulness, along with a resolve to turn away from it; and **(2) *faith***—a personal and earnest trust in Jesus Christ and his promise of forgiveness and new life. This two-dimensional nature of biblical conversion is expressed concisely in the apostle Paul’s description of the conversion of the Thessalonians: “. . . how you turned to God from idols to serve a living and true God, and to wait for His Son from heaven” (**1 Thess 1:9-10**). These dual components—repentance and faith—summarized the essence of Paul’s teaching about conversion: “I did not shrink from declaring to you anything that was profitable, and teaching you publicly and from house to house, solemnly testifying to both Jews and Greeks of repentance toward God and faith in our Lord Jesus Christ” (**Acts 20:20-21**).

We studied the first component, repentance, last week (“Repentance,” 1/8/2020). Our attention now turns to the second component: *faith*.

### A. Key Terms and Definitions

“**Faith.**” A basic definition is provided by the writer of Hebrews: “**Now faith is the assurance of things hoped for, the conviction of things not seen**” (**Heb 11:1**). Faith is more than mere head knowledge. It is *assurance* and *conviction*. Moreover, this assurance and conviction is placed in something *hoped for*—in other words, in a *promise*. An early example of such faith is found in Abram’s response to God’s promise of physical descendants: “And He [God] took him [Abram] outside and said, ‘Now look toward the heavens, and count the stars, if you are able to count them.’ And He said to him, ‘So shall your descendants be.’ Then he believed in the LORD; and He reckoned it to him as righteousness” (**Gen 15:5-6**). This expression of faith—personal trust in God’s promise—becomes the paradigm for saving faith throughout the rest of Scripture.

Simply stated, biblical faith is **belief that the promise God has made to me is real**. The Old Testament saints were saved through this kind of trust. Although they lived many centuries before the coming of Jesus Christ, they believed God’s promise of a future atonement, and through such belief they were saved. They trusted in what God had revealed about the Messiah up to the point in history in which they lived, however partial that revelation may have been. They believed that such revelation—God’s words and promises—was true, and that it was *for them*.

For those living *after* the atonement made by Jesus Christ, the revelation of God is now much more detailed. To us has been revealed the manifold details of the Savior’s life and accomplishments. But the essence of saving faith remains the same. It is the belief that such revelation—God’s words and promises in the gospel of Jesus Christ—is true and sure, and that it is *for us*.

*Key idea:*  
**Belief that God’s promise to me in the gospel is real.**

With this in mind, Wayne Grudem defines biblical faith as “trust in Jesus Christ as a living person for forgiveness of sins and for eternal life with God” (*Systematic Theology*, 710). Similarly, John Murray defines it as “a whole-souled movement of self-commitment to Christ for salvation from sin and its consequences” (*Redemption Accomplished and Applied*, 112).

Because the concept of biblical faith is simple, it is often misunderstood—and even worse, counterfeited. Some of the Church’s greatest battles have been over the understanding of faith, and this is certainly true of the Reformation. In response to the inadequate view of faith advanced by the Roman Catholic Church, **the Reformers defined faith according to three important elements expressed in Latin: (1) *notitia*; (2) *assensus*; and (3) *fiducia***. According to the Reformers, all three elements characterize biblical faith. A faith that lacked any one of these elements was not a biblical faith.

(a) *notitia*. This element of faith refers to the *content* of faith; it refers to the *understanding of facts*. When expressing this element, a person states, “I *acknowledge* and *understand* that these are the facts about Jesus and the gospel He offers.” This is the basis of faith, and it is implied by Paul when he writes, “**So faith comes from hearing, and hearing from the word of Christ**” (Rom 10:17). Thus, faith is not a mere feeling. It is contingent on objective truth that is presented and heard. As MacArthur and Mayhue state, “Faith that is not grounded in this objective propositional truth is no faith at all” (*Biblical Doctrine*, 597).

One cannot be a true believer without intellectual understanding, but this element is insufficient by itself. A mere recognition of the facts about Jesus and His atonement is an inadequate response to the gospel. This kind of faith is like that of the demons: “You believe that God is one. You do well; the demons also believe, and shudder” (James 2:19)!

(b) *assensus*. This element of faith refers to the *intellectual agreement* with the facts. The facts are not just treated as opinions or postulations; they are accepted as true—as corresponding to reality. When expressing this element a person states, “I not only recognize that these are the facts about Jesus and His gospel (*notitia*), but I *agree* that these facts are true. They are not myths!” This element is inherent in the definition given by the writer of Hebrews: “**Now faith is the assurance of things hoped for, the conviction of things not seen**” (11:1). Indeed, faith must include *conviction*.

But again, while one cannot be a true believer without intellectual agreement with the facts of the gospel, by itself intellectual agreement is not enough. An analogy of this inadequacy can be seen in the response of King Agrippa to Paul’s preaching of the gospel: “‘King Agrippa, do you believe the Prophets? I know that you do.’ Agrippa *replied* to Paul, ‘In a short time you will persuade me to become a Christian.’ And Paul *said*, ‘I would wish to God, that whether in a short or long time, not only you, but also all who hear me this day, might become such as I am . . .’” (Acts 26:27-29).

(c) *fiducia*. This element of faith refers to *person trust* in the facts of the gospel. In other words, saving faith is characterized by an *understanding of the facts* (*notitia*), an *agreement with the facts* (*assensus*), and a *personal trust in the facts* (*fiducia*). Here the believer states, “I not only recognize these facts about Jesus and His gospel, I not only believe that they are historically true, but I believe that these facts apply *directly to me*. I cling to them with all my mind, affections, and will.”

In other words, this third and most essential element of faith **adds the first-person singular pronouns** (“I,” “me”) to the equation. It relates to the promises of the gospel individually and personally. This element of faith can be seen in the following descriptions of saving faith:

- **John 1:12** – “But as many as received Him, to them He gave the right to become children of God, *even* to those who believe in His name.”
- **John 3:16** – “For God so loved the world, that He gave His only begotten Son, that whoever believes in Him shall not perish, but have eternal life.”
- **Romans 10:13** – “for ‘WHOEVER WILL CALL ON THE NAME OF THE LORD WILL BE SAVED.’”

**“Faith is knowledge passing into conviction, and it is conviction passing into confidence. Faith cannot stop short of self-commitment to Christ, a transference of reliance upon ourselves and all human resources to reliance upon Christ alone for salvation. It is a receiving and resting upon him.”**

—Murray, *Redemption Accomplished & Applied*, 117

With all these elements present, biblical faith looks outside of self and casts oneself at the feet of Jesus as the only hope of salvation. Biblical faith abandons all confidence in one’s ability, and places all trust in Christ’s ability. The true believer trusts that everything that the gospel has to say about him *as a sinner* is true, that everything the gospel has to say about Jesus Christ *as a Savior* is true, and that everything the gospel promises is exactly *what he needs*. Certainly, the true believer continues to stand in amazement over *how* Jesus Christ could die in his place. To him it is a great mystery. Nonetheless, the true believer is still confident *that* Jesus did do just that for him.

## B. Essential Characteristics

**1. Biblical faith is a necessary component of salvation.** Like repentance, faith is a non-negotiable—a fundamental ingredient of the gospel message. A proclamation that does not include the invitation and command to believe is not the gospel.

- **Hebrews 11:6; John 3:36**

**2. Biblical faith is a necessary consequence of regeneration.** Unsaved people can talk a lot about “faith” and “trust,” but apart from the regenerating act of the Spirit, the exercise of true faith is impossible.

- **John 1:12-13; 1 John 5:1**

Together with repentance, faith is the first conscious, spiritual experience of the regenerated person. It is that instinctive “first breath” that takes place in response to spiritual birth. As Murray states, “Regeneration is inseparable from its effects and one of the effects is faith. Without regeneration it is morally and spiritually impossible for a person to believe in Christ, but when a person is regenerated it is morally and spiritual impossible for that person not to believe” (*Redemption Accomplished and Applied*, 111).

**3. Biblical faith is inseparable from biblical repentance.** They are two sides of the same coin called “conversion.” Even though at times the Bible only speaks of “repentance” (Luke 24:46-47; Acts 2:37-39; 5:31; 17:30-31; 2 Cor 7:10), faith in God’s promise is always implied. This faith always makes repentance *hopeful*.

**4. Biblical faith is a gift from God.** The “faith” produced by the unsaved man is a false faith. It is produced by the flesh and is filled with impure motives and inaccurate understanding. True faith is a gift given by God.

- **Ephesians 2:8-9; Philippians 1:29**

As Steve Lawson states, “No corpse can raise itself from the grave. Neither can any spiritually dead sinner believe upon Christ. God must act sovereignly to make the sinner spiritually alive before he can exercise saving faith. . . . Saving faith is a gift that God must give” (*Foundations of Grace*, 1.423).

**5. Biblical faith is transformative in nature.** Biblical faith is a paradigm shift that encompasses the whole person, including one’s *cognition* (his understanding); one’s *affections* (his passions); and one’s *volition* (his will).

- **Galatians 5:6**

MacArthur and Mayhue summarize this transformation well: “In short, faith obeys. It compels one to act in accordance with the truth that one professes to believe. At conversion, saving faith does nothing but passively receive the provision of Christ. Yet true faith never remains passive; it immediately goes to work—not as a means of earning divine favor but as a consequence of having received the grace of God that works mightily within us” (*Biblical Doctrine*, 600).

**6. Biblical faith requires knowledge.** It is especially common today to hear people in the world define faith as “the opposite of reason.” They say, “You cannot know, so just believe,” or “You have to believe to make it real,” or “Believe with your heart, not your head.” Faith is seen as the “emptying of the mind.” Such notions are antithetical to the Bible’s definition of faith. Instead, the Bible emphasizes that faith is *justified belief*. It is *justified* or *warranted* belief because God Himself has given us promises. These promises are full of knowledge that must be understood, affirmed, and personally appropriated. Faith is therefore *commanded* by God’s spokesmen (e.g., Acts 16:31) because one cannot remain indifferent to what God has revealed.

- **Romans 10:8-9, 13-5, 17**

As Spurgeon once stated, “Faith is not a blind thing; for faith begins with knowledge. It is not a speculative thing; for faith believes facts of which it is sure. It is not an unpractical, dreamy thing; for faith trusts, and stakes its destiny upon the truth of revelation.”

**7. Biblical faith is a way of life.** This theme resonates from the first book of Scripture to its last. “The righteous,” Habakkuk states, “will live by his faith” (**Hab 2:4**). The Christian life is a life of *walking* by faith and *growing* in faith. Conversion marks the beginning of this new life.

- **Galatians 2:20; Hebrews 10:39**

**8. Biblical faith does not atone for sin.** One’s understanding, affirmation, and personal trust in the promise of the gospel is not what makes atonement for sin. Rather, it is the *object* of that faith—Jesus Christ—who has accomplished such atonement. This is a crucial distinction to maintain. “Faith” is never to be considered a “meritorious work” that satisfies God’s wrath for sin and merits His favor. “Faith” can never be understood as a substitute for Jesus Christ’s cross-work. Benjamin B. Warfield captures this well: “It is not, strictly speaking, even faith in Christ that saves, but Christ that saves through faith. The saving power resides exclusively, not in the act of faith or the attitude of faith or the nature of faith, but in the object of faith; . . . so that we could not more radically misconceive it than by transferring to faith even the smallest fraction of the saving energy which is attributed in the Scriptures solely to Christ himself” (“Faith,” 425).

“The efficacy of faith, then, depends not upon the faith itself . . . but upon the object of the faith, namely, Christ. Faith is not regarded in the New Testament as itself a meritorious work or a meritorious condition of the soul; but it is regarded as a means which is used by the grace of God: the New Testament never says that a man is saved *on account of his faith*, but always that he is saved *through his faith or by means of his faith*; faith is merely the means which the Holy Spirit uses to apply to the individual soul the benefits of Christ’s death.”

—Machen, *What Is Faith?*, 180

#### D. Practical Implications

Homework (see below).

#### For Further Reflection

**Scripture Memory:** Hebrews 11:1

**Recommended Reading:**

- John MacArthur and Richard Mayhue, *Biblical Doctrine*, 591-602
- John Murray, *Redemption Accomplished and Applied*, 111-122
- John MacArthur, *The Gospel according to Jesus and Faith Works: The Gospel according to the Apostles*

**Homework:**

- Can you say that you have truly believed in God’s promise offered through the gospel? Explain.
- Prayerfully examine your own “faith.” Are all three elements—*notitia*, *assensus*, and *fiducia*—present? If they are weak, where? What are you doing, with God’s power, to strengthen each of these areas?
- Review the notes above. For each of the eight assertions listed in the section, “Essential Characteristics,” come up with a “practical implication.”
- Read through Hebrews 11 each day for the next week. As you do, compile a list of observations about the characteristics of faith which marked Old Testament saints.
- Explain how God’s gift of faith has transformed your life. What things have changed?
- If you had a friend who thought he was a believer, but who expressed *only* the elements of *notitia* and *assensus* (awareness of and agreement with the facts of the gospel), how would you explain to him the insufficiency of his faith?

**Hymns:** “The Solid Rock” (*Hymns of Grace* #381); “Rock of Ages” (*Hymns of Grace* #404)

**This Week’s Audio:** [gracechurch.org/motw](http://gracechurch.org/motw)

**Next Meeting:** January 22 – “Justification”