

The Unconverted “Believer” (4): Saving Faith and Spurious Faith

Introduction:

This is the fourth Lord’s Day on which we are addressing the subject of the unconverted “believer.” We first had shown from the Scriptures that it is a common spiritual malady for people to believe that they have salvation, when in truth they are still in their sins; they are unconverted. Proverbs 30:12 states the matter forthrightly: “There is a generation that is pure in its own eyes, yet is not washed from its filthiness” (Prov. 30:12). We next demonstrated that the “gospel” popularly proclaimed and believed by many evangelicals does not address what the Scriptures declare to be our full need for salvation. Because there is a deficient understanding of salvation, a deficient gospel of salvation is all too often taught and trusted. Salvation is widely presented to only be God’s forgiveness of sins through faith in Jesus Christ. But the Holy Scriptures teach that when God bestows His salvation, He saves the true believer from sin itself and from all of its effects. Yes, we are in need of being saved from the penalty of sin through God’s forgiveness, so that we will stand righteous before Him at the final judgment of mankind. He accomplishes this through His saving grace of our justification. But our need of salvation is much more than just receiving God’s forgiveness of our sins. God saves His people from all of the effects of sin that have alienated us from Him and from His people. He accomplishes this through His saving grace of reconciliation and adoption. But further, God must save us from the power of sin so that we live holy lives before Him, for “without which no one shall see the Lord” (Heb. 12:14). The Lord accomplishes this through His saving grace of sanctification. And then of course God must save His people entirely from the presence of sin, which will occur through His saving grace of glorification upon our death and resurrection. In short, not only does salvation involve God’s gracious regard toward us in forgiving us, but it includes God’s great power working in and through us to achieve all of these ends. But sadly, much of evangelicalism proclaims salvation that has but a “form of godliness but denying its power” (2 Tim. 3:7). The result is much nominal Christianity—Christians in name only. These “believers” think that God has forgiven them of their sins, but they remain under the terrible weight of God’s condemnation of their sins. They remain under His eternal wrath, but sadly, they now think themselves to be saved. It is our desire and design to assure that none of us fall into the delusion of false Christianity but that each of us will inherit everlasting life. We desire and pray that not one of us come short of true saving faith.

This problem of nominal Christianity is pervasive in the evangelical culture, in churches that claim to be Bible-believing congregations. This was true even in the first century. We have already demonstrated this from our Lord’s letter to the church in the city of Sardis in Asia Minor. The Lord wrote to that church through John, “I know your works, that you have *a name that you are alive, but you are dead*” (Rev. 3:1).

Here was an evangelical church, a Bible-believing church. It was not an apostate church, but a true church of Jesus Christ. The Lord Jesus regarded to be one of His candlesticks that He was inspecting and trimming. But only a “few names” among those church members were promised salvation. The others thought themselves to be true Christians. They were known as Christians, having “a name” that they were so. But they were nominal Christians. They were not living souls, but still dead in their sins. And yet they had “faith”, they believed on Jesus, but their faith was not evident in the manner that they lived. This presents you and me with this great task. You must address honestly and biblically this question: Do you have true saving faith, not a spurious faith in Jesus Christ that does not save?

The epistle of James addresses this problem directly. The Holy Spirit set forth through his pen the contrast between true saving faith and spurious faith—faith that does not save the soul from his sin. Here is James 2:14 through 26.

What does it profit, my brethren, if someone says he has faith but does not have works? Can faith save him? ¹⁵If a brother or sister is naked and destitute of daily food, ¹⁶and one of you says to them,

“Depart in peace, be warmed and filled,” but you do not give them the things which are needed for the body, what does it profit? ¹⁷Thus also faith by itself, if it does not have works, is dead.

¹⁸But someone will say, “You have faith, and I have works.” Show me your faith without your works, and I will show you my faith by my works. ¹⁹You believe that there is one God. You do well. Even the demons believe—and tremble! ²⁰But do you want to know, O foolish man, that faith without works is dead? ²¹Was not Abraham our father justified by works when he offered Isaac his son on the altar? ²²Do you see that faith was working together with his works, and by works faith was made perfect? ²³And the Scripture was fulfilled which says, “Abraham believed God, and it was accounted to him for righteousness.” And he was called the friend of God. ²⁴You see then that a man is justified by works, and not by faith only.

²⁵Likewise, was not Rahab the harlot also justified by works when she received the messengers and sent them out another way?

²⁶For as the body without the spirit is dead, so faith without works is dead also.

James wrote of two kinds of faith. He wrote of saving faith, but he also wrote of what we may call spurious faith. There is faith that saves, but there is also faith that does not save, but this kind of faith results in people wrongly thinking that they are saved. The life of the true Christian is directed and governed by his faith; his faith is saving faith. The life of the false Christian is not directed and governed by his faith; his faith is spurious faith. Saving faith directs and governs the life of the true Christian. Spurious faith does not direct the life.

There are some who are quite troubled by what James wrote in that they wrongly think that what James taught here conflicts with what Paul wrote in his epistles. Even Martin Luther (1483-1547) was mistaken in believing this. Paul was advocating that faith is the only instrument by which God justifies the ungodly, that is, through faith alone God forgives the believer of all his sins and imputes the gift of Christ’s righteousness to him. But James was setting forth the nature of true faith that alone justifies the sinner. James argued that true saving faith, that is, justifying faith, is evident in the manner in which the believer lives before God. And so, where Paul taught that faith alone justifies the sinner, James taught that true justifying faith is itself justified, or demonstrated to be true, by the manner one lives. Saving faith is a living faith. We are justified through faith alone, but it is not faith that exists alone. Luther voiced this biblical truth rightly: Christians are “justified by faith alone, but not by a faith that is alone.”¹

And yet a faith that is not in accordance with what James taught is often declared to be saving faith. People are told that if you but believe who Jesus is, that He is God incarnate, and that He died on His cross to save sinners, and that if you believe that He died for you, then you have saving faith. But saving faith involves believing upon Jesus as the Lord and Savior of sinners. Saving faith in Jesus Christ is coming to believe and surrender one’s entire heart and life to Jesus Christ as Lord. In our effort to distinguish between saving faith and spurious faith, we will attempt to set forth the counterfeits of saving faith, then we will examine the nature of saving faith, the difficulty in coming to saving faith, and then we will consider the effects of faith that saves from sin.²

I. The counterfeits of saving faith.

It is not always an easy matter to distinguish between one who has saving faith from the one who has faith that does not save. For many the two seem to be indistinguishable. There is a tendency for most professing Christians to assume that any and all faith in Christ is saving faith. But when the Word of God is consulted and its tests applied, it becomes apparent that there is a true faith and there is a phony faith. Simon Magus would be an example of how an unconverted “believer” thought himself to have saving faith and his church also had thought that he had saving faith, for the church had baptized him and he had become one of them. We read of Simon in Acts 8:4ff.

¹ Michael Horton, ed., **Christ the Lord; The Reformation and Lordship Salvation** (Baker Book House, 1992), p. 36.

² These subjects are delineated and treated in Pink’s book listed in the footnote above.

⁴Therefore those who were scattered went everywhere preaching the word. ⁵Then Philip went down to the city of Samaria and preached Christ to them. ⁶And the multitudes with one accord heeded the things spoken by Philip, hearing and seeing the miracles which he did. ⁷For unclean spirits, crying with a loud voice, came out of many who were possessed; and many who were paralyzed and lame were healed. ⁸And there was great joy in that city.

⁹But there was a certain man called Simon, who previously practiced sorcery in the city and astonished the people of Samaria, claiming that he was someone great, ¹⁰to whom they all gave heed, from the least to the greatest, saying, "This man is the great power of God." ¹¹And they heeded him because he had astonished them with his sorceries for a long time. ¹²But when they believed Philip as he preached the things concerning the kingdom of God and the name of Jesus Christ, both men and women were baptized. ¹³***Then Simon himself also believed; and when he was baptized he continued with Philip, and was amazed, seeing the miracles and signs which were done.*** (Acts 8:4-13)

Simon responded to the preaching of the gospel as did many others in Samaria. He no doubt confessed his sins and was baptized, confessing his faith in Jesus as Lord and Savior publicly before the church. Everybody no doubt regarded him and treated him as a saved man, one who had exercised saving faith. But his true unconverted state became apparent to the apostle Peter when Simon betrayed the true condition of his heart. We read what occurred in verses 14 through 24.

¹⁴Now when the apostles who were at Jerusalem heard that Samaria had received the word of God, they sent Peter and John to them, ¹⁵who, when they had come down, prayed for them that they might receive the Holy Spirit. ¹⁶For as yet He had fallen upon none of them. They had only been baptized in the name of the Lord Jesus. ¹⁷Then they laid hands on them, and they received the Holy Spirit.

¹⁸And when Simon saw that through the laying on of the apostles' hands the Holy Spirit was given, he offered them money, ¹⁹saying, "Give me this power also, that anyone on whom I lay hands may receive the Holy Spirit."

²⁰But Peter said to him, "Your money perish with you, because you thought that the gift of God could be purchased with money! ²¹You have neither part nor portion in this matter, for your heart is not right in the sight of God. ²²Repent therefore of this your wickedness, and pray God if perhaps the thought of your heart may be forgiven you. ²³For I see that you are poisoned by bitterness and bound by iniquity."

²⁴Then Simon answered and said, "Pray to the Lord for me, that none of the things which you have spoken may come upon me." (Acts 8:14-24)

It was clear to Peter that this man, though he had "believed" and had been baptized, was still in his sin. Simon's expressed desire revealed the condition of his heart. Peter knew that this man was unconverted. The conclusion that may be drawn is that a person's life may confirm the reality or betray the absence of true saving faith. This is in accordance with other Scripture, such as 1 John 2:29: "If you know that He is righteous, you know that everyone who practices righteousness is born of Him." Or we could cite 1 John 2:15: "Do not love the world or the things in the world. If anyone loves the world, the love of the Father is not in him."

Paul wrote about the possibility of one having much knowledge of spiritual truth, one who teaches others, and yet may be unsaved. One can even have great spiritual gifts, and employ them in the church, and still be in his sins. Paul wrote of this possibility in 1 Corinthians 13:1ff. He wrote,

Though I speak with the tongues of men and of angels, but have not love, I have become sounding brass or a clanging cymbal. ²And though I have the gift of prophecy, and understand all mysteries and all knowledge, and though I have all faith, so that I could remove mountains, but have not love, I am nothing. ³And though I bestow all my goods to feed the poor, and though I give my body to be burned, but have not love, it profits me nothing.

The Scriptures declare that love for God and love for other Christians is indicative of the one who is born again. "Whoever believes that Jesus is the Christ is born of God, and everyone who loves Him who begot

also loves him who is begotten of Him” (1 John 5:1). “Beloved, let us love one another, for love is of God; and everyone who loves is born of God and knows God” (1 John 4:7).

Some can even have faith that is the product of the illumination of the Holy Spirit, but it may not be saving faith. The apostates of Hebrews 6:4-6 illustrate this spiritual condition.

⁴For it is impossible for those who were once enlightened, and have tasted the heavenly gift, and have become partakers of the Holy Spirit, ⁵and have tasted the good word of God and the powers of the age to come, ⁶if they fall away, to renew them again to repentance, since they crucify again for themselves the Son of God, and put Him to an open shame.

These people had been temporary “believers”, but they did not have saving faith. We know this for the writer also included this word to his readers of whom he was confident had salvation: “But, beloved, we are confident of better things concerning you, yes, *things that accompany salvation*, though we speak in this manner” (Heb. 6:9). Whatever these ones described in verses 4 through 6 had, they did not have salvation, for the faith that brings salvation is an enduring and persevering faith. Later the writer included himself as possessing this kind of faith. Hebrews 10:39, “But we are not of those who draw back to perdition, but of those who believe to the saving of the soul.” By drawing back, the writer was referring to those who apostatize from Christ, cease to believe on Him as Lord and Saviour.

Arthur Pink (1886-1952) rightly wrote about the difficulty in distinguishing saving faith from faith that does not save the soul.

It is impossible to say how far a non-saving faith may go, and how very closely it may resemble that faith which is saving. Saving faith has Christ for its object; so has a non-saving faith (John 2:23, 24). Saving faith is wrought by the Holy Spirit; so is a non-saving faith (Heb. 6:4). Saving faith is produced by the Word of God; so also is a non-saving faith (Matt. 13:20, 21). Saving faith will make a man prepare for the coming of the Lord, so also will a non-saving: of both the foolish and wise virgins it is written, “then *all* those virgins arose, and *trimmed* their lamps” (Matt. 25:7). Saving faith is accompanied with joy: so also is a non-saving faith (Matt. 13:20).

Perhaps some readers are ready to say, all of this is very unsettling, and if really heeded, most distressing. May God in His mercy grant that this article may have just these very effects on many who read it. So if you value your soul, dismiss it not lightly. If there be such a thing (and there *is*) as a faith in Christ which does not save, then how easy it is to be *deceived* about *my* faith! It is not without reason that the Holy Spirit has so plainly cautioned us at this very point. “A deceived heart hath turned him aside” (Isa. 44:20). “The pride of thine heart hath deceived thee” (Obad. 3). “Take heed that *ye* be not deceived” (Luke 21:8). For if a man think himself to be something, when he is nothing, he deceiveth himself” (Gal. 6:3). At no point does Satan use his cunning and power more tenaciously, and more successfully, than in getting people to believe that they have a saving faith when they have not.³

II. The nature of saving faith.

There is a common understanding among evangelicals--but a mistaken understanding--about the nature of faith that saves the sinner. Many assume that saving faith is simply the recognition and acknowledgement of certain essential truths regarding Jesus Christ. It is commonly thought that if one believes these facts and confesses them, who “believes in Jesus”, that this is what constitutes saving faith. If one believes biblical truth regarding the presence and damning effects of sin, believes the true identity of Jesus Christ as God’s Son the only Savior of mankind, and believes in His sacrificial and substitutionary death upon His cross on behalf of sinners and of His resurrection from the dead, that person has been saved. It is commonly proclaimed, “If you believe these truths regarding your sin and Jesus Christ as Lord and Savior, then you are saved.” But this does not do justice to what the Word of God sets forth to be the true nature of saving faith. We have already considered what the Holy Spirit declared through James that true saving faith is shown in how one lives, not simply by what one believes to be true. You can be fully biblical

³ Ibid, pp. 27f.

in what you believe, even sincerely and vehemently believe, but still lie under the guilt and condemnation of your sin. For saving faith results in a commitment not only to believe what is true, but to commit to live according to that truth.

We have already described what biblical faith entails when we spoke of the justification of the ungodly through faith alone in Jesus Christ alone.⁴ The Scriptures teach that saving faith must have three elements or it is not saving faith.

- (1) Faith must first be based on an understanding of truth; therefore, there must be knowledge.
- (2) There must be an affirmation that knowledge is indeed true. Not all who have knowledge of the gospel of Jesus Christ believe it to be true.
- (3) There must be a trust and commitment to that truth; one must believe and act upon that truth. Faith is like a three-legged stool, remove one of these three and it is not faith.

It is this third element of saving faith that is not commonly understood or affirmed. Saving faith involves a commitment to think and live according to what one believes. This is why saving faith can be said to be present only in those whose lives are characterized by repentance from sin and the resolve to submit and follow Jesus Christ the Lord. Saving faith cannot be validated only by what one believes, but by how one lives. The presence of saving faith will be demonstrated by the fruit that faith produces. Again, James wrote, “Show me your faith without your works, and I will show you my faith by my works.” We are not saying that saving faith is obedience⁵; rather, saving faith is evident in the fruit of obedience that a true believer exhibits in life. Saving faith is a living faith. Saving faith is seen in turning away from one’s former life of self-willed existence unto a life characterized by following the Lord Jesus. And this is not a selectivity of what commands of the Word of God to obey and what we choose to set aside. That would reveal that you are still the lord of your own life, picking and choosing what you want to do, not what the Lord would have you do. Saving faith is shown forth in the desire and delight to do the will of God in all aspects of life.

This is not to say that anyone of us does this fully or consistently through life, but it is the genuine heart’s desire of everyone who has saving faith. We struggle with sin continuously. Sometimes we sin unwittingly. Sometimes we sin with our eyes wide-open. But we inwardly lament our defections and rebellions. He has written His law upon our hearts, that is, He has imparted to us the desire to submit to Him and to live before Him. Again, here are the words of **Arthur Pink**:

Saving faith, then, is the opposite of damning unbelief. Both issue from the heart: unbelief, from a heart that is alienated from God, which is in a state of rebellion against Him; saving faith, from a heart which is reconciled to Him and so has ceased to fight against Him. Thus, an essential element or ingredient in saving faith is a yielding to the authority of God⁶, a submitting of myself to His rule. It is very much more than my understanding assenting and my will consenting to the fact that Christ is the Savior for sinners, and that He stands ready to receive all who trust Him. To be received by Christ, I must not only come to Him renouncing my own righteousness (Rom. 10:3), as an empty-handed beggar (Matt. 19:21), but I also must forsake my self-will and rebellion against Him (Psa. 2:11, 12; Prov. 28:13). Should an insurrectionist and seditionist come to an earthly king seeking his sovereign favor and pardon, then, obviously, the very law of his coming to him for forgiveness, requires that he should come on his

⁴ Specifically, see page 10 of our sermon notes of FBC1074 from January 31, 2021.

⁵ This was a defect in what was otherwise an excellent book, John MacArthur’s first edition of **The Gospel According to Jesus** (Academic Books, 1988), which I believe he corrected in later editions. See the correction to this in Michael Horton, ed., **Christ the Lord; The Reformation and Lordship Salvation** (Baker Book House, 1992), in which he wrote on pages 35f, “When MacArthur writes, ‘Real faith results in obedience’ (p. 46), there is nothing with which we would take issue. However, when he adds repeatedly such statements as the following, we cannot help but take issue with him: ‘Disobedience is unbelief’ (p. 47). ‘True faith is humble, submissive obedience’ (p. 140)... Faith produces obedience, but to suggest that faith is obedience is to confuse justification with sanctification.”

⁶ We would take issue with the precise statement of this sentence, for submission and obedience is not “an essential element or ingredient in saving faith”, but is the fruit or evidence of saving faith.

knees, laying aside his hostility. So it is with a sinner who really comes savingly to Christ for pardon; it is against the law of faith to do otherwise.⁷

The Holy Scriptures testify throughout its pages that faith alone is the instrument through which God saves His people from their sin. Most everybody can quote Ephesians 2:8 and 9: “For by grace you have been saved *through faith*, and that not of yourselves; it is the gift of God,⁹ not of works, lest anyone should boast.” Faith is essential. It is that which pleases God, when a sinner believes the gospel that God has revealed and declared to the world. The writer to the Hebrews declared the necessity of faith: “But *without faith* it is impossible to please Him, for he who comes to God must believe that He is, and that He is a rewarder of those who diligently seek Him” (Heb. 11:6). Faith is the instrument through which God extends to us the forgiveness of sins and the resultant state of peace between Him and us.

Therefore, having been justified *by faith*, we have peace with God through our Lord Jesus Christ,² through whom also we have access by faith into this grace in which we stand, and rejoice in hope of the glory of God. (Rom. 5:1)

This faith is also that by which we live as Christians before God. We trust Him to do for us and in us that which we cannot do ourselves. As Paul wrote of himself,

“I have been crucified with Christ; it is no longer I who live, but Christ lives in me; and the life which I now live in the flesh *I live by faith in the Son of God*, who loved me and gave Himself for me. (Gal. 2:19)

But the Holy Scriptures not only state the necessity of faith by which God brings us salvation, the Bible also defines and describes the nature of saving faith. This is important, for not just any kind of faith is saving faith. The apostle Paul set forth the faith that saves as an aspect of his calling as a bondservant of God and apostle of Jesus Christ. He wrote,

Paul, a bondservant of God and an apostle of Jesus Christ, *according to the faith of God's elect and the acknowledgment of the truth which accords with godliness, ²in hope of eternal life* which God, who cannot lie, promised before time began,³ but has in due time manifested His word through preaching, which was committed to me according to the commandment of God our Savior; (Tit 1:1 NKJ)

There is a faith of God's elect. None but the elect of God have this faith. This faith involves acknowledging the truth and it is in accordance with godliness, that is, it goes hand in hand with godliness. Saving faith leads to and accompanies godliness in the true believer.

But though the Scriptures instruct us on the nature and content of the faith that saves a sinner from sin, many in evangelicalism have reduced their understanding of saving faith to be only an acknowledgment of historic facts of who Jesus is and what He did in dying on the cross. It is assumed that this kind of faith is saving faith. But the Scriptures speak of many who have “faith”, but the faith they have does not rise to what the Scriptures set forth as the kind of faith that brings salvation to the sinner.

The Holy Scriptures set forth faith as the instrument through which God saves His people by His grace. Saving faith is a product of God's grace. God's power sustains the faith of God's elect unto their final salvation. Given the important place faith has in our salvation, it is critical to have a right understanding of what constitutes true saving faith. It is essential for us to know what saving faith is and what it is not. It is all-important for us to know what the Scriptures declare to be the kind of faith that brings salvation to the sinner, lest we find a rude awakening on the Day of Judgment and we find ourselves in our sins. What, then, is the nature of saving faith?

1. Saving faith leads a sinner to repent from sin

⁷ Pink, **Studies on Saving Faith**, pp. 37f.

The initial act of faith on the part of the guilty sinner is the calling of the sinner for free forgiveness and promise of life that is in Jesus Christ. ***That initial act of faith also contains in its very nature a faith that leads that sinner to turn from his sin.*** The believing sinner repents of his sins; that is, he turns from his love and practice of sin and submits himself to Christ. It is not the act of turning from sin that results in his forgiveness by God and God's declaration that he is no longer guilty but righteous in His sight. Nor is it in the sinners resolve to turn from sin. The Bible does not teach penance for sin, but repentance (turning) from sin. Saving faith is the act of faith that comes to God solely on the merit of Jesus Christ alone due to His life, death, and resurrection on the sinner's behalf. But the faith that pleads and clings to Christ alone is the same faith that leads that sinner to repudiate sin and turn from serving sin in his life. Since the faith that alone justifies the sinner also leads the sinner to turn from sin, then commands to turn from sin (repentance) may be linked directly with receiving forgiveness of sins—even salvation—without conflict with the teaching of justification by faith alone.

Since this is the case, repentance from sin may be seen as evidence of being the children of God and in possession eternal life. But even more, since the very nature of saving faith leads one to repent of sin, ***warnings may be given to Christians to repent from sin else they will encounter the wrath of God.*** We can command Christians to repent from sin for we know that if indeed they have been justified by faith alone, that faith present in them will lead them to repent of sin and turn back to God. This is not inconsistent with the teaching of justification by faith alone.

2. Saving faith leads a sinner to submit to Jesus Christ as his Lord

Saving faith is shown forth in the belief and confession that Jesus Christ is Lord over all, which means, "He is Lord over all of me." Paul set forth saving faith as a confession of Jesus to be Lord. In Romans 10 he contrasted the righteousness of Christ that is imputed to the believer and the righteousness of the law of those who wrongly think that salvation is attained through law-keeping.

For Moses writes about the righteousness that is based on the law, that the person who does the commandments shall live by them. ⁶But the righteousness based on faith says, "Do not say in your heart, 'Who will ascend into heaven?'" (that is, to bring Christ down) ⁷or "Who will descend into the abyss?" (that is, to bring Christ up from the dead). ⁸But what does it say? "The word is near you, in your mouth and in your heart" (that is, the word of faith that we proclaim); ⁹because, ***if you confess with your mouth that Jesus is Lord*** and believe in your heart that God raised Him from the dead, you will be saved. ¹⁰For with the heart one believes and is justified, and with the mouth one confesses and is saved. ¹¹For the Scripture says, "Everyone who believes in Him will not be put to shame." ¹²For there is no distinction between Jew and Greek; for the same Lord is Lord of all, bestowing His riches on all who call on Him. ¹³***For "everyone who calls on the name of the Lord will be saved."***

Notice, that God freely bestows "His riches" of salvation and all that entails upon the one who calls upon Jesus as Lord. Saving faith is in ***Jesus the Lord***. Any faith that is not demonstrated to have done so is not saving faith. Here are the words of **Arthur Pink** (1886-1952):

It is in His office *of Lord* that Christ maintains God's honor, subserves His government, enforces His law; and if the reader will turn to those passages—Luke 1:46, 47; Acts 5:31 (Prince and Saviour); 2 Peter 1:11; 2:20; 3:18—where the two titles occur, he will find that it is always "Lord and Saviour," and *not* "Saviour and Lord." Therefore, those who have not bowed to Christ's scepter and enthroned Him in their hearts and lives, and yet imagine that they are trusting in Him as their Saviour, *are deceived*, and unless God disillusion them they will go down to the everlasting burnings with a lie in their right hand (Isa. 44:20). Christ is "the Author of eternal salvation unto all them that *obey* Him" (Heb. 5:9), but the attitude of those who submit not to His Lordship is "*we will not have this Man to reign over us*" (Luke 19:14). Pause then, my reader, and honestly face the question: are *you* subject to His will, are you sincerely endeavoring to keep His commandments?⁸

⁸ Arthur Pink, **Studies on Saving Faith** (Pietan Publications, 2009), pp. 18f.

One day, on the Day of Judgment, every tongue of every human being will confess that Jesus is Lord, even as they bow in submission to Him, even the tongues of them who are then sentenced to eternal damnation. Paul wrote,

Therefore God also has highly exalted Him and given Him the name which is above every name, ¹⁰that at the name of Jesus every knee should bow, of those in heaven, and of those on earth, and of those under the earth, ¹¹and *that every tongue should confess that Jesus Christ is Lord, to the glory of God the Father.* (Phil. 2:9-11)

But those with saving faith confess that Jesus is Lord now, in this life. Saving faith is shown forth in the Christian confessing and submitting to Jesus Christ, *the Lord*.

3. Saving faith perseveres throughout life

Please do not misunderstand this point: The *time* at which God justifies the sinner is upon the first act of faith of the believing sinner--it is upon the initial act of faith that God reckons righteousness to the sinner. But God takes into consideration a lifetime of believing in His justifying you. It was indeed a single act of initial faith by you, but the nature of that faith which you exercised was a persevering kind of faith. God had in view in that initial act of faith a respect to a persevering kind of faith. Since the initial act of faith on the part of the sinner that justifies him contains a persevering, life-long kind of faith, the Scriptures can speak about the necessity and the responsibility of continuing in faith in order to be saved in the Day of Judgment. They can do so without being inconsistent with the teaching of justification by faith alone.

4. Saving faith abides in Christ

Justifying faith does not merely believe rightly who Christ is, believing rightly that He died on behalf of sinners. There are multitudes that have that kind of faith but who do not have saving faith. Although they may believe their faith justified them, it has not done so, for justifying faith unites the soul to Christ and it moves the sinner to continue in Christ. Justifying faith must be seen to have this quality: it clings to Christ and does not let Him go.

We might put it this way: (1) The initial act of faith resulted in you being joined to Christ through faith. (2) It is necessary for you to continue to be joined to Christ by faith to receive the benefits of his life on your behalf. (3) To have saving faith is to have a faith that continues to cling fully to Christ. John 6:53ff records,

⁵³“Then Jesus said to them, ‘Most assuredly, I say to you, unless you eat the flesh of the Son of Man and drink His blood, you have no life in you. ⁵⁴Whoever eats My flesh and drinks My blood has eternal life, and I will raise him up at the last day. ⁵⁵For My flesh is food indeed, and My blood is drink indeed. ⁵⁶He who eats My flesh and drinks My blood abides in Me, and I in him.’”

Since by its very nature the faith that saving the sinner is one which clings to Christ maintaining that union with Christ, *exhortations and commandments about the necessity and responsibility to remain in Christ may be found in Scripture relating to our salvation.* While these commandments and exhortations are set forward as necessities for salvation in the Day of Judgment, they are not inconsistent with the teaching of justification by faith alone. For example, we read that the early American theologian, **Jonathan Edwards**, said it this way:

As it is needful that the branch should abide in the vine in order to receive the lasting benefits of the root, so it is necessary that the soul should abide in Christ in order to receive those lasting benefits of God’s final acceptance and favor. John 15:6-7, “If a man abide not in Me, he is cast forth as a branch. If you abide in Me, and My words abide in you, you shall ask what you will, and it shall be done unto you.”

Verses 9-10: “Continue you in My love. If you keep (or abide in) My commandments, you shall abide in My love, even as I have kept My Father’s commandments, and abide in His love.”

If it (union with Christ) should be begun without remaining, the beginning would be in vain. In order for the soul to be now in a justified state, and free from condemnation, it is necessary that it should now be in Christ, and not merely that it should once have been in Him. Romans 8:1: “There is now no condemnation to them which are in Christ Jesus.”

In order for persons to be blessed after death, it is necessary not only that they should once be in Him, but that they should die in Him. Revelation 14:13: “Blessed are the dead which die in the Lord.”⁹

5. Saving faith leads a person to order His life in a manner consistent with the law of God

The very nature of the initial faith that justifies the sinner has the quality within it that leads the sinner to obey God’s law. This is not with view to his justification, but it is with view to his sanctification. This is because that faith unites the sinner to Christ, who gives to His people the Holy Spirit, who Himself moves and enables the justified sinner to obey the righteous requirements of the law of God. Paul reasoned that our faith in Christ delivered us from the condemnation of God’s law, but through the power of the Holy Spirit He enables us to keep the law (cf. Roma. 8:1-9). We read in 1 John 3:24, “And he that keeps His commandments dwells in Him, and He in him. And hereby we know that He abides in us, by the Spirit which He has given us.” Since this is the case, obedience to God’s commandments may be seen as *evidence* that an individual has exercised saving faith.

1 John 2:3, “And hereby we do know that we know Him, if we keep His commandments.”

1 John 5:2, “By this we know that we love the children of God, when we love God, and keep His commandments.”

This also means that a man who is a transgressor of the law, that is a purposeful lawbreaker, who rebels against the laws of God and does not repent of it, does not have eternal life in him. He does not have saving faith.

1 John 2:4, “He that said, I know Him, and keeps not His commandments, is a liar, and the truth is not in him.”

1 John 3:15, “Whosoever hates his brother is a murderer: and you know that no murderer hath eternal life abiding in him.”

This means, therefore, that obedience to God’s commandments may be expected and even demanded by God with view to the Day of Judgment, all the while not being counter or inconsistent with the teaching of justification by faith alone.

Romans 2:8, “But unto them that are factious, and *obey* not the truth, but *obey* unrighteousness, (shall be) wrath and indignation, tribulation and anguish, upon every soul of man that works evil, of the Jew first, and also of the Greek.”

6. Saving faith will be revealed on the Day of Judgment through a scrutiny of the life of the true believer.

What this means is that although we are justified by faith alone and that there is “safety in appearing on the Day of Judgment in the righteousness of Christ”, the demonstration that we have the righteousness of Christ imparted to us by faith alone will be manifest through *a judgment of works*.

⁹ Jonathan Edwards, *Justification by Faith Alone* (Soli Deo Gloria, 2000), p. 89.

As believers we will be saved from God's wrath on the Day of Judgment based on the righteousness of Christ alone that was imputed to us through faith alone. The demonstration that we have that *imputed* righteousness will be the demonstration of the *imparted* righteousness that will have been manifested in us in this life. 1 John 3:7 reads, "Little children, let no man deceive you: he that doeth righteousness is righteous, even as he is righteous." Since this is true, the Lord could say,

"Marvel not at this: for the hour is coming, in the which all that are in the graves shall hear His voice, and shall come forth; they that have done good, unto the resurrection of life; and they that have done evil, unto the resurrection of damnation." (John 5:28f)

"For we must all appear before the judgment seat of Christ; that every one may receive the things done in his body, according to that he hath done, whether it be good or bad." (2 Cor. 5:10)

"But I say unto you, that every idle word that men shall speak, they shall give account thereof in the Day of Judgment. For by your words you shall be justified (vindicated), and by your words you shall be condemned." (Mat 12:36f)

III. The difficulty, even the impossibility, to have saving faith apart from God's grace

One of the great causes of nominal Christianity among evangelicals is the false notion that it is an easy matter to have saving faith. It is assumed that every sinner everywhere has the capability to exercise faith in Jesus Christ for salvation. This is the assumption of most of the efforts and methods of popular evangelism. It declares,

"For you to become saved is a simple matter. Just believe John 3:16, and the deal is done. 'For God so loved the world, that He gave His only begotten Son, that whosoever believes on Him, shall not perish but have everlasting life.'"

It is assumed that if anyone, anywhere, believes on Christ will be saved, then anyone, anywhere *can* believe on Christ of their own will. "All that is needed is that you believe, and then you may be assured that you are saved." But it is not a true conclusion to be drawn that because any and all may believe that any and all can believe. This is to presume on the natural ability of the sinner and it precludes the essential need for the grace of God through the power of the Holy Spirit to convert a sinner to Jesus Christ. Although God freely offers Christ to every sinner, that does not mean every sinner has the capability to believe on Christ. In fact with the bare offer of salvation in Christ, no one would come, no one would believe. God must enable people by His grace to believe or they will continue in their damning unbelief.

There was an occasion when this was illustrated quite clearly for us in the Gospels. We read of a rich man who came to Jesus and desired to be saved. It was thought that if anybody could be saved, it would be a rich man. He not only had the resources to do much good, to give many alms to others on behalf of God, but it was clear to him and others that God must have favor toward him for having blessed him in giving him wealth. But the man refused to believe, going away sorrowful. Here is the account in Mark 10:17ff.

Now as He was going out on the road, one came running, knelt before Him, and asked Him, "Good Teacher, what shall I do that I may inherit eternal life?"

¹⁸So Jesus said to him, "Why do you call Me good? No one is good but One, that is, God. ¹⁹You know the commandments: 'Do not commit adultery,' 'Do not murder,' 'Do not steal,' 'Do not bear false witness,' 'Do not defraud,' 'Honor your father and your mother.'"

²⁰And he answered and said to Him, "Teacher, all these things I have kept from my youth."

²¹Then Jesus, looking at him, loved him, and said to him, "One thing you lack: Go your way, sell whatever you have and give to the poor, and you will have treasure in heaven; and come, take up the cross, and follow Me."

²²But he was sad at this word, and went away sorrowful, for he had great possessions.

²³Then Jesus looked around and said to His disciples, “How hard it is for those who have riches to enter the kingdom of God!” ²⁴And the disciples were astonished at His words. But Jesus answered again and said to them, “Children, how hard it is for those who trust in riches to enter the kingdom of God! ²⁵It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.”

²⁶And they were greatly astonished, saying among themselves, “Who then can be saved?”

²⁷But Jesus looked at them and said, “With men it is impossible, but not with God; for with God all things are possible.”

²⁸Then Peter began to say to Him, “See, we have left all and followed You.”

²⁹So Jesus answered and said, “Assuredly, I say to you, there is no one who has left house or brothers or sisters or father or mother or wife or children or lands, for My sake and the gospel’s, ³⁰who shall not receive a hundredfold now in this time—houses and brothers and sisters and mothers and children and lands, with persecutions—and in the age to come, eternal life. ³¹But many who are first will be last, and the last first.” (Mark 10:17-31)

Here was a man who desired to have eternal life. He knew that Jesus could tell him how this could be attained by him, so he came to Jesus and asked Him directly, “Good Teacher, what shall I do that I may inherit eternal life?” Our Lord then dealt with this man in a manner that would lead him to subordinate all of life to believing in Him and following Him. Now aside from the teaching about the young man’s self-righteousness and his wrong understanding that he could attain eternal life by the things that He did or did not do, the Lord Jesus challenged him to submit fully unto Him as His Lord and Savior. But the young man would not do so. Of the young man we read, “he was sad at this word, and went away sorrowful, for he had great possessions.”

But then our Lord turned about to apply the spiritual lesson to His disciples that they had just witnessed firsthand. Jesus said to them, “How hard it is for those who have riches to enter the kingdom of God!” Apparently they did not think that attaining salvation was that difficult a task. They expressed puzzlement, for they thought that if anyone could obtain eternal life, a rich man could do so. But then our Lord declared to them the impossibility for rich people to obtain salvation, here described as entering the kingdom of God.

²⁴And the disciples were astonished at His words. But Jesus answered again and said to them, “Children, how hard it is for those who trust in riches to enter the kingdom of God! ²⁵It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.”

²⁶And they were greatly astonished, saying among themselves, “Who then can be saved?”

It is impossible for a sinner to enter the kingdom of God. You could as easily force a camel through the eye of needle than for a rich man to enter the kingdom of God. It is a human impossibility. Jesus’ disciples understood what He was saying to them. They responded, “Who then can be saved?” If this man could not be saved, who, then, can be saved? Jesus looked at them and said, “With men it is impossible, but not with God; for with God all things are possible” (Mark 10:27). Here we see that our Lord taught that only through the power of God’s grace can a sinner come to saving faith in Him, for only the one who in faith forsakes all other matters in life in coming to Christ and following Him, only he will have everlasting life.

This caused Peter to speak up, saying, “See, we have left all and followed You.”

Then Jesus gave this blessed word of promise: “Assuredly, I say to you, there is no one who has left house or brothers or sisters or father or mother or wife or children or lands, for My sake and the gospel’s, ³⁰who shall not receive a hundredfold now in this time—houses and brothers and sisters and mothers and children and lands, with persecutions—**and in the age to come, eternal life**” (Mark 10:29-30).

We may draw a number of conclusions from this episode, but we will only cite two: First, only those who abandon and subordinate all in order to follow Jesus through life have salvation are promised eternal life. Jesus declared that only the one “who has left house or brothers or sisters or father or mother or wife or children or lands, for My sake and the gospel’s” is promised eternal life in the age to come. And second, this kind of saving faith is only possible through the grace of God. It is impossible for a rich man or any man or woman to enter the kingdom of God apart from an inward, powerful, life-changing work of God’s grace.

Saving faith is impossible for the sinner to exercise. Jesus said, "With men it is impossible." Only God can produce a true believer through His grace.

If this were taken to heart, it would change a great deal of evangelistic effort by evangelicals. We would find ourselves going back to what the Bible prescribes for us to do. We are to proclaim the truth with clarity and in all its fullness, and pray and watch the Lord convert people into His kingdom by His work of grace in bringing His people to repentance from sin and faith in Jesus Christ. This is why it could be said of Apollos' service to true converts, "when he arrived, he greatly helped those *who had believed through grace*" (Acts 18:27). If this were understood and believed there would be an abandoning of pronouncing to people that God has saved them unless and until they give evidence that they have saving faith that has set them on a course of life characterized by repentance from sin, and submission and obedience to Jesus Christ through all hardship and difficulty. It would bring an end to this unbiblical and unwarranted invitation system and the attempt for sinners to put their faith in a so-called sinner's prayer. We should take to heart the words of **Charles Spurgeon** (1834-1892) in exposing of this nonsense:

But, still, all hurry to get members into the church is most mischievous, both to the church and to the supposed converts. I remember very well several young men, who were of good moral character, and religiously hopeful; but instead of searching their hearts, and aiming at their real conversion, the pastor never gave them any rest till he had persuaded them to make a profession. He thought that they would be under more bonds to holy things if they professed religion, and he felt quite safe in pressing them, for "they were so hopeful." He imagined that to discourage them by vigilant examination might drive them away, and so, to secure them, he made them hypocrites. These young men are, at the present time, much further off from the Church of God than they would have been if they had been affronted by being kept in their proper places, and warned that they were not converted to God. It is a serious injury to a person to receive him into the number of the faithful unless there is good reason to believe that he is really regenerate. I am sure it is so, for I speak after careful observation. Some of the most glaring sinners known to me were once members of a church; and were, as I believe, led to make a profession by undue pressure, well-meant but ill-judged. Do not, therefore, consider that soul-winning is or can be secured by the multiplication of baptisms, and the swelling of the size of your church. What mean these dispatches from the battle-field? "Last night, fourteen souls were under conviction, fifteen were justified, and eight received full sanctification." I am weary of this public bragging, this counting of unhatched chickens, this exhibition of doubtful spoils. Lay aside such numberings of the people, such idle pretense of certifying in half a minute that which will need the testing of a lifetime. Hope for the best, but in your highest excitements be reasonable. Enquiry-rooms are all very well; but if they lead to idle boastings, they will grieve the Holy Spirit, and work abounding evil.¹⁰

May our Lord Jesus enable each one of us to understand the nature of true saving faith that it is shown forth in the new life that we enjoy in Him. And may He enable us use the means of grace to live unto Him as our Savior and as our Lord.

But the Lord is faithful. He will establish you and guard you against the evil one.
And we have confidence in the Lord about you, that you are doing and will do the things that we command.
May the Lord direct your hearts to the love of God and to the steadfastness of Christ. (2 Thess. 3:3ff)

¹⁰ Charles Spurgeon, **The Soul Winner** (Eerdmans, 1963), p. 18f.