# True Faith

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Scripture reading: Hebrews 11

Text: Heidelberg Catechism, Lord's Day 7

Q. 20. Are all men then, as they perished in Adam, saved by Christ?

A. No, only those who are ingrafted into Him, and receive all His benefits, by a true faith.

### Q. 21. What is true faith?

A. True faith is not only a certain knowledge, whereby I hold for truth all that God has revealed to us in His Word, but also an assured confidence, which the Holy Ghost works by the gospel in my heart; that not only to others, but to me also, remission of sin, everlasting righteousness, and salvation are freely given by God, merely of grace, only for the sake of Christ's merits.

Q. 22. What is then necessary for a Christian to believe?

A. All things promised us in the gospel, which the articles of our catholic undoubted Christian faith briefly teach us.

# Q. 23. What are these articles?

A. Then follow the words of the Apostles' Creed, which we recited this evening together.

## Introduction

Beloved congregation in our Lord Jesus Christ, with Lord's Day 7 we come to the glorious, gracious doctrine of faith. "Are all men then, as they perished in Adam, saved by Christ? No, only those who are ingrafted into Him, and receive all his benefits, by a true faith." And what is true faith? It is a certain knowledge, and it is an assured confidence. Lord's Day 7 takes us to the glorious doctrine of faith.

And when we come to the doctrine of faith, we enter into a tremendous conflict. We enter into the greatest controversy. For the truth of faith stands opposed to every system of doctrine, from the beginning of the world until now, that teaches man's salvation by his working and by his doing. And that system of salvation by man's working and doing has been present from immediately after the fall. When Adam and Eve fell into sin, they tried to save themselves and cover their own shame by their own work, by their own doing, of making aprons of fig leaves. From the very beginning there has been a system of doctrine that teaches and practices salvation by man's working.

That system of theology has continued through all the history of the world. That system of theology was present in Jesus' day with the Pharisees, who not only obeyed the letter of the

law, as they thought—though they violated every precept of the law—they not only, as they thought, obeyed the letter of the law, but added their own laws and by their own obedience to all of these laws, they thought, were righteous before God.

That system of salvation by man's work was present in the apostles' days with the Judaizers, who taught that salvation is begun by the work of God's grace and the sacrifice of Jesus Christ but must be perfected and continued and contributed to by man's own work and doing.

That system of salvation by works has continued in the New Testament age in the Roman Catholic Church, which teaches the merit of good works; in Arminianism, which teaches the merit of man's choice or the merit of man's activity of faith. It has continued in the teaching of a conditional covenant and a well-meant offer of the gospel. The world has always been filled with this theology of salvation by man's work: salvation by man.

Over against that theology from the beginning of the world until today stands the true doctrine of faith, the truth that man is saved by faith and by faith alone and not by his obedient working. When we come to the doctrine of faith, then, we enter into tremendous conflict and tremendous controversy, and stand antithetically and polemically over against every system of salvation by works.

That's glorious. That's glorious to be in that conflict. It's glorious to be in that controversy. It's glorious to say over against man and to man "No" to all of the works of man as that upon which his salvation depends. It is glorious to say "Yes" to God, to his sovereign grace and saving power received by faith alone and not by the works of the law. It's glorious because in this conflict we honor God and praise him by this confession of the doctrine of faith.

And this doctrine of faith is glorious especially because the doctrine of faith is nothing less than the doctrine of Jesus Christ. When we deal with the truth of faith, we are dealing with Christ. We are talking about our Savior, for faith is union to him. Faith is being one body with him and one plant and organism with him. The truth of faith is simply the truth of Christ and salvation by Christ, and his perfect righteousness and his saving atonement. The truth of faith is glorious, for it is a confession of our Savior in all of his saving power.

That makes this doctrine of Lord's Day 7 a precious doctrine to the child of God. This is the doctrine that will save you and will save me in all of our doubt and in all of our weakness, in all of our filth, in all of our questioning, is this truth of faith that will come to our aid and be our rescue and our salvation from that doubt. For the truth of faith is that Jehovah God saves you. Jehovah God saves you without your cooperation and without mine. He saves you by his own sovereign power, so that as you see all of your sins, you see all of your weakness and I do mine, we may put all of those things away—every last one of them, away—and look to the Lord Jesus Christ alone and know that in him our salvation is sure.

So tonight we enter into this glorious doctrine of faith, considering Lord's Day 7 under the theme "True Faith." In the first place, we see that it is being engrafted into Christ; in the second place, we see that it is knowledge and confidence; and in the third place, we see the content of faith. True Faith: engrafted into Christ, knowledge and confidence, and faith's content.

# **Engrafted into Christ**

The Heidelberg Catechism begins by describing faith as an engrafting into Christ. And it does that in a follow-up question to the truth that it has just taught in Lord's Day 6 that the mediator and savior, who is both man and righteous and God, is the Lord Jesus Christ, who is revealed in the gospel. Lord's Day 7 follows up on that truth of the mediator, the truth of Jesus Christ, by asking, "Are all men saved by Christ?" All men perished in Adam, and so are all men saved in Christ? And the Catechism's answer is "No, not all men are saved in Christ. Only those are saved who are engrafted into him and receive all his benefits by a true faith." The Heidelberg Catechism calls our attention to faith. Only those who have true faith are saved by Christ. And the Catechism describes that faith as an engrafting into Christ.

The picture there is clear. Jesus Christ is the root, or the stock, and we are united to him as branches into the vine, or into the root, or into the stock. And that union between the Lord Jesus Christ and us is faith. Faith is that graft. Faith is that engrafting, so that by faith we are engrafted into Christ and united to him and one body with him and one organism and plant with him. Faith is this graft into the Lord Jesus Christ.

And that means that by faith, then, we are one with Christ. Where Jesus Christ sits in heaven now, you are there too, and I am there too. Though we live here on this earth yet, though we sojourn in this strange country, we are there in heaven with Christ, united to him by this faith, engrafted into him. He as our vine or our root or that stock is in heaven, and we are on earth and yet united to him by faith.

The only way that there can be such a union between us, who are here on earth, and Christ, who is there in heaven, is by the work of the Holy Spirit. The Holy Spirit is the author of faith. The Holy Spirit is the one who has taken you and me and engrafted us into the Lord Jesus Christ. The Catechism calls attention to that in question 21: "What is true faith?" It is this knowledge and this confidence which the Holy Ghost works by the gospel in my heart. The Holy Ghost is the one who works the knowledge and the confidence of faith, implying that it is the Holy Ghost also who works this engrafting into Christ. It is the Holy Ghost who has united us to Christ.

And that truth right there of the Holy Ghost as the author of faith, the one who engrafts us into Christ, saves us from all kinds of errors with regard to faith. It saves us from every error that teaches that our salvation at some point depends on us. That cannot be because even our engrafting into Christ is the work of the Holy Spirit and is not our work. It is not our doing. The branch lying on the ground, not united to the vine, cannot by its own power hop to the vine and graft itself in. Another must come along, the husbandman; the farmer must come along and take that branch and graft it into the root or graft it into the stock or the vine. Only then does the branch have life. Only then is the branch delivered from destruction and fire and burning.

So it is for us. The salvation of the child of God is entirely dependent upon the grace of God and the work of God as it is worked by the Holy Spirit who engrafts us into Jesus Christ.

This truth that faith is an engrafting into Christ has implications, theological implications. In the first place, when we say "faith," that is just shorthand for "Christ." Saying "salvation by faith" is another way of saying "salvation by Christ and salvation by Christ alone." The teaching that salvation is by faith is not meant as a condition unto salvation, so that faith becomes the work that a man must perform in order to be saved. Faith cannot be that condition. Faith is not

meant to be a condition because faith is just a shorthand way of saying "Jesus Christ." Faith, after all, is that engrafting into Christ, that union with him, so that all of his life and blessings come to us through that graft and through that union. When we speak of faith, then, we are not speaking of a condition for the branch to perform, but we are speaking of the sovereign saving grace of God in Jesus Christ. Justification by faith alone, salvation by faith alone, is just a way of saying "justification by Christ alone" and "salvation by Christ alone."

In the second place, the theological implication of faith as a graft is that faith is not a work. Faith is *not* a work.

The child of God does work. The child of God is given by God work to do. The work that the child of God does is his obedience to the law of God. The law says, "Love the Lord thy God." The child of God by the grace of God does that work of loving God. He does it imperfectly because of his old man of sin; his obedience is a small beginning of new obedience; but the child of God does work, and he does obey the law of God. The law of God also says, "Love thy neighbor as thyself." The child of God does that work of obeying the law to love the neighbor. That's work. That's obedience.

Faith is not a work. Faith is radically different from a work. Faith is not the work of obeying any law of God. Faith is not the work of the child of God performing an act of obedience to God and to God's law. Faith is entirely different from that. Faith is not work. Faith is faith. Faith is union with Christ. Work is obedience to the law. Faith as a graft shows that the—that faith cannot be a work because the branch cannot do any work to become engrafted into the vine. That's a work that must be performed upon it by someone else. Faith is not work.

That means that it is the grossest perversion of the Reformed truth of faith to teach that if a man would be saved, there is that which he must do. That is a gross and obvious perversion of the truth of faith.

Faith is a graft. Man is saved by Christ and all his benefits. And he receives Christ and all his benefits through that graft. To make that graft a work and a work upon which salvation depends is blasphemy! It is blasphemy. The Belgic Confession calls it that when the Belgic Confession says that for man—or to say that Christ is not sufficient, but that something else, something of man—is necessary is "too gross a blasphemy."

The church of Jesus Christ may not tolerate even for a day, much less for years, the teaching that if a man would be saved, there is that which he must do. That destroys faith. That makes faith a work, and it makes salvation depend on man and his work. Faith is not a work. It's a graft.

A third theological implication of the fact that faith is a graft is that faith is passive. Faith is passive.

Now, you say that almost anywhere today, and the accusation that will come is antinomianism. "Faith is passive? Are you trying to say that man has no activity? Are you trying to teach that man is a stock and a block?" Absolutely not! Man is a branch engrafted into the vine. Man is a branch that, by its engrafting into the vine, is alive. Man is a branch that bears fruit. Man is no stock and block. But that graft, that faith, is passive. That graft cannot give anything and is not meant to give anything to God. That graft only receives from God all of its life, all of its salvation. The teaching that faith is passive is a stark, striking way to say that faith is not a work.

Failure to call faith passive opens the door to the teaching that the activity of man's faith—and there are activities to the faith of man—that the activity of man's faith saves him. So that man's own performing of those activities is the reason for his salvation. Over against that notion stands this truth: faith is passive. Faith receives and only receives. And faith does not give anything to God for the salvation of the branch.

Of course, faith is passive. It's a graft. What did the branch do? What activity did the branch perform to become united to the vine? It performed no activity. It was entirely passive as the Holy Spirit united that branch to the vine and through that graft receives all of its life.

A fourth theological implication of this truth that faith is a graft is that God designed salvation by faith for exactly this reason: that all of the glory of salvation might go to the vine and none of the glory of salvation might go to the branch. All of the glory of salvation is God's. Because the question comes to us men, what did you contribute to your salvation? What did you contribute to it? Which part of that salvation was of you? Which part of that salvation did you perform unto that salvation and for that salvation?

And the answer is, because my salvation is by faith, that means I contributed nothing to it. I didn't do anything. I didn't work any work to be saved. Jehovah God worked it all. My salvation is entirely of God! And God designed salvation that way. He designed it to be by faith alone and not by the obedience of the law, so that all of the glory for your salvation and mine belongs to him alone.

The Heidelberg Catechism teaches that those who are engrafted into Christ by a true faith receive all his benefits. Receive all his benefits. Salvation is by faith. Salvation and all the benefits of Christ are by faith and by faith alone.

That has not always been well understood. Probably every Reformed Christian could say, "Justification is by faith alone." That benefit of Christ is by faith alone and not by man's willing and not by man's efforts. Justification is by faith alone.

The Catechism confesses more. The Catechism confesses that we "receive all of His benefits" by faith. Sanctification is by faith alone as well. The cleansing of you and me, the power that God gives to us to fight against our sin and to be active in fighting against our sin—all of that sanctification is by faith alone, so that your sanctification and mine does not come from you and does not come from me. It comes entirely as the gift of God through faith.

That teaches us where to look in our battle against sin. In our battle against sin, and for that matter, in our battle in all of the afflictions in this life, we don't look to ourselves. We don't find a way to get a hold of ourselves and lift ourselves in that battle. We don't find a way to be strong in ourselves against Satan and sin and our flesh. But that power is from Christ. It must come from him alone. It must be sought and found in him alone. When you face temptation this week and when I do, don't look to yourself. Don't chide yourself something along these lines: "I've got to do better. I've got to do better." But rather, say this: "I need Christ. I need his power. I need his strength that I may bear fruit in this week and in my life"—his power, his power alone!

All his benefits are received by this graft, by this union that is faith.

# **Knowledge and Confidence**

The Catechism begins with faith as this engrafting into Christ. The Catechism goes on in the next question to ask, "What is true faith?" and to describe it as "a certain knowledge" and "an assured confidence."

And here we come to what we sometimes call the "activities of faith," or "the activity of faith." Faith is a knowledge. It is not a knowledge that is a work. And faith is a confidence. It is not a confidence that is a work. Even here when we're talking about knowledge and confidence, we're talking only about what faith receives. Faith doesn't give knowledge and confidence to God. Faith receives from him this knowledge and this confidence.

The knowledge of faith is that "I hold for truth all that God has revealed to us in His Word." Faith takes hold of the scriptures and knows and understands what God has revealed there about himself and about the Lord Jesus Christ. That's Hebrews 11:1: "Now faith is the substance of things hoped for, the evidence of things not seen."

God in his promises has declared many things that we have not yet seen with our own earthly eyes. We have not seen with our own earthly eyes the Lord Jesus Christ in his flesh. We have not seen with our own earthly eyes the glories of heaven or the glories of the new heavens and the new earth that shall be made someday. And yet faith, looking to the scriptures and what God has revealed in his word, knows those things. Faith is the substance of things hoped for and the evidence of things not seen. Which means even though your earthly eyes have not looked upon Jesus Christ in the flesh, you've seen him and you know him. And I've seen him and I know him. We know him in this revelation of the word of God. We see him here. Even though your eyes and mine have not looked upon heaven and all of its glories, you *know* those glories, for they are revealed here in the word of God.

How important is the word of God! How critical it is that the church has the word of God. It's by the word of God that through faith we know the truth of Jehovah God. The church must insist on that word of God, must insist on having that word of God and only that word of God. So much is that the case, that if the minister ever gives you counsel or the other officebearers in the church ever give you counsel that is not founded on the word of God, then even while you honor the men for their office, you don't listen to them. You don't obey them in what they bring.

Faith *knows* the word. Faith *needs* the word. Faith will have nothing other than the word of Jehovah God. Faith is "a certain knowledge" of all that God has revealed in his word.

And faith is also "an assured confidence." The confidence of faith is worked by the Holy Spirit in my heart by the gospel "that not only to others, but to me also, remission of sin, everlasting righteousness, and salvation are freely given by God, merely of grace, only for the sake of Christ's merits."

This confidence is the assurance that salvation is for me, that God's grace is for me. Though I am wholly unworthy of it, though I have forfeited every gift that God may give to me, though I deserve to be cast into hell for my sin, God has revealed in his word his love in Jesus Christ, and God by the Spirit of Christ in my heart works that assurance that this salvation is mine. It is not merely available out there somewhere for others; it is not merely given out there somewhere to other men; but it's *mine*. Christ is mine, and I'm engrafted into him. Remission of sin, righteousness, and everlasting life is given to me. That's the assurance of faith.

That assurance of faith is worked in our hearts by the gospel. The Holy Spirit takes the gospel and works assurance by it. And when the Catechism refers to the gospel, it's referring to the preaching of that gospel, the good news that's proclaimed and expounded to the church of the Lord Jesus Christ in the preaching of the word in the public assembly of God's people. The Holy Spirit is at work in this preaching of the gospel. The Holy Spirit is at work to take hold of that gospel and apply it to your heart, so that you have this assurance of faith that "salvation is for me."

And that, too, is why it is such gross false doctrine to teach that if a man would be saved and to have this assurance, there is that which he must do. That's a denial of the Holy Spirit. That's a denial of the power of the gospel. That's a hanging all things on the power of man. If a man would be saved, he must have the Spirit of Christ, and he must have Jesus Christ who applies Jesus Christ to his heart. There's your assurance and there's mine. Not that you have done enough, but that the Holy Spirit, who is God, is sovereign and powerful to give you this assurance and work this assurance by the gospel in your hearts.

The Catechism lists specific blessings of which we are assured: "remission of sin." Remission of sin is the covering of all of our sins in the blood of Jesus Christ, who bore God's curse against us and against our iniquities, against all our transgressions. And by his bearing of that curse that was due to us, our sins are remitted. They are wiped away. They are not counted to us anymore. That's the blessing of which you are assured, assured by faith—the remission of sins.

"Everlasting righteousness." Everlasting righteousness is perfect conformity to Jehovah God himself in his own being, as God has revealed himself in his law. Righteousness means being right with God, conforming to God's law and conforming to God himself. And that righteousness is an alien righteousness, that is, a righteousness from outside of us. It's the righteousness of Christ, who conformed to God's law and conforms to God's own being. That righteousness is counted as ours. And the preaching of the gospel of that righteousness, the Holy Spirit takes to work assurance in your heart that you have that righteousness and that right now, as we sit in church, we are right with God and conform to his own being. And therefore, we have access to him in worship, in prayer, in death, and in everlasting life. We have all of that for Jesus' sake.

And "salvation." Salvation is all of the blessings that God has given to us and willed for us in Jesus Christ. All of that salvation you are assured of as the gospel is preached and the Spirit applies that gospel to your heart.

Now what does that mean for us? It means, in the first place, that our assurance of salvation is not due to some kind of extraordinary vision or dream or experience that a child of God must have before he knows the remission of his sins, before he knows his everlasting righteousness, before he knows his salvation. It cannot be. And that cannot be because faith itself is that assurance. It's that "assured confidence" that the Holy Spirit works by the gospel in my heart. Not by a dream in my heart, but by the gospel in my heart.

And that word is for us. That word is not only for a denomination of churches that might explicitly teach you need some extraordinary experience in order to have assurance. That word is for us because the temptation for us is to think that my assurance must come from some emotional state, or that my assurance must be some emotional charge that floods my soul. And if I am missing that emotional high, then I must not be sure of my salvation. Don't look to your

emotions to know your salvation. And if your emotions are high or low or anywhere in between, that's not your assurance. But your assurance is this: that the gospel of Jesus Christ is proclaimed, that he is the savior of sinners, and that the Holy Spirit by his power takes that gospel to your heart, so that you know that truth and so that you say, "That truth is mine." That's faith, that assurance of faith.

The second implication of the truth that faith *is* assurance is that your assurance and mine does not depend on how good you are. It does not depend on your working. It has nothing to do with your working! Your assurance that you have remission of sins has nothing to do with your working. Whether you sin much or whether you sin little has nothing to do with the assurance of your remission of sin and everlasting righteousness. Whether you sin or whether you don't sin has nothing to do with your assurance of remission of sins and everlasting righteousness. That's not how faith works. That is not what this assurance is—assurance that I'm good enough and that I've done enough to have remission of sins. Of course not! Of course, you haven't done enough. And, of course, I'm not good enough.

The assurance of remission of sins and everlasting righteousness is strictly and entirely grounded in Christ. That's all! You can be the greatest sinner in the world and have this assurance of remission of sins and everlasting righteousness. And I'll say that too many places today and hear the charge that will come: "Antinomian! Antinomian!" That's not antinomian.

The child of God has assurance of his remission of sins and everlasting righteousness in Christ alone. The Catechism here is teaching the assurance of our being right with God, the assurance of our justification, and that's by faith alone—by faith apart from the works of the law. Whether you do many good works or do no good works, the assurance of the child of God of his remission is in Christ alone and is worked by that gospel alone.

Article 24 of the Belgic Confession on man's sanctification and good works makes this explicit when it says, "For it is by faith in Christ that we are justified, even before we do good works." Before you ever do a good work, you're justified. Before you ever repent and do that good work of repenting, you're justified by faith.

The way that works is this: The gospel of Jesus Christ is proclaimed to the church of Jesus Christ. That gospel shows Jesus Christ to be the only savior of sinners. It shows man to be corrupt by his own fall in Adam. That gospel declares, "Repent and believe in the Lord Jesus Christ, in whom alone is salvation, and you shall be saved." And before a single tear ever rolls down our cheek in repentance, we already know our justification. We already know that righteousness is in Christ and not in us. That's what the Belgic Confession means when it says we are justified by faith in Christ *before* we ever do a good work. And that's what I mean when I say you can be the greatest sinner in the world and still have this assurance that you are right with God and your sins are remitted.

The assurance of salvation and justification, remission of sins, is not our working and our obeying. That's being taught. That's being taught in Reformed churches that have a name for being conservative, for being true. But the teaching in those churches that your assurance depends in some way upon your obedience is false doctrine. It's a denial of justification by faith alone. And it's a denial of faith as assurance.

And what does this doctrine of faith do to you? Does it send you home careless and profane? Does it stir up in your heart a rejoicing that now you can go live like the world? Of course not. Of course not! The Lord Jesus Christ has covered my sins at the cost of his own life

and his own blood. Jehovah in his mercy has condescended to me, a worm, and constituted me righteous in his only begotten Son. And now, I go live like the world? I won't hear of it! I won't hear of it. I hate my sin. I hate it even more now than when I heard this before. I want to live to the glory of God. That's the effect that this doctrine of grace has on the child of God.

The Heidelberg Catechism emphasizes that this assurance and salvation is "freely given by God, merely of grace, only for the sake of Christ's merits." Now anyone who says, "But you better obey to be sure," then I ask, where is that obedience in all this Lord's Day? Where is that obedience?

And when we come to Hebrews 11 and find a whole chapter of saints' obeying, how is it that they obeyed? By faith. By faith! It had a sure and certain fruit, but that sure and certain fruit was not their faith. It was distinct from their faith. That sure and certain fruit was the fruit of their faith, the fruit of their salvation. The child of God by faith is sure.

#### **Content of Faith**

The content of the faith of the child of God is God himself. What is it that the child of God knows? What is it that he is assured of? He knows God! That's what the Catechism says when it gives the articles of our catholic undoubted Christian faith as that which is "necessary for a Christian to believe." And those articles are the summary of the scripture's doctrine of God—Father, Son, and Holy Ghost. The content of the faith of the child of God is God himself. We know God and are sure of him as our Father for Jesus' sake.

The content of our faith is God because the content of our faith is "all things promised us in the gospel," answer 22. All things promised in the gospel. And what is promised us in the gospel, but Jesus Christ? And who is Jesus Christ, but the manifestation of the love of God for us sinners to deliver us from our sin and death and to make us his own family? That's what is promised to us in the gospel: life with God and covenant fellowship with God. And faith has that as its content.

Faith loves that. Faith cherishes that. And faith won't tolerate anything else coming in to spoil that, to denigrate the knowledge of God, or to pollute and poison the promises of the gospel with man. Faith knows God in the face of Jesus Christ.

What a glorious doctrine is faith! What a mighty battle is being fought! And what honor and glory for Jesus Christ, our head and our Lord to whom we are united by a true faith!

Amen.