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SAVING FAITH¹

I. THERE IS SUCH A THING AS NATURAL FAITH.

Pupils speak of their faith in a teacher, in a friend, in an adviser, in a principle, in a process of reasoning. This kind of faith was in exercise long before the term faith was appropriated by prophet, or the Lord Jesus Christ, or apostle to set forth the higher thing to which attention is directed in this paper. Natural faith is not to be identified with credulity, on the one hand, or with primary intuition on the other. Natural faith is a faculty for the intake of knowledge through evidential grounds found in the testimony of persons. This faculty exists in every normal man. It is no mean faculty. Without it there could be no happy relationship between husband and wife, parents and children, rulers and the ruled, man and man. Without it, education would be limited to what a man could learn in isolation through his own experiential efforts. Without it business between man and man would shrivel to the smallest dimensions. Without a degree of natural faith in our characters our neighbours would not relish having any dealings with us, except as driven by a necessity to have such dealings, or instead, suffering fearfully—probably suffering death. Natural faith, on our part in our neighbours, and on our neighbours' part, in us, is essential to any happy and profitable intercourse between them and us.

This natural faith in the everyday world is an analogue of the faith which conditions spiritual life, as the Scriptures abundantly teach; but in entering on the subject before us, it behoves us to note the derivation, usage and meaning of the word

¹ A Partial Bibliography on Saving Faith read and considered.

What is Faith? J. G. Machen. Macmillan.

The Christian Doctrine of Faith. Hastings. Scribner's.

Faith and Its Psychology. Inge. Chas. Scribner's Sons.

Treatise on the Life, Walk and Triumph of Faith. W. Romaine.

Faith, Its Nature and Its Work. H. C. G. Moule. Cassell.

Faith and Modern Thought. R. B. Welch. Putnam's Sons.

Justification by Faith. John Owen, *Works*, vol. 2. Johnstone & Hunter, London and Edinburgh.

The Objects and Acts of Justifying Faith. Thomas Goodwin, *Works*, vol. VIII. James Nisbet & Co., London.

The Discussion of Faith in the Systematic Theologies of R. L. Dabney, A. A. Hodge, A. H. Strong, et al. The Holy Scriptures.

translated by the term faith in the New Testament. Let us therefore, ask :

II. WHAT IS THE DERIVATION, USAGE AND MEANING OF THE WORD *πίστις*, TRANSLATED FAITH, OR BELIEF, IN THE NEW TESTAMENT ?

1. *πίστις* is derived from a root akin to, or from the same stem with that of *πείθω*, to persuade, convince. It means (1) a state of mind to which one has been persuaded. Acts xvii. 31, "Whereof he hath given assurance (*πίστιν*) unto all men in that he hath raised him from the dead." Rom. xiv. 22, "The faith (*πίστιν*) which thou hast." (2) Sincerity, trustworthiness. Rom. iii. 3, "Shall their faithlessness make the faith (*πίστιν*) of God of none effect"; Titus ii. 10, "Showing all good fidelity" (*πίστιν*); (3) Assent to the Truth. 2 Thes. ii. 13, "Through sanctification of the Spirit and belief (*πίστει*) of the truth"; (4) Faith in, or on, God, Christ, "So that your faith (*πίστιν*) be in God" (*εἰς θεόν*), 1 Pet. i. 21; Gal. iii. 26, "For ye are all the sons of God through faith" (*διὰ τῆς πίστεως ἐν Χριστῷ Ἰησοῦν*); (5) The object of faith, Rom. i. 5, "unto obedience of faith (*πίστεως*) among all nations."

2. A brief study of *πιστεύειν* will further illustrate the meaning of *πίστις*. *Πιστεύω* means (1) to assent to, to be persuaded of a truth. Luke i. 20, "Because thou believest not (*οὐκ ἐπίστευσας*) my words"; John iii. 12, "If I told you earthly things and ye believe not (*οὐ πιστεύετε*) how shall ye believe, if I tell you heavenly things?" (2) To credit the truthfulness of a person. John v. 46, "For if ye believed (*ἐπίστεύετε*) Moses, you would believe (*ἐπίστεύετε ἂν ἐμοί*) me." (3) To trust, to have confidence in. Acts xxvii. 25, "I believe God (*ἐπιστεύω τῷ θεῷ*), that so it shall be as it hath been said." The phrases *πιστεύειν εἰς* or *ἐπί* are always (see A. A. Hodge) used to express trust and confidence terminating in God, or in Christ as mediator. We are frequently said to believe Moses or other teachers of the truth; we can believe in, or on, God, or Christ, alone. John xiv. 1, "Ye believe in God, believe also in me." Rom. iv. 24, "Who believe on him that raised Jesus our Lord from the dead." Acts xvi. 31, "Believe on (*πίστευσον ἐπί*) the Lord Jesus."

3. Of the usage of the term faith (*πίστις*) it is to be further noted that the word is sometimes used of the object

which faith appropriates, the essential contents of that which is taught in the word of God—a body of truth. 1 Tim. v. 8, “If any provide not for his own—he hath denied the faith.” Gal. i. 23, “He that once persecuted us, now preacheth the faith of which he once made havoc.” 1 Tim. iv. 1, “That in later times some shall fall away from the faith—giving heed to seducing spirits and doctrines of demons.” Jude iii, “The faith which was once for all delivered unto the saints.” But while this word is used of the object of faith, it is vastly more frequently used to express a quality or action of the soul. John xiv. 1, “Ye believe in God, believe also in me.” Luke vii. 50, “Thy faith hath saved thee, go in peace.” Matt. ix. 2, “Jesus, seeing their faith, said unto the sick of the palsy,” etc. Matt. xvii. 22, “If ye have faith as a grain of mustard seed.” Mark xi. 22, “Have faith in God.” Acts vi. 5, “A man full of faith and of the Holy Ghost,” *et passim*. (Compare Lexicons of Robinson, Cremer and Thayer.)

The usage of the word faith may be further illustrated by reference to the kinds of subjective faith which are mentioned in the Bible: Historical faith, temporary faith, saving faith, and faith which conditions working miracles. Arminians regard “temporary” and “saving” faith as generically alike—as the same; but we deny this because: (a) The efficient cause of saving faith is effectual calling, wrought by the Holy Spirit, in carrying out God’s eternal election. “Whom He foreordained, them He also called,” Rom. viii. 30. (b) The subject of saving faith is a good heart, “a regenerate soul.” “That of a temporary faith is a stony heart.” See Matt. xiii. 5, 6, 8; John iii. 36; 1 John v. 1; Acts viii. 13-23. (Simon Magnus joined the church, and consorted with the Christians; but continued (viii. 23) “in the gall of bitterness and in the bond of iniquity.”) (c) The one endures (1 Pet. i. 23), the other does not but is offended when persecution ariseth (Matt. xiii. 21). (d) Because their objects are different, saving faith embracing Christ as the Saviour from Sin, temporary faith embracing impunity and enjoying the temporal good things offered. (e) The one fruits unto sanctification. The other bears no good fruit. (Cf. Dabney’s *Theology*, p. 600.)

It thus appears that the term faith is sometimes used of the quality of fidelity in a person considered, sometimes used of the mind’s acceptance of a fact or representation, i.e., of the state of mind to which one has been persuaded, sometimes used of the

body of truth to be appropriated by the believer, with great frequency used of the attitude, or act, of the soul in appropriation of God in Christ in His redeeming work of saving faith; and sometimes in still other specific senses.

Of the several kinds of faith thus indicated, the title of this paper has already pointed to that sort most important to us, viz., saving faith. It is in order therefore to ask at this point,

III. WHAT IS SAVING FAITH ?

This question may be partially answered by showing what is the object of saving faith; how it behaves in view of that object. The materials for a good Biblical answer to this question have been conveniently provided in the Westminster Confession of Faith (Chapter xiv. §2). "By this faith a Christian believeth to be true whatsoever is revealed in the word of God for" (because of) "the authority of God speaking therein; and acteth differently upon that which each passage thereof containeth; yielding obedience to the commands, trembling at the threatenings, and embracing the promises of God for this life and that which is to come. But the principal acts of saving faith are, accepting, receiving and resting upon Christ alone for justification, sanctification and eternal life, by virtue of the Covenant of Grace." Christ in all His offices of redemption—Christ in His prophetic, and in His priestly, and His kingly offices—is the immediate object of saving faith. The true believer will not intentionally reject any proposition of God's word. The disposition to accept, assent to and obey the teaching of the word about the Saviour and His work will cause him to embrace every teaching of God's word as soon as its evidence is manifest.

That Christ is the immediate object of saving faith is further evidenced by the facts: (1) That the gospel is spoken of as the object of faith. Mark i. 15, "Repent and believe the gospel." Rom. i. 16, "I am not ashamed of the gospel, for it is the power of God unto salvation, to every one that believeth." The gospel is about Jesus Christ and His works. He is the centre and subject of the gospel. To believe the gospel is to believe Jesus Christ and to believe on Him. (2) Believing on Christ is, at times, set forth as the sole condition of salvation, even when those to whom it is being preached are probably destitute of any considerable knowledge of the chief doctrines of the system of Christian teaching; e.g., Acts xvi. 30, 31: The jailer enquires, "Sirs,

what must I do to be saved ? ”¹ And they said, “ Believe on the Lord Jesus Christ, and thou shalt be saved. . . . ” John iii. 18, “ He that believeth on him is not judged (condemned); he that believeth not hath been judged already, because he hath not believed on the name of the only begotten Son of God.” John vi. 40, “ For this is the will of my Father, that every one that beholdeth the Son and believeth on him, should have eternal life.” Rom. x. 9, “ If thou shalt confess with thy mouth Jesus as Lord, and shall believe in thine heart that God raised him from the dead, thou shalt be saved,” *et passim*. (3) Bible saints represent themselves as fixing their eyes on the Lord Jesus when thinking of their own salvation. 1 Tim. i. 15, “ This is a faithful saying and worthy of all acceptation, that Christ Jesus came into the world to save sinners of whom I am chief.” (4) The two sacraments point immediately to Jesus Christ. The Lord’s Supper points to His “ blood shed for many for the remission of sins ” ; and spiritual baptism is represented, in Gal. iii. 26, 27, as the procuring cause of the putting on of Christ and of spiritual sonship, “ For ye are all the children of God by faith in Jesus Christ. For as many of you as have been baptised into Christ, have put on Christ.” The great John Owen has in one place incautiously asserted that saving faith in its earlier moments embraces Christ only in His priestly, or propitiatory work. This teaching is not infrequently heard from pulpits. It accounts for not a little “ faith ” that turns out to be merely temporary, having “ accepted ” Christ with a view of securing immunity from punishment, without much regard to deliverance from sin. It conflicts with the teaching of our standards, e.g., Shorter Catechism, answer to question 86, “ Faith in Jesus Christ is a saving grace, whereby we receive and rest upon Him alone for salvation as He is offered to us in the Gospel.” But the Gospel offers Him to us primarily as the saviour from sin. His name was to be called Jesus, “ For it is He that shall save His people from their sins,” Matt. i. 21. John the Baptist said of Him, “ Behold the lamb of God that taketh away the sin of the world.” According to the Scriptures Christ is the Saviour from the eternal penalty due to sin, as a part of His saving work, indeed, and the preacher should teach this, but he should do nothing to make the sinner think or to leave the sinner under the impression, that Christ was

¹ It is well to be cautious at this point. The jailer may have had more knowledge of Christian teaching than we know about.

chiefly concerned to save him from the penalty of sin. 1 Cor. i. 30, "Of him are ye in Christ Jesus, who was made unto us wisdom from God, and righteousness and sanctification and redemption." Tit. ii. 14, "Who gave himself for us, that he might redeem us from all iniquity, and purify unto himself, a people for his own possession, zealous of good works." Eph. v. 25-27, "Husbands, love your wives, even as Christ also loved the Church, and gave himself for it, that he might sanctify it, having cleansed it by the washing of the water with the word, That he might present the Church to himself a glorious Church, not having spot or wrinkle or any such thing, but that it should be holy and without blemish." While the Scriptures are thus clear as to Christ's purpose in His redeeming work, the natural man, desiring to indulge himself in doing according to his own natural inclinations, sometimes reads into the Scriptural representation as to the purpose of Christ's death the doctrine that it was to bring about for His people, simply immunity from suffering the penalty due to sin. This is a most dangerous perversion of the truth. People embracing Christ in such an aspect alone, are not receiving, accepting and resting on Him for salvation as He is offered in the Gospel. They may have received formal enrolment as members of Christ's visible Church; but they are still among the lost—still wedded to sin. The object of saving faith is Christ as He is offered in the Gospel—Christ as Saviour from sin, whatever more He be.

Before leaving the consideration of the object of saving faith, as He is presented in the Scriptures, a subject which it is impossible to handle in any satisfactory way, in the limits of this paper, we must, at least, remind ourselves and the reader that the object of saving faith is presented as at once divine and human, very God of very God and true man, the Son of God and the Son of man—not your conception of Him nor my conception of Him; but the objective eternal Son of God, who in the beginning "was with God," by whom all things were made, "and without whom not anything was made that hath been made." "Who became flesh and dwelt among us, and we beheld his glory, glory as of the only begotten Son of God full of grace and truth"; who spake as never man, did works which none other could do, was crucified, dead and buried; rose again from the dead, was manifested to His disciples by many infallible proofs, ascended up into glory and sits at the right hand of the Majesty on high, where He ever liveth

to make intercession for His own ; whence He will return to judge the quick and the dead.

Modernism has so dethroned Him, in its thought of Him, and so pulled down the Lord Jesus Christ that it behoves us to renew in our minds the Scriptural conception of the object of saving faith and lay hold of Him as He is, and not on the chameleon figment of Him fashioned by modernists.

We ought to also remind ourselves at this point that the object of saving faith, this God-man is, on the one hand, a theist committed to theism, by His endorsement of the Old Testament, by His teaching of the personality of the Holy Spirit, by His teaching concerning the communion of the believer with God, the Father ; and by His doctrine and life of prayer to God the Father ; that He, in effect, thus condemns pantheism over and over and over again ; and, on the other hand, that His condemnation of the notion that God is limited in power—is a struggling God, as, for example, Wm. James and H. G. Wells have represented Him, is equally clear. The Lord Jesus Christ—the object of saving faith—is a person who proclaimed doctrines. If we take Him as He is presented in the Scriptures, we have to take Him, doctrines and all.

Since saving faith is the condition of salvation from sin, it is important to apprehend still more clearly what sort of an act, and what sort of an attitude saving faith is. Accordingly, let us inquire in the third place :

IV. WHAT, PSYCHOLOGICALLY, IS SAVING FAITH ? IS IT A SIMPLE, OR A COMPLEX, ACT ?

Dr. Archibald Alexander and Dr. Thomas Chalmers have taught that it is a simple act—a simple belief of propositions, since everywhere in Scripture it is spoken of as a single act. Dr. Alexander has further argued that since the soul is an absolute unit and since its unity is not destroyed by regeneration, and since faith is the first characteristic acting of the new-born soul, it is unnecessary to regard faith as complex. He argued still further that since the will always follows the last dictate of the understanding there is no reason to regard faith as anything more than a simple conviction of truth in the intellect, to explain its practical effects in moving the believer to forsake sin and follow Christ.

To this argument it may be replied: (1) That while the Scriptures always speak of faith as though it were a single act, they do not thereby teach that it is a simple as well as a single act. The Scriptures speak of repentance as a single act. It is admittedly a complex act. The definition of repentance in the Westminster Shorter and Larger Catechisms and in the Confession of Faith imply, or directly teach that repentance, while a single act, or habit, is not simple. The Shorter Catechism says, "Repentance unto life is a saving grace whereby a sinner out of a true sense of his sin, and apprehension of the mercy of God in Christ, doth with grief and hatred of his sin, turn from it unto God with full purpose of and endeavour after new obedience." Question 87 (compare Larger Catechism, Question 76). According to this definition, repentance involves an intellectual element, an emotional element and a volitional element. In his valuable little book, *Moral Science*, Dr. Alexander discusses both taste (æsthetic taste) and conscience as single faculties and yet as complex: a single act of conscience containing a judgment of the intellect and a feeling of approbation or disapprobation, accompanying that judgment; and the act of the æsthetic faculty as involving a judgment of the intellect and a pleasurable feeling accompanying that judgment. He can not, therefore, in logical consistency, argue that because the Bible speaks of faith as a single act it teaches also that it is a simple act—that it is an intellectual belief only.

(2) Granted that the will follows the last dictate of the understanding, it remains to go back a step further in order to a true account of the source of an action—to ask, "How comes the intellect in the moral sphere, to take the view which determines a choice?" The view is due in large part to the tastes, inclinations, dispositions of the agent. The central truths of the Gospel, while displeasing to the natural man are pleasing to regenerate man. Hence the regenerate man acts in one way, the unregenerate man acts in the opposite way with regard to Christ when He and His claims are presented. This conclusion is what the Scriptures demand. They make faith a moral act; represent unbelief as a sin. Faith, therefore, must have, as such, "its ground in the spiritual congeniality of the believer with the truth." In exercising saving faith man acts with his head and with his renewed inclinations. Faith is a complex act, not a simple act, though single.

(3) When it is said that, since the will always follows the latest dictate of the understanding, it is unnecessary to attribute to faith any other character than a conviction of the understanding in order to explain its practical effects in turning the soul from sin to Christ, the asserter is butting his head against the stone wall of hard facts. A man to whom we were once talking about his personal salvation, after much interchange of views, said, "I have no theoretical difficulty such as you seem to suppose, about Christ, or the Gospel plan of salvation, or the trustworthiness of Scripture. I believe that the Scriptures are the word of God, that Christ is able and ready to save me, if I will take Him as He is offered in the Gospel as my prophet, priest and king; but I am not ready to subordinate my will to His. He says, 'Ye believe in God, believe also in me.' He also says, 'My sheep hear my voice, and I know them and they follow me.' But I have no readiness to follow Him—to obey Him. This is my difficulty. I am not ready to submit my will to Him. I do not seem to be able to do it. I want to live my own way. I know it is not the right way for me to live, but I prefer it nevertheless." This man was conscious that there is a practical element in faith, an element of choice.

In the Reformation age and in the subsequent ages, students of the word have made clear that they saw that faith is a complex though single exercise. Some have unduly magnified its complexity. Turretin numbers seven elements in the direct and reflex actings of faith: (1) Cognition, (2) Intellectual assent, (3) Trust, (4) Fleeing for refuge, (5) Embracing, (6) Self-consciousness of true actings of faith, (7) Consolation and assurance of being in an estate of salvation; but the last two of his elements are really consequences of saving faith rather than elements of the act itself. His first element, cognition, is a previous condition of saving faith. His third, fourth and fifth are phases of the different actings of the will toward the truth which is embraced in faith. Another objection to Turretin's analysis is that it lacks a distinct reference to the emotional output in the act of saving faith.

Faith may be justly analysed into three elements: (1) An intellectual element; the knowledge that Jesus Christ is able and ready to save all who come unto God by Him. This includes both the intellectual belief in the reality of Christ's person and life as set forth in the Scriptures and the intellectual belief in the

doctrines taught in the Scriptures as to man's sinfulness and dependence on Christ for salvation from sin. Nicodemus seems to have had approximately this element of faith. He said to Christ, "We know that thou art a teacher come from God, for no man can do the signs that thou doest except God be with him," John iii. 2. Many have it. James ii. 19, "Thou believest that God is one; thou doest well; the demons also believe and shudder." (2) An emotional element, suffusing the intellectual element with more or less of joy and gratitude for the power and grace of God in Jesus Christ answering to the needs of the soul, and approving any nascent tendencies on our part to embrace God's offered mercies. Those in whom this emotional assent arises, may seem to themselves and for a time to others to have become true believers; but until the assent is followed by a radical acceptance of Christ, true faith has not arisen in the soul. This emotional assent may turn out to be a stony ground product in the end. Matt. xiii. 20, 21, "He that was sown upon the rocky places, this is he that heareth the word, and straightway with joy receiveth it; yet hath he not root in himself, but endureth for a while, and when tribulation or persecution ariseth because of the word, straightway he stumbleth." Ps. cvi. 12, 13, 14, "Then believed they his words; They sang his praise. They soon forgot his works; they waited not for his counsel; but lusted exceedingly, in the wilderness." Ezek. xxxiii. 31, 32, "They come unto thee as the people cometh and they sit before thee as my people, and they hear thy words, but do them not; for with their mouth they show much love, but their heart goeth after their gain. And, lo thou art unto them as a very lovely song of one that hath a pleasant voice, and can play well on an instrument; for they hear thy words but they do them not." (3) Saving faith includes, also, a voluntary element—trust in Christ as Saviour and Lord, an element of a twofold aspect: (a) Reception by faith of Christ as the ground of justification. Gal. ii. 16, "Knowing that a man is not justified by the works of the law, but through faith in Jesus Christ, even we believed on Christ Jesus that we might be justified by faith in Christ and not by the works of the law." Phil. iii. 9, "And be found in him, not having a righteousness of mine own, even that which is of the law, but that which is through the faith of Christ, the righteousness which is from God by faith." Acts x. 43, "To him bear all the prophets witness that through his name every one that

believeth on him shall receive remission of sins." Acts xvi. 31, "Believe on the Lord Jesus, and thou shalt be saved."

(b) The surrender of the soul, guilty and defiled, to Christ's supreme Lordship as He exhorts us to do. Matt. xi. 28-30, "Come unto me, all ye that labour and are heavy laden, and I will give you rest. Take my yoke upon you, and learn of me; for I am meek and lowly in heart: and ye shall find rest unto your souls. For my yoke is easy and my burden is light." John xiv. 1, "Let not your heart be troubled, Ye believe in God, believe also in me."

These passages in support of the several elements found in saving faith prove the falsity of the Campbellite view also, that faith is merely the intellectual belief of the truth on presentation of the evidence. The Campbellite holds that faith must precede regeneration, which according to his view is completed in baptism. By whomsoever held, the view that faith and unbelief are purely intellectual exercises necessarily determined by the facts presented to the mind at any time, and that they are therefore, as destitute of moral character as our instinctive feeling of pleasure and pain, or as our processes in pure mathematics, is far from the truth. The error is probably due to overlooking or forgetting the fact that on all moral subjects, the affections and the will influence the mind's judgment. In dealing with purely mathematical conceptions the intellect may work without being affected by the agent's likes or dislikes, approving or disapproving; but when handling ideas, or notions of things, which we view as good or bad, things which we like physically or morally, or dislike physically or morally, our judgments are coloured by our likes or dislikes. For example, we view perfectly developed Gloucester Point oysters differently according to our tastes natural or acquired. One man judges that they are good. Another judges the reverse. So, of a course of action, e.g. attendance on bull fights. One man according to his tastes, apparently sees little wrong in them. Another will fight vigorously against being dragged to a sport which offends his senses and his moral tastes. He says the sport is reprehensible. Moral tastes do somewhat to determine the opinion, on faith—on the exercise of faith in the word of God, on subjection to God and Christ—whether such subjection is a good.

The fact that the natural man is self-determined to disobedience to God—that he is "not subject to the law of God,

neither indeed can be ” ; and that “ they that are in the flesh can not please God ” (Rom. viii. 8), added to the fact that saving faith, as just seen, has an emotional and voluntary element in it, make it proper that we should now raise a fourth question :

V. HOW IS SAVING FAITH RELATED TO REGENERATION ?

There is a good deal of needless confusion over this point. If it be true that the natural man is dead in trespasses and sins and must be quickened, recreated, before he can be subject to God ; and this the word of God makes clear beyond a peradventure, then God’s gracious regenerative quickening must logically precede the exercise of saving faith—must causatively quicken to saving faith. To this view the Scriptures lead us. Rather they teach it not only in such passages as Rom. viii. 7, 8, “ Because the mind of the flesh is enmity against God ; for it is not subject to the law of God, neither indeed can it be ; and they that are in the flesh cannot please God,” yea the Scriptures also imply it by what they teach of the natural man’s spiritual blindness and by their whole picture of unregenerate man. They teach it in such passages as the following, which abound in the Scriptures, 1 Cor. ii. 14, “ Now the natural man receiveth not the things of the Spirit of God ; for they are foolishness unto him ; and he cannot know them for they are spiritually discerned.” Eph. i. 17-20, “ That the God of our Lord Jesus Christ, the Father of glory, may give unto you a spirit of wisdom and revelation in the knowledge of him—that ye may know what is the hope of his calling, and what the riches of the glory of his inheritance in the saints, and what the exceeding greatness of his power to usward who believe according to that working of the strength of his might which he wrought in Christ Jesus when he raised him from the dead and made him sit at his right hand in the heavenly places.” Here God’s power in raising Ephesians to life in Christ is compared to His power in raising Christ from His death on the cross. Eph. ii. 8, “ For by grace have ye been saved through faith ; and that not of yourselves, it is the gift of God.” Heb. xii. 2, “ Jesus the author and perfecter of our faith.” Gal. v. 22, “ But the fruit of the Spirit is love, peace, long-suffering, kindness, goodness, faithfulness.” These passages in their contexts clearly teach man’s impotence to any spiritually good work (and faith is such a work) till God regenerate him, raise him

from spiritual death. In order to saving faith the unregenerate must be regenerated.

Objections, however, are made to this view :

(1) The Glassites say that by giving faith an active and holy character, we in reality bring back justification by man's own merit. The answer is that the Scripture itself teaches that faith is a work, including a voluntary element in it, an act of obedience ; but that Scripture also teaches that faith is made the occasion of God's justifying gratuitously the believer on the ground of Christ's achieved righteousness, i.e., on the ground of Christ's having obeyed the precepts of the law in our stead and having borne the penalty which the believer, previously to his regeneration and justification had incurred by his breaches of the law. The diamond has two remarkable qualities, transparency and hardness. It is useful for cutting glass because of its hardness, not because of its transparency. Faith also has two remarkable qualities, the receptive and the obediential. Its receptivity fits it to serve as the proper occasional, or instrumental condition of free justification. For its quality of receptivity it seems to have been chosen as the occasion or instrumental condition of justification by free grace. Hence we are not, at all, justly charged with reintroducing man's own moral merit for the ground of his justification.

(2) It is objected also, that by supposing regeneration (which, we hold, logically precedes saving faith and is causative of the moral element in that faith) to precede the sinner's justification, we represent God as reconciled to him before He is reconciled to him. But in reality our doctrine does not even in appearance represent God as reconciled to him before He is reconciled to him ; but as working toward a reconciliation before He is reconciled to him. Certainly the Scriptures represent God as doing this—as working toward a reconciliation throughout the ages before the coming of Christ. God chose His elect in Christ before the world was. He was preparing the world for Christ's coming through centuries before He came. Again, in Regeneration, which is wrought in an instant, God creates the ability to exercise saving faith and sets it at work, so that regeneration, incipient faith and justification come in the same instant ; but the logical or causative order is regeneration, faith, justification.

(3) It is objected that according to our view, we must tell the sinner to go to Christ by faith in order to be made holy, while yet he must be made holy in order to go to Christ. This

objection lies against the clear Scriptural teaching. The Scriptures do teach, and represent Christ as teaching, the duty and results of coming to Christ. "Come unto me, all ye that labour and are heavy laden, and I will give you rest. Take my yoke upon you, and learn of me ; for I am meek and lowly in heart : and ye shall find rest unto your souls. For my yoke is easy, and my burden is light." (Matt. xi. 28-30.) Yet Christ also taught, "No man can come unto me, except the Father that sent me draw him" (John vi. 44). Man should come to Christ, the gracious God commands and invites and entreats him to come. One effect of Christ's giving such commands and entreaties is bringing the sinner to a consciousness of his own impotence to comply in his own strength, and to ask anew, "What must I do to be saved ?" and gives to the God of all grace occasion to answer, "Believe on the Lord Jesus Christ and thou shalt be saved." It may be that God will at the same time give him spiritual life, that he may believe, as the Lord Jesus gave to the sick of the palsy strength to arise and walk to whom He had said (Mark ii. 11) : "I say unto thee, Arise, take up thy bed and go unto thy house" ; so that he could and did arise, take up the bed and go forth. Salvation is of God in election, in effectual calling in which He gives capacity for the moral element in faith—the obediential element to the bond slave of sin—to the spiritually dead. When we tell the sinner to go to God, that he may be made holy, we should at the same time look to God and teach the sinner to look to Him as the only adequate source of power for the turning. We honour God most by going about God's work in His way ; and we will be most helpful to our fellow men, when, speaking the truth in love, after God's own word, we portray the lost and helpless condition of unregenerate man just as it is pictured in that word, and on the other hand, portray God's boundless grace and power to save as declared in that same word.

Another question which should be spoken to is :

VI. IS SAVING FAITH IMPLICIT ? IS IT A JUMP IN THE DARK ? OR IS IT INTELLIGENT ?

The Papists magnify what they call "implicit faith" in which the believer accepts the teachings of the Church, not because he sees that they are supported by evidences other than the Church's teaching, but because of his loving and submissive temper toward the Church, her authority being the ground of his believing.

His faith is "compatible with his ignorance of the evidences on which the Church holds her doctrine," and with his ignorance of the doctrines themselves. Thus he "believes whatever the Church teaches because the Church teaches it," though he may not know a tenth of the teachings of the Church. They say that the formative principle of (saving) faith is love; and that faith is meritorious in proportion as it proceeds from love to the Church and to God rather than from evidence grasped by the believer. John Calvin well asks in regard to this Roman Catholic conception: "Is this faith—to understand nothing, but obediently to submit our understandings to the Church? Faith consists not in ignorance, but in knowledge; and that not only of God, but also of the Divine will. For we do not obtain salvation by our promptitude to embrace as truth whatever the Church may have prescribed, or by our transferring to her the province of inquiry and of knowledge. But when we know God to be a propitious Father to us, through the reconciliation effected by Christ, and that Christ is given to us for righteousness, sanctification, and life—by this knowledge, I say, not by renouncing our understanding, we obtain an entrance into the kingdom of heaven. For, when the apostle says, that 'with the heart man believeth unto righteousness, and with the mouth confession is made unto salvation,' he indicates, that it is not sufficient for a man implicitly to credit what he neither understands, nor even examines; but he requires an explicit knowledge of the Divine goodness, in which our righteousness consists."¹

The common Protestant view is that faith must be explicit and intelligent, that the propositions embraced must be known, and that evidences therefor must be intelligently grasped. While conceding that this faith gets its moral quality from the affections of a regenerate nature, yet Protestants maintain that a man of reverent disposition can only act legitimately through intelligent knowledge of the proper objects toward which his dispositions incline him. They distinguish between a comprehension of the evidence supporting a doctrine and a comprehension of the doctrine supported. For instance, the Protestant will not claim that he comprehends the doctrine of the Trinity of persons in the one numerical substance of the Godhead; while he does claim that the evidence for the fact of the Trinity is manifest. John Calvin made no claim that he comprehended the doctrine of the

¹ John Allen's *Calvin's Institutes*, Vol. I, p. 491, third American edition, revised and corrected.

mystical union of believers with Christ ; but seeing the evidence for the fact of it, he gloried in that fact, and in the doctrine. It is well known that even a mediæval schoolman distinguished between the intellection of the object and the intellection of the evidence for the existence of that object. The mind demands evidence for the existence of alleged facts as conditions of believing them to be facts, on pain of shame as credulous, if it accept them otherwise as facts. On ample evidence, however, it accepts them as facts though mystery be encountered by the acceptance.

To the Romanist it should be said further : (1) a distinction must be observed between beliefs based on evidence, and fancies (our fancies, or the fancies of others handed over to us, or unconfirmed rumours). Fancy can build "castles in the air." It does not require solid foundation on the earth for its buildings ; though it may have dreamed of them as granite and marble, and cedar overlaid with gold, it can suspend them by a gossamer thread to a line tied to the top of Mount Blanc on the one hand and the Matterhorn on the other.

Implicit faith which the Papist praises so highly is not worthy. It is absurd. Explicit faith is knowledge derived from worthy personal testimony. (2) The Papist may remind one that he builds this implicit faith on the testimony of his Church ; that that Church is infallible and that his implicit faith is not altogether implicit at all, whereupon, one might well ask him where he learned that his Church is infallible and where he learned that the body has the marks of a true Church of God. The average layman in the Roman Catholic Church has never learned it from any genuine and ultimate source. He has never gone to the Holy Scriptures in which the marks of the Church are authoritatively given, and, in the exercises of the right of private judgment, endeavoured to learn whether the Church of Rome is a true Church of God. His faith is implicit, even though he has leaned on the "Holy character of the Church," in believing. He has blindly accepted that Church as the true Church of Christ and a reliable witness. He has never made a candid examination of the evidences which show the true character of the body to which he looks for guidance.

One hears a good deal of talk from the Protestant camp, which argues that some Protestants, much as they would be surprised to know it, hold a view of faith not so far removed from Rome's implicit faith. They speak of faith at times as though it

were a jump in the dark. They talk frequently, in rather swollen words, as though a life of faith were a great adventure. Some of these persons, carried away by certain philosophical isms, as Materialism, or other forms of Naturalism and unsettled by radical higher criticism, have only a wavering faith of an explicit sort. From their ranks, some betake themselves to the bosom of Rome. Others, feeling that certainty is not really to be found with her, and having no relish for labour in a re-study and re-evaluation of the historical evidence for the truth of Christianity prefer to "jump in the dark."

VII. DOES SAVING FAITH INCLUDE ASSURANCE OF GRACE AND SALVATION ?

Assurance of grace and salvation is not to be identified with *assurance of faith*. This latter term as used by theologians might be substituted by the term "*assured faith*." In their parlance a man has assurance of faith when he accepts all that Christ, according to the Scriptures, claims to be true of Himself, as true ; and believes that Christ is able and ready to do all that, according to the Scriptures, He has promised to do. This phraseology is warranted in the authorised version. (Heb. x. 22.) This assured faith in Christ, in the truth of His claims, and His ability and readiness to fulfil all His promises, is necessary to any faith which is to meet with God's approval. "Without faith it is impossible to be well-pleasing unto Him ; for he that cometh unto God must believe that He is, and that He is a rewarder of them that seek after Him " (Heb. xi. 6) ; whereas assurance of grace and salvation is assurance that the believer is in a saved state.

Before getting too far away from assurance of faith, we should remind ourselves that it was, apparently, much more common sixty years ago than it is now ; but that the boastful claims of Science as represented by such men as Professor Huxley, and Mr. Spencer, and their imitators, and the arrogant claims of rationalistic Higher Critics flourishing about the same time frightened and cowed many professed Christians ; so that they were ready to forgive any measure of doubt or disbelief in their fellows ; and frowned on every measure of certain belief in the great fundamental doctrines once most surely believed. Hence we have heard relatively little of late of assurance of faith. For men like sheep run in flocks, pretty generally. But science is at length becoming again more modest in its leading exponents ;

and Rationalistic Higher Criticism is becoming saner and more modest. Hence there is hope that true Christians may win confidence in such numbers that they may be heard again voicing both assurance of faith, and assurance of grace and salvation.

Our present question is not as to the relation of an assured faith to saving faith. This could be answered in a line or two. How can a man have saving faith, if he has not an assured faith—if he does not on the whole believe that “God is, and is a rewarder of them that diligently seek Him”? How can one, who does not on the whole believe in the readiness and ability of Christ to save the believing sinner, have saving faith? Does he not say in his heart, Sir, I do not know whether you are able to save, nor whether you are ready to save? In saving faith there is an obediencial element. How can a man who does not believe that Christ has divine attributes, that He is infinitely wise, and powerful, and gracious, take Him as his absolute Lord? But Christ demands as a term of discipleship to be taken as supreme Lord. Our question now is not about assurance of faith. The question, as stated at the head of this section is: Does saving faith include assurance of being in a state of grace and salvation? Can a man have true saving faith in Jesus Christ and yet not have an assurance of being in a state of grace and salvation?

The great Reformers held that assurance of being in a saved state is of the very essence of saving faith. Thus Calvin taught of his own faith, as he has been understood, that his faith was a divine and spiritual belief that God had pardoned and accepted him. Perhaps we should add some lines from him, “Now, we shall have a complete definition of faith, if we say, that it is a steady and certain knowledge of the Divine benevolence towards us, which being founded on the truth of the gratuitous promise in Christ, is both revealed to our minds and confirmed to our hearts, by the Holy Spirit.” (*Institutes*, Book III, chap. II, §VII.) Luther also held that assurance of being in an estate of salvation is of the essence of saving faith. Later sound theologians holding on most subjects views which aligned them with one or the other of the great reformers, began to hold that assurance of being in a state of grace and salvation is a consequence of true faith, and should usually follow self-examination guided by Biblical principles. An element in the evidence of true assurance of grace and salvation is saving faith. It is one of the traits or marks of Christian character unto which salvation is promised, by Him

whose promises fail not. We are taught that whosoever believeth on the Lord Jesus shall be saved. If we have ground for thinking that we truly believe with head and heart on the Lord Jesus Christ as He is presented in the Scriptures, we have a ground for assurance as to our Christian character—a ground for believing that we have been brought into the estate of salvation. If we certainly observe other Christian graces in ourselves, as Christlike love to the brethren, supreme love to God, we have increased ground for believing that we are in a state of grace and salvation. Thus assurance of being regenerate and destined to everlasting salvation is a consequence of saving faith, though not of the essence of it.

That assurance of being in a state of grace and salvation does so belong to true faith that one cannot have faith without also having assurance of salvation is not true, as appears more clearly from the following considerations: *first*, That many sincere believers do not have full assurance; *second*, That many undoubted saints of the ages of inspiration did not have it, at times. Asaph did not always have it. "Surely in vain have I cleansed my heart, and washed my hands in innocence." But later he sings: "Nevertheless I am continually with Thee. Thou hast holden my right hand. Thou wilt guide me with Thy counsel, and afterward receive me to glory" (Ps. lxxiii. 23-25). David did not always have it. Ps. xxxi. 22, "As for me, I said in my haste, I am cut off from before thine eyes, nevertheless thou heardest the voice of my supplications when I cried unto Thee." Asaph again says (Ps. lxxvii. 9, 10), "Hath God forgotten to be gracious? Hath he in anger shut up his tender mercies? And I said, This is my infirmity. But I will remember the years of the right hand of the Most High." Paul, after years of devoted and heroic service (according to some exegetes) sometimes speaks as if he were not assured of eternal salvation (1 Cor. ix. 27): In any case, he came later to have a glorious assurance, "I have fought the good fight, I have finished the course, I have kept the faith. Henceforth there is laid up for me the crown of righteousness which the Lord, the righteous judge, shall give to me at that day" (2 Tim. iv. 7). *Third*, The Sacred writers exhort believers to go on to assurance. 2 Pet. i. 10, "Give the more diligence to make your calling and election sure." They would not have done this if to have faith had been therewith to have assurance of grace and salvation. *Fourth*, God could not

justly punish the non-elect for not believing that he was elect and therefore in a state of grace or soon to be. Such a belief is not involved therefore in saving faith; for not to have saving faith is sin and worthy of punishment. *Fifth*, The humble and modest soul would be embarrassed about coming to Christ, did he have to believe that he was elect as a pre-condition. He would ask: I must believe that I am saved in order to be saved? But I am conscious of being a lost sinner. How, then, can I come? The sinner at this stage has nothing to do with election. Election belongs to God. He says to the sinner, Believe and thou shalt be saved. The true believer may have true faith and yet lack true assurance; but it is his to win true assurance. (Compare Dabney's *Theology*, p. 611.)

VIII. IS SAVING FAITH SALVATION? OR, DOES IT EFFECT SALVATION? WHAT IS ITS OFFICE WITH REGARD TO SALVATION?

Saving faith is not salvation. Sometimes one reads that saving faith is salvation; but that is a huge overstatement; it passes the limits of all proper rhetorical exaggeration. Saving faith is a function of the saved soul. The word salvation is of vastly rich content. Sometimes one reads that "faith effects salvation." Even this is a mis-statement and a gross one. God brings salvation. He works effectual calling, one element of which is the capacity for saving faith; and He pronounces the repentant sinner just in His sight for the achieved righteousness of Christ which He imputes to him, and which the sinner receives by faith; and He sanctifies the believer, and He glorifies him ultimately. One oftener hears that saving faith brings justification. This, too, is an incorrect statement. It does not bring nor effect justification, but by faith the believing sinner receives justification. God does the justifying act, the believing sinner receives it. The blind beggar with the open tin cup does not fill the cup with coppers and nickels and dimes. He receives gifts that passers-by drop into it. Saving faith receives justification as a free gift. In view of this fact, Christian people should use more modest language about what saving faith does. However, saving faith is of vast importance to the poor sinner. While it is not salvation, and is not justification, and does not effect salvation, or justification, and while its function with reference to salvation is a very modest one, it is also exceedingly useful to the

poor sinner. The ready palm, or the tin cup, is filled with pennies, nickels, dimes and quarters which without the palm or the cup or some such receptacle would never reach the pocket of the beggar. "He that believeth on the Son hath everlasting life. He that refuseth to believe the Son shall not see life; but the wrath of God abideth on him." Dr. J. Gresham Machen well says, "It is not as a quality of the soul that faith saves a man, but only as the establishment of contact with a real object of faith." (*What Is Faith?* p. 174.) And old Richard Hooker, in a balanced way, writes, "God doth justify the believing man, yet not for the worthiness of his belief, but for the worthiness of Him which is believed."

THOS. C. JOHNSON.

Richmond, Va., U.S.A.