

Biblical Solutions for Life Issues

Topic 4 – True Saving Faith

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Review

Topic 1 – Capable to make disciples – All believers (those who have exercised true saving faith) are **commanded** and **capable** to use the Scriptures in the power of the Holy Spirit to make disciples (Matt 28:19-20; Eph 5:18; Col 3:16; Rom 15:13-14; Gal 6:1-2; Col 1:28-29), addressing their own and others' life issues and sin.

Topic 2 – God's attributes – When we know God as He is revealed Himself in His Word, all other affections fall away and we are driven to our knees in worship. Having a proper God-consciousness is critical to living a life pleasing to God.

Topic 3 – Sin – Every person is born with a sin nature (original sin) that we inherit from Adam (Rom 5:12). It is the corruption of our whole nature and is that which inclines us to sin. The result of the sin nature is "total depravity", where the corruption of sin extends to every aspect of our being (Rom 1:18-3:20) including intellect (2 Cor 4:4), conscience (1 Tim 4:2), will (Rom 1:28), and heart (Eph 4:18). The result of sin is that we are lost, separated from God, totally incapable of moving toward Him on our own; without hope in this life and destined for hell in the next.

Today we will talk about the nature of true saving faith.

Introduction

People have a problem. Everyone is totally depraved; sinful, dead in trespasses and sins, and separated from God; and God is all holy and righteous and just.

²³for **all have sinned and fall short of the glory of God**, Rom 3:23

¹And you were **dead in your trespasses and sins**, ²in which you formerly walked according to the course of this world, according to the prince of the power of the air, of the spirit that is now working in the sons of disobedience. ³Among them we too all formerly lived in the lusts of our flesh, indulging the desires of the flesh and of the mind, and were by nature children of wrath, even as the rest. Eph 2:1-3

²⁷And inasmuch as **it is appointed for men to die once and after this comes judgment**, ²⁸so Christ also, having been offered once to bear the sins of many, will appear a second time for salvation without *reference to* sin, to those who eagerly await Him. Heb 9:27-28

⁸dealing out retribution to those who do not know God and to those who do not obey the gospel of our Lord Jesus. ⁹**These will pay the penalty of eternal destruction, away from the presence of the Lord and from the glory of His power**, 1 Thess 1:8-9

²A jealous and avenging God is the LORD; The LORD is avenging and wrathful. The LORD takes vengeance on His adversaries, And He reserves wrath for His enemies. ³The LORD is slow to anger and great in power, And **the LORD will by no means leave the guilty unpunished**. In whirlwind and storm is His way, And clouds are the dust beneath His feet. Nahum 1:2-3

³⁶He who believes in the Son has eternal life; but **he who does not obey the Son will not see life, but the wrath of God abides on him.**" John 3:36

❖ Who does God love? How does He show it? Who do I love? What am I spending my time on?

Therefore, God sent Jesus to be the propitiation (satisfying the wrath of God by the atoning sacrifice of Christ) for your sins. Salvation is the work of God whereby he saves individuals from the penalty, power, and one day the very presence of sin. It is completely by God and not on the basis of human merit or works (John 1:12; Eph 1:7; 2:8-10; 1 Pet 1:18-19).

⁴But **God, being rich in mercy, because of His great love with which He loved us,** ⁵even when we were dead in our transgressions, **made us alive together with Christ** (by grace you have been saved), Eph 2:4-5

⁸But **God demonstrates His own love toward us, in that while we were yet sinners, Christ died for us.** Rom 5:8

²and **He Himself is the propitiation for our sins;** and not for ours only, but also for those of the whole world. 1 John 2:2

God made the way for His creatures to be reconciled to Himself. How is this “salvation” received?

True Saving Faith

Entire Bible books were written (by the Holy Spirit) to address the issue of true saving faith (e.g. James). God wanted to make sure people did not delude themselves into thinking they had exercised saving faith when they had not.

From people’s perspective, **faith** (noun) or **to believe** (verb) is the means by which salvation is appropriated. We find that both grace and faith are gifts of God.

¹⁶“For God so loved the world, that He gave His only begotten Son, that **whoever believes in Him** shall not perish, but have eternal life. John 3:16

⁴⁰“For this is the will of My Father, that everyone who beholds the Son and **believes in Him** will have eternal life, and I Myself will raise him up on the last day.” John 6:40

⁴⁷“Truly, truly, I say to you, he **who believes has eternal life.** John 6:47

⁸For **by grace** you have been saved **through faith;** and **that** not of yourselves, it is the gift of God; ⁹not as a result of works, so that no one may boast. Eph 2:8-9

The Scriptures are clear that it is through faith only that people are saved from their sins. This is one of the great pillars of the reformation, distinguishing biblical Christianity from Catholicism and Orthodox Christianity. The five pillars being: Sola scriptura (“by Scripture alone”); Sola fide (“by faith alone”); Sola gratia (“by grace alone”); Solus Christus or Solo Christo (“Christ alone” or “through Christ alone”); Soli Deo gloria (“glory to God alone”)

However, the Scriptures are also clear that not all “faith (or belief)” saves from sin. For example, fallen angels “believe” that God is one (i.e. they have an orthodox belief in the Trinity).

¹⁹You believe that God is one. You do well; **the demons also believe,** and shudder. James 2:19

But, demons are not “saved” from their rebellion against God. Clearly, simply giving mental assent to the facts of the gospel does not save from sin.

Since not all “faith” saves, it is important to understand the nature of true saving faith. We need to get a full picture of saving faith; not only for ourselves, but for those we seek to minister to. The last thing we want to do is proclaim a false gospel that does not provide freedom from the penalty and power of sin.

⁸But even if we, or an angel from heaven, should preach to you a gospel contrary to what we have preached to you, he is to be accursed! ⁹As we have said before, so I say again now, if any man is preaching to you a gospel contrary to what you received, he is to be accursed! Gal 1:8-9

Repentance

Repentance is a key word in Scripture regarding the gospel and in identifying true saving faith.

Sometimes “believe” is used in talking about the gospel.

¹⁶“For God so loved the world, that He gave His only begotten Son, that **whoever believes in Him shall not perish**, but have eternal life. John 3:16

Sometimes “repent” is used in talking about the gospel.

⁴⁶and He said to them, "Thus it is written, that the Christ would suffer and rise again from the dead the third day, ⁴⁷and that **repentance for forgiveness of sins** would be proclaimed in His name to all the nations, beginning from Jerusalem. Luke 24:46-47

Sometimes “repent” and “believe” are used together in talking about the gospel.

¹⁴Now after John had been taken into custody, Jesus came into Galilee, preaching the gospel of God, ¹⁵and saying, “The time is fulfilled, and the kingdom of God is at hand; **repent and believe in the gospel.**” Mark 1:14-15

²how I did not shrink from declaring to you anything that was profitable, and teaching you publicly and from house to house, ²¹solemnly testifying to both Jews and Greeks of **repentance toward God and faith in our Lord Jesus Christ.** Acts 20:20-21 (Paul to the Ephesian Elders)

It is interesting what certain Bible teachers call repentance. For example, Ryrie says:

False additions to faith: Repentance – This is a valid condition for salvation when understood as a synonym for faith. It is a false addition to faith when understood as a prerequisite, requiring the cleansing of the life in order to be saved. Ryrie Study Bible, Page 1960, Moody Bible Institute, Chicago, 1978 (Rewritten for quotation).

The Greek word for repent literally means "afterthought" or "to think after" and implies a change of mind. The verb form [repent / metaneo] occurs 34 times and the noun [repentance / metanoia] occurs 22 times in the Greek NT. The question is: “What is the change of mind about?” Let’s look at some usage of the words in context since context determines meaning.

What is this “repentance” a mind changing about?

¹⁹“So, King Agrippa, I did not prove disobedient to the heavenly vision, ²⁰but *kept* declaring both to those of Damascus first, and *also* at Jerusalem and *then* throughout all the region of Judea, and *even* to the Gentiles, that they **should repent and turn to God, performing deeds appropriate to repentance.** Acts 26:19-20

²¹I am afraid that when I come again my God may humiliate me before you, and I may mourn over many of those who have sinned in the past and **not repented of the impurity, immorality and sensuality** which they have practiced. 2 Cor 12:21

²⁰The rest of mankind, who were not killed by these plagues, did not **repent** of the works of their hands, so as not to worship demons, and the idols of gold and of silver and of brass and of stone and of wood, which can neither see nor hear nor walk; ²¹and they did not **repent** of their murders nor of their sorceries nor of their immorality nor of their thefts. Rev 9:20-21

¹¹and they blasphemed the God of heaven because of their pains and their sores; and they did not **repent** of their deeds. Rev 16:11

The clinching revelation concerning repentance and true saving faith...

¹Therefore leaving the elementary teaching about the Christ, let us press on to maturity, not laying again a foundation of **repentance from dead works and of faith toward God**, Heb 6:1

"Repentance (metanoia, 'change of mind') involves a turning with contrition from sin to God; ..." F. F. Bruce. in The Acts of the Apostles [Greek Text Commentary]

"Repentance is a heartfelt sorrow for sin, a renouncing of it, and a sincere commitment to forsake it and walk in obedience to Christ." Wayne Grudem in "Systematic Theology"

Clearly, repentance is not synonymous with faith, but that faith is joined with repentance – it is wrapped up in true saving faith. We turn **from our sins – toward God**, trusting completely in Christ for salvation.

It is vitally important that we understand that repentance is part of true saving faith and not something in addition to faith. Salvation and the means to turn from death-in-sin to God in true saving faith is a free gift; it is unconditional (Eph 2:8-9).

❖ **Do I hate my sin and desire to turn from it; forsake it?**

Deny Self, Die to Self, and Follow

Part of true saving faith is a complete surrender to the Lordship of Jesus. When we accept Jesus, we accept Him as Savior AND Lord. The two are inseparable.

Does everyone fully understand the implication of accepting Christ as Lord at the moment of salvation? Do we know what we will be called to do/be one day, a year, or 50 years from now? Clearly not. But we know that we are a sinner and that there is no other name under heaven by which we can be saved, and we bow; submitting ourselves for whatever may come.

²³And He was saying to them all, "**If anyone wishes to come after Me, he must deny himself, and take up his cross daily and follow Me.**" ²⁴"For whoever wishes to save his life will lose it, but whoever loses his life for My sake, he is the one who will save it. ²⁵"For what is a man profited if he gains the whole world, and loses or forfeits himself? ²⁶"For whoever is ashamed of Me and My words, the Son of Man will be ashamed of him when He comes in His glory, and the glory of the Father and of the holy angels. Luke 9:23-26

²⁷My sheep hear My voice, and I know them, and they **follow Me**; ²⁸and I give eternal life to them, and they will never perish; and no one will snatch them out of My hand. John 10:27-28

We must deny ourselves and take up our cross daily decisively dying to self and self interest. If we desire to "save" our natural life and keep control, then we will lose eternal life. If we deny ourselves and take up our cross ("lose" our life), then we will save our soul.

❖ **Have I bowed to Jesus' Lordship in every area of my life?**

Forsake All

Large crowds were following Jesus when He turned and told them what is involved in true saving faith.

²⁵Now large crowds were going along with Him; and He turned and said to them, ²⁶“**If anyone comes to Me, and does not hate his own father and mother and wife and children and brothers and sisters, yes, and even his own life, he cannot be My disciple.** ²⁷**Whoever does not carry his own cross and come after Me cannot be My disciple.** ²⁸For which one of you, when he wants to build a tower, **does not first sit down and calculate the cost** to see if he has enough to complete it? ²⁹Otherwise, when he has laid a foundation and is not able to finish, all who observe it begin to ridicule him, ³⁰saying, ‘This man began to build and was not able to finish.’ ³¹Or what king, when he sets out to meet another king in battle, will not first sit down and consider whether he is strong enough with ten thousand *men* to encounter the one coming against him with twenty thousand? ³²Or else, while the other is still far away, he sends a delegation and asks for terms of peace. ³³So then, **none of you can be My disciple who does not give up all his own possessions.** Luke 14:15-33

- Love Jesus more than any other relationship (v26)
- Love Jesus more than your own life (v26)
- Carry your own cross – dying to self and self interest (v27)
- Follow (v27)
- Count the great cost (v28-32)
- Give up all one’s possessions (what do people think they “own?”) (v33)

Before someone commits to follow Jesus, they must count the cost. Likewise, when presenting the Gospel this cost should be explained also.

❖ **Am I carrying my cross (dying to self) everyday? Do I present the cost?**

Confess Jesus as Lord

This is not about the words “Jesus is Lord”. True saving faith entails a heart-level submission to the Lordship of Jesus Christ. The Scriptures are clear that the “mouth speaks from that which fills the heart” (Matt 12:33-37; Luke 6:45). Simply saying the words “Jesus is Lord” is not what is in view here. The heart is full of the surrender to Jesus as Lord. “Jesus is Lord” fills the heart.

⁴⁵The good man out of the good treasure of his heart brings forth what is good; and the evil *man* out of the evil *treasure* brings forth what is evil; **for his mouth speaks from that which fills his heart.** Luke 6:45

⁸But what does it say? “The word is near you, in your mouth and in your heart”—that is, the word of faith which we are preaching, ⁹that if you **confess with your mouth Jesus as Lord, and believe in your heart that God raised Him from the dead, you will be saved;** ¹⁰for with the heart a person believes, resulting in righteousness, and with the mouth he confesses, resulting in salvation. Rom 10:8-10

Obey

True saving faith, a faith that submits to the Lordship of Jesus, is also a faith that comes from a heart that seeks to obey.

“...the New Testament portrays belief in the gospel as obedience to God, an essential element of saving faith.” MacArthur NT Commentary - John

It is the “obedience of faith” (Acts 6:7; Rom 1:5, 15:18; 16:26). True saving faith, true believing, is true obedience.

²³This is **His commandment, that we believe in the name of His Son Jesus Christ**, and love one another, just as He commanded us. 1 John 3:23

⁸dealing out retribution to those who do not know God and to **those who do not obey the gospel** of our Lord Jesus. 2 Thess 1:8

¹⁷For *it is* time for judgment to begin with the household of God; and if *it begins* with us first, what *will be* the outcome **for those who do not obey the gospel of God?** 1 Pet 4:17

⁸Although He was a Son, He learned obedience from the things which He suffered. ⁹And having been made perfect, **He became to all those who obey Him the source of eternal salvation**, Heb 5:8-9

³⁶“He who **believes in the Son** has eternal life; but he who **does not obey the Son** will not see life, but the wrath of God abides on him.” John 3:36

Conclusion

The Scriptures are clear that saving faith is faith in the Lord of all. Saving faith is not mere intellectual assent to facts concerning the gospel. True saving faith encompasses repentance, following Jesus, self-denial, forsaking all, and confessing Jesus as Lord.

Those that have been made new in Christ (2 Cor 5:17) are such because they have true saving faith; it is a living faith; it is a faith that works; it is a faith that demonstrates itself true; it is a faith that is progressing in sanctification. True believers will exhibit fruit in keeping with repentance.

Next week will look at what God in Christ has done to us at the moment of salvation.

Biblical Solutions for Life Issues

Topic 4 – True Saving Faith

Read Heb 9:27-28; 1 Thess 1:8-9; Nahum 1:2-3; John 3:36; Eph 2:4-5; and Rom 5:8

What is the state of all people without Christ?

How does God show His love?

Who do I love?

Is my love demonstrated in my time and words (the gospel)?

Re-read the section on repentance

Do I hate my sin?

Read Eph 4:17-32 (specifically 22-24)

Do I see the pattern of putting off sin, renew of my mind with God's word, and putting on righteousness in my life?

If not, what needs change for me to live like this?

Read Luke 9:23-26

Have I bowed to Jesus' Lordship in every area of my life?

Make a list of those areas of struggle that need to be submitted to Christ's Lordship?

How does repentance apply here?

Read Luke 14:15-33

Are there things in my life that I elevate to be more important than Jesus?

Are there things in my life that I do not give up?

Read John 14:15-24

What does obedience to Jesus demonstrate?

Do I love Jesus?