

Last week, Cody finished up his time at SS by finishing up a series on Habakkuk. Ch. 2:4 is one of the most important passages in the book: the R shall live by faith. Faith is vitally important. Today, there is lots of talk about faith. Very few people are opposed to faith. Getting faith right is of vital importance. We often say we are saved by faith. If faith is the means by which we are saved, we had better have a good understanding of what faith is.

So let's talk about faith this morning. what it is not, and what it is. Main point: True faith is Forsaking All I Take Him. F.A.I.T.H. Forsaking all, I take him.

I. What faith is Not - Faith is *not what you think*. Faith is *more* than you think. Faith is more than just what you think at the intellectual level. I think most people think faith is primarily just head knowledge. Just mental agreement. But faith is not simply head knowledge or mental agreement. Turn over to **James 2:14-19**. Even the demons believe, and tremble in terror. The demons have really good theology. In other words, they have the head knowledge. Intellectually, they know way more than we do. So, faith is more than mere knowledge. That's demon-faith. Not just head knowledge and not just some past previous religious experience.

Turn over to Matt 7. These are some of the scariest words in all of Scripture. This is the closing argument of the most important sermon ever preached, the SOTM - **21-23**. These verses teach the reality of false faith, of false conversion. They called Jesus "Lord." They even did stuff at church on occasion. Supernatural type stuff. And on the last day, Jesus will declare, depart from me, I never knew you. You had head knowledge faith, but you didn't do the will of the Father. You lacked saving faith.

Friends, this is my story. Growing up in WTX, almost everyone at least believed intellectually that Jesus is the Son of God. If you would have asked me if I believed in Jesus, I would have said yes without hesitation. But I was living for the world, not for the Lord. I had demon-faith, not saving faith. / Ok, that what faith is not, so what is faith? If that is false faith, what is true saving faith?

II. What It Is. What is saving faith? This is vitally important question isn't it? We don't want to hear those dreadful words from Jesus on judgment day. We want to make sure we have saving faith, not demon-faith. Saving Faith can be summarized "Forsaking All I Take Him." FAITH. The Puritan William Ames said, "Faith is the resting of the heart on God, trusting him with our very lives."

Faith has a negative aspect and a positive aspect. Saving faith involves both a renunciation and reliance. Renounce any trust in our own performance and rely fully on the finished work of Christ.¹ Renounce and rely. Or we could say rely and repent and rely. I'll say more about that in a moment. We renounce any and all trust in self. **Phil 3:2-9**.

The church's hymnody has got this right: "Nothing in my hand I bring, simply to the cross I cling." "Behold the man upon a cross, My sin upon His shoulders, Ashamed, I hear my mocking voice, Call out among the scoffers, It was my sin that held Him there, Until it was accomplished, His dying breath has brought me life, I know that it is finished. I will not boast in anything. No gifts, no power, no wisdom, But I will boast in Jesus Christ, His death and resurrection, Why should I gain from His reward?, I cannot give an answer, But this I know with all my heart, His wounds have paid my ransom." "Not the labor of my hands can fulfill thy law's demand." "Lay your deadly doing down – down at Jesus' feet. Stand in Him, in Him alone – gloriously complete." Faith is a

¹ Bookends, 28.

renunciation of reliance on your own performance and a complete reliance on the finished work of Jesus Christ.

Faith is a rich and robust concept that indicates a full intellectual, emotional, volitional, and behavioral response to what God has done in Christ. Faith includes mind, heart, and will. True Faith is a wholehearted commitment to King Jesus.

How can we know we have true saving faith rather than false demon-faith? How can we know if we are true converts rather than false converts? The Protestant Reformers spoke of three aspects of faith. In Latin, *notitia*, *assensus*, and *fiducia*. *Notitia* is knowledge. *Assensus* is agreement. *Fiducia* is trust. We must recognize the gospel's truth claims (knowledge), we must see their truthfulness (agreement), and we must personally commit to the Lord Jesus Christ (trust). Another way to say it is we must have the facts (*notitia*), comprehension of the facts (*assensus*), and trust in the facts (*fiducia*).² For the bulk of our time, I want to reiterate and expand on these Reformation insights into the nature of saving faith.

True faith is characterized by five things: knowledge, trust, repentance, obedience, and endurance. First: knowledge. There is a head knowledge piece to it. Heb 11:1: "Now faith is the assurance of things hoped for, the conviction of things not seen." Rom 10:9: "because, if you confess with your mouth that Jesus is Lord and believe in your heart that God raised him from the dead, you will be saved." We must believe Jesus is who he said he is. We must believe the message of God's Word.

Historically, the essential elements of the Christian faith have been affirmed in the Apostles Creed. Baptists haven't done the greatest job emphasizing it but historically, if you were to ask what a Christian is, the answer would be someone who trusts in Christ as Lord and Savior and believes the content of the Apostle's Creed. It doesn't say everything, but it says the basics: "I believe in God, the Father almighty, creator of heaven and earth. I believe in Jesus Christ, his only Son, our Lord, who was conceived by the Holy Spirit and born of the virgin Mary. He suffered under Pontius Pilate, was crucified, died, and was buried; he descended to hell. The third day he rose again from the dead. He ascended to heaven and is seated at the right hand of God the Father almighty. From there he will come to judge the living and the dead. I believe in the Holy Spirit, the holy catholic* church, the communion of saints, the forgiveness of sins, the resurrection of the body, and the life everlasting. Amen." So to have true faith, we must *know* whom we are believing in.

Second, trust. It is not enough just to know about Jesus, you must rely on him. It is the old chair illustration. If I stole one of your chairs and put it up here, it is one thing for me to say, "I believe this chair will hold my weight." But it is quite another thing for me to actually sit down on it. Faith is a confident trust in King Jesus. Luther defined faith as "a living, daring confidence in God's Grace."

Third, repentance. Faith and repentance are two sides of the same coin. Where there is true faith, there will be repentance, and where there is true repentance, there will be faith. Listen to the first words of King Jesus in Mark 1:15: "The time is fulfilled, and the KoG is at hand; repent and believe in the gospel." Repent and believe. Turn from sin and to Jesus. Joel 2 says, "Yet even now, declares the Lord, return to me with all your heart, with fasting, with weeping, and with mourning; and rend your hearts and not your garments. Return to the LORD your God, for he is gracious and merciful, slow to anger, and abounding in steadfast love" (2:12-13). Isa 55:6-7: "Seek the LORD while he may be found; call upon him while he is near; let the wicked forsake his

² <https://www.thegospelcoalition.org/essay/doctrine-saving-faith/>

way, and the unrighteous man his thoughts; let him return to the LORD, that he may have compassion on him, and to our God, for he will abundantly pardon.”

Repent means to change your mind. It is to change your mind about self, Christ, and the world. It is to rethink reality. It is to drop your agenda and to take up his. Repentance is a return to God as the center of all of life. Total surrender to a sovereign Lord. A continuing, radical reorientation of the life toward God, putting him at the center. It is turning from sin and sinning to God and Godliness. Repentance is turning from Self. Faith is turning to Jesus. Self is evicted from the center of life and Christ is enthroned instead.

Repentance is not just feeling sorry. It is remorse and resolution. There is remorse over our sin, but also a resolve to change. That is the key. The Bible speaks of a worldly sorrow versus a godly sorrow. **2 Cor 7:8-10**. Godly sorrow leads to repentance. And repentance is not just a one-time thing. Repentance is a way of being over time. Calvin said God assigns to believers a race of repentance we are called to run our whole lives.

One of the first major acts of the Protestant Reformation was Martin Luther nailing the 95 theses to the church door at Wittenberg. That was a common practice in that day. It was like a city bulletin board. He wanted to engage the Catholic leaders in debate. He wanted to get back to Scripture. So he wrote out 95 theses (statements) laying out his concerns. Listen to the very first one: “When our Lord and Master Jesus Christ said, “Repent” (Mt 4:17), he willed the entire life of believers to be one of repentance.”

How do we know we have true faith? We keep repenting. We keep turning from sin. The difference between Christians and non-Christians is not the presence or absence of sin. We all sin way too often. The difference is that Christians repent. Christians seek to mortify their sin. Faith and repentance are not just the entry point into the Christian life, they are the ongoing pattern of the Christian life.

Fourth, obedience. We are saved by faith alone, but true faith is never alone. It issues forth in obedience. It goes public in good works. Gal 5:6: the only thing that matters is faith working through love. We are not saved by works but for works. **Eph 2:8-10**. Not saved by works, but for works. / And notice that faith itself is a gift of God! Saving faith is a divine work. He is the one who grants it. Phil 1:29: “For it has been granted to you that for the sake of Christ you should not only believe in him but also suffer for his sake.”

So if a person looks and acts no different than a non-Christian, year after year, the legitimacy of their faith is in question. Because true faith changes a person and produces obedience. Now, watching our own sanctification can be discouraging. Observing our Christian growth is like watching the grass grow. I often say that we don’t need to look at one month or even one year increments. But have you seen growth in your faith from 3 years ago? Faith, over time, will change us. Listen to Calvin: “It is not our doctrine that the faith which justifies is alone; we maintain that it is invariably accompanied by good works; only we contend that faith alone is sufficient for justification.” We are justified (declared in the right) by faith alone, but that faith is active.

Listen to how Luther describes true faith: “Oh, it is a living, busy, active, mighty thing, this faith. And so it is impossible for it not to do good works incessantly. It does not ask whether there are good works to do, but before the question rises, it has already done them, and is always at the doing of them. He who does not these works is a faithless man. He gropes and looks about after faith and good works and knows neither what faith is nor what good works are, though he talks and talks, with many words about faith and good works. Faith is a

living, daring confidence in God's grace, so sure and certain that a man would stake his life on it a thousand times."³

Saving Faith leads to obedience. The book of Romans is bookended with this Paul's desire to see the obedience which flows from faith among the nations (**1.5, 15:18, 16.26**). Faith is the root, obedience is the fruit.

Fifth characteristic of true faith: it endures. True faith will last. True faith keeps believing, keeps following. We all know people who at one time were passionate about the Lord who now want nothing to do with Him. They don't keep following Jesus which will reveal that their faith was demon faith, not true faith. True faith, keeps following. Saving faith endures. Stays engaged in the local church. Listen to 1 John 2:19: "They went out from us, but they were not of us; for if they had been of us, they would have continued with us. But they went out, that it might become plain that they all are not of us." How do we know who is truly "of us," in other words, who has true faith. Those who remain. Those who endure with the church. As has been said, faith that fizzles before the finish was flawed from the first. / True faith is characterized by knowledge, trust, repentance, obedience, and endurance.

So this morning, do you have faith? If not, how do you get it? You renounce, repent, and rely. You take Christ. Forsake all and take him. If you have questions . . . / In closing, I want to mention four ways we sometimes get hung up on faith. Or in some ways we could say that so far we have talked about our part, now let's clarify God's part.

First, it is not faith in faith that saves. The Bible doesn't commend faith in faith, a vague nebulous concept. No, faith must have an object. It is faith in Christ that saves. In fact, it is more accurate to say that Christ saves through faith. We must know about Christ, and trust in Christ, and obey Christ, and keep following Christ. Faith by itself is useless. Faith in Christ is of more value than all the world's treasure.

Second, another way we get faith wrong is by getting the salvation equation wrong.⁴ What do I mean by that? We put good works on the wrong side of the equation. We are saved by faith, which then leads to works. But we keep wanting to put works on the wrong side. Works are necessary, but as evidence of salvation not as the basis of salvation. Eph 2:8: saved not by works but for works. Tim Keller puts it like this. The operating principle of religion is obey therefore God accepts/loves . . .

The third error we make is focusing too much on the strength of our faith rather than the object of our faith. What does that mean? We worry, "do I have enough faith?" Let me just help you. No. You don't. But the weakest faith connects us to the strongest Savior. Or I heard DA Carson talk about two men at the time of Passover - . . . why? Because the issue wasn't the strength of their confidence but the object of their confidence and the blood was sufficient to save them from death. True faith is not about a certain level of psychological certainty. It is not that faith saves, but Christ saves through faith, even the weakest faith.

The fourth error is that we think that faith is a work, that it is our doing. But faith is a gift of God. We have talked mostly about our part, but God has a part too. A determinative part. He keeps us. Listen to the way the Heidelberg catechism puts it: Q: What is True faith? A: True faith is a sure knowledge whereby I accept as true

³ Horton, *J vol. 1*, 367.

⁴ Wilson, in *Sola*, 40.

all that God has revealed to us in His Word. At the same time it is a firm confidence that not only to others, but also to me, God has granted forgiveness of sins, everlasting righteousness, and salvation, out of mere grace, only for the sake of Christ's merits. This faith the Holy Spirit works in my heart by the gospel." Faith is a gift of God. The H.S. works it in our hearts. And the Father holds us. "When I fear my faith will fail, Christ will hold me fast, When the tempter would prevail, He will hold me fast, I could never keep my hold, Through life's fearful path, For my love is often cold, He must hold me fast."

Jude 24: Speaking of his disciples, Jesus prayed in John 17: I kept them in your name, which you have given me. I have guarded them, and not one of them has been lost. Phil 1:6: "And I am sure of this, that he who began a good work in you will bring it to completion at the day of Jesus Christ." Ps 66: he keeps our soul and does not let our foot slip. 121:8: "The LORD will keep your going out and your coming in from this time forth and forevermore." 1 Pet 1:5: "who by God's power are being guarded through faith for a salvation ready to be revealed in the last time." 2 Tim 4:18: "The Lord will rescue me from every evil deed and bring me safely into his heavenly kingdom. To him be the glory forever and ever. Amen." John 10:27-30: "My sheep hear my voice, and I know them, and they follow me. I give them eternal life, and they will never perish, and no one will snatch them out of my hand. My Father, who has given them to me, is greater than all, and no one is able to snatch them out of the Father's hand. I and the Father are one." We must keep believing and keep repenting, we must hold fast, but we will only do so because he holds us fast.