

“Saving Faith”
Ephesians 2:8
(Preached at Trinity, April 13, 2014)

I'm supplying these notes for the benefit of busy pastors who may be engaged in bi-vocational work, feeling the pressure of preparing to preach twice on the Lord's Day while trying to balance full-time secular work as well as caring for their families. While the notes of another man are no substitute for personal study, I pray that these may aid in the process of preparing to preach.

Disclaimer: These are the actual notes I bring with me to the pulpit, which I follow loosely. They are not designed for publication. While I try to make every effort to give proper credit to my sources from the pulpit, adequate citations will sometimes be absent from my notes. If anyone feels their intellectual material has been used without adequate citation, please contact me and I'll make immediate correction giving credit.

1. In **Verses 1-3** Paul describes our desperate condition as sinful people. Being justly condemned we were alienated from God in this life unable to enjoy the blessings of our Creator. We were cut off from the richness of knowing Him experientially. And being under His judgment we were facing an eternity in hell.
2. What could we do to solve this tragic and fearful situation? The answer can be summed up in one word: nothing. Humanly speaking there was nothing we could do. But what is hopeless for man is possible with God.
Ephesians 2:4 NAU - "But God, being rich in mercy, because of His great love with which He loved us"
Ephesians 1:4-5 NAU - " In love ⁵ He predestined us to adoption as sons through Jesus Christ to Himself, according to the kind intention of His will"
3. God loves us. He loves us with a particular electing, adopting love. He loves us with a life giving love. But why did God love us? Paul wants us to be clear on this. It is all by grace. In **Verses 5-8** he says it three times.
 - In **Verse 5** he inserts it as a parenthesis. He is saying that even when we were dead God hated us but because of His great love and made us alive together with Christ and then he says, and by the way, it's by God's grace
 - In **Verse 7** Paul says that one of God's purposes in saving us is that in the ages to come He might put on display the riches of His grace towards us.
4. Finally, in **Verse 8** Paul declares how this glorious work of salvation is applied to dead, wretched human beings. God applies His work of redemption through the means of faith. And then he states plainly that this too is "not of yourselves." It is a gift; a work of God's grace. "For by grace you have been saved . . ."
5. The Gospel makes two demands upon the sinner—faith and repentance. This morning I want to set before you the essential element of faith. No one is saved apart from faith. It is commanded of us. And yet, saving faith is given to us as a gift from God.
What exactly is saving faith?
 - A. In our modern American religious culture many important areas of Theology have become muddled and confused. So it is not surprising that many professing Christians lack a clear understanding of the important subject of saving faith. This is most dangerous since we are dealing with eternal souls.
 - B. The Reformers defended the wonderful doctrine of Sola Fide or Justification by Faith alone as one of the chief pillars of Christian doctrine. In fact, historically the term Evangelical was a term used to describe those who identified with the Reformation doctrine of Justification by Faith. Today, few have an understanding of justification or faith.

6. First of all, notice I am referring to *SAVING* faith.
Hebrews 10:39 NAU - "But we are not of those who shrink back to destruction, but of those who have faith to the preserving of the soul."
This implies that there is a faith that leads to salvation or the saving of the soul and a faith that does not.
- A. In the Bible there are two Greek words used to convey this meaning of faith. One is a noun; the other is a verb, both of which find their root in a single word.
1. The noun form is the Greek word πίστις which can be translated faith or belief. This is the word here in **Ephesians 2:8**. It is used in many more passages—a total of 243 times in the NT
Romans 10:17 NAU - "So faith *comes* from hearing, and hearing by the word of Christ."
 2. The verbal form is the Greek word πιστεύω which can be translated "believe"
Romans 10:9 NAU - "that 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;"
John 3:16 NAU - "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."
- B. It is possible to have faith or to believe and yet die and go to hell.
8. First I want approach our subject from the negative aspect and discuss what Saving Faith is not.
- A. Saving Faith is not just a belief in God
1. When you ask many people why they believe they are going to heaven they often respond, "I believe in God"
 2. There are few true atheists – God has manifested Himself to all men and men suppress the truth, yet few are able to suppress it entirely
There are far more practical atheists – they live as though God does not exist.
 3. But most men believe in the existence of God. This is not saving faith
James 2:19 NAU - "You believe that God is one. You do well; the demons also believe, and shudder."
James 2:19 KJV – "Thou believest that there is one God; thou doest well: the devils also believe, and tremble."
- B. Saving faith is not just believing that we are saved
1. Most people believe they are right with God
It is difficult for most people to imagine that God's anger is kindled against them. They believe their good outweighs the bad
 2. On the Day of Judgment great multitudes will stand before Christ fully expecting to be received into heaven only to find themselves condemned
Matthew 7:21 NAS - "Not everyone who says to Me, 'Lord, Lord,' will enter the kingdom of heaven; but he who does the will of My Father who is in heaven. ²² "Many will say to Me on that day, 'Lord, Lord, did we not prophesy in Your name, and in Your name cast out demons, and in Your name perform many miracles?' ²³ "And then I will declare to them, 'I never knew you; depart from Me, you who practice lawlessness."

9. The counterfeit believer wants Christ, but not without exception
- A. They want the grace of Christ, but not the government of Christ
It's like the prodigal son who wanted his father's goods but not his father's government
 - B. They want to go to heaven without bowing before Christ. They want to be saved from the consequences of sin but not from the sin itself.
 - C. They want Christ but they want their other lovers also
10. What, then, is saving faith?
- I. Saving Faith is a Grace From God
- Ephesians 2:8 NAU** - "For by grace you have been saved through faith; and that not of yourselves, *it is the gift of God*"
- A. The Reformers also embraced Sola Gratia – by Grace alone
1689 Confession – "The grace of faith, whereby the elect are enabled to believe to the saving of their souls, is the work of the Spirit of Christ in their hearts. . ."
 - B. Sin has left humanity incapable of belief to the saving of the soul
 1. The lost man is dead towards God.
He has a greater love for the world than for Christ
 2. The lost man is consumed with satisfying his own flesh
Ephesians 2:3 NAU - "Among them we too all formerly lived in the lusts of our flesh, indulging the desires of the flesh and of the mind,"
 3. He is in a constant state of hostility with God
Romans 8:5-7 NAU - "For those who are according to the flesh set their minds on the things of the flesh, but those who are according to the Spirit, the things of the Spirit. ⁶ For the mind set on the flesh is death, but the mind set on the Spirit is life and peace, ⁷ because the mind set on the flesh is hostile toward God; for it does not subject itself to the law of God, for it is not even able *to do so*,"
 3. Saving Faith demands a radical change wrought by the Spirit of God
 - C. Saving faith is inseparably linked to Regeneration
 1. Jesus says that without regeneration a man shall not even see the kingdom of God - neither with the eyes, nor with the understanding
 2. Regeneration or the new birth occurs according to the will of God
John 3:7-8 NAU - "Do not be amazed that I said to you, 'You must be born again.' ⁸ "The wind blows where it wishes and you hear the sound of it, but do not know where it comes from and where it is going; so is everyone who is born of the Spirit."
 3. The imparting of Saving Faith is mysterious to us
"I know not how this saving faith to me He did impart,
Nor how believing in His Word Wrought peace within my heart.
I know not how the Spirit moves, Convincing men of sin,
Revealing Jesus through the Word, Creating faith in Him."
 4. From our perspective we believe—we trust in Christ. But the Bible tells us we believe because God first changes our heart.
For saving faith to occur there must be a real change in the person – His perception of Christ is transformed – this demands regeneration

5. Faith and repentance flows from regeneration – they are the immediate result. (we never refer to an unbeliever as being regenerate)
We choose Christ, We receive Christ, We embrace Christ, We love Christ all because of God's saving grace within us.

II. Saving Faith is a full embracing of the Gospel of Jesus Christ

There are three elements of Saving Faith

- A. Notitia – a knowledge imparted
 - a. Salvation demands knowing some things
 - b. Knowledge alone is not saving faith
- B. Assensus – Receiving as true and agreeing with what we know
 - a. Believing the facts of the Gospel as being true is not saving faith
 - b. Satan knows that the facts of the Gospel are true
- C. Fiducia – a full and complete embracing of the Gospel
 1. We receive the Word of God as absolute
LBC 14:2 – “By this faith a Christian believeth to be true whatsoever is revealed in the Word for the authority of God himself,⁴ and also apprehendeth an excellency therein above all other writings and all things in the world,⁵ as it bears forth the glory of God in his attributes, the excellency of Christ in his nature and offices, and the power and fullness of the Holy Spirit in his workings and operations: and so is enabled to cast his soul upon the truth thus believed”
 2. We receive Christ as revealed in the Gospel
We judge Christ worthy of our love and desire; we consider Christ worthy of our life.
 3. We perceive Christ as being more valuable than anything else.
 - a. Example: The free market system works because of perceived value - We consider an object more valuable than its cost
 - b. Saving Grace places Jesus at the highest value – this is clearly seen in the Parable of the Pearl of Great Price
 - c. His death and sacrifice are seen as having infinite value.
1 Corinthians 1:18 NAU - "For the word of the cross is foolishness to those who are perishing, but to us who are being saved it is the power of God."
 - d. His rule and reign are seen as worthy of our submission. His Law is seen as excellent.
- D. These things lead to us apprehending and embracing Christ as our own. This leads to the joy, tranquility and peace that arise from possessing Christ

III. Saving Faith as the Fruit of Regeneration will always result in consistent growth

- A. We will progressively increase in Holiness and Good Works
Although we believe in justification by faith alone, saving faith never exists in the absence of good works. Saving faith must necessarily yield works of obedience.
Ephesians 2:10 NAU - "For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand so that we would walk in them."

1. The Carnal Christian theory

That a person can accept Jesus as Savior without accepting Him as Lord
That a person can be saved by faith only without obedience to the Law of God. This is totally contrary to the teaching of the NT

 - a. This teaching of the two categories of Christians has been popularized by the Scofield Bible, Dallas Theological Seminary and Campus Crusade for Christ.
 - b. A quote from the Scofield Bible clearly sets out exactly what the teaching is: "Paul divides men into three classes: 'Natural' i.e. the Adamic Man, unrenewed through the new birth; 'Spiritual' i.e. the renewed man as Spirit-filled and walking in the Spirit in full communion with God; 'Carnal,' 'fleshly,' i.e. the renewed man who walking 'after the flesh,' remains a babe in Christ" (*Scofield Reference Bible*, pp. 1213, 1214, Cf. Rom. 8:5-15).
 2. Works do not contribute to our salvation but are inseparable from it

Hebrews 6:9 NAU - "But, beloved, we are convinced of better things concerning you, and things that accompany salvation, though we are speaking in this way."

 - a. James clearly teaches against a dead orthodoxy that speaks of faith but does not demonstrate good works

James 2:19-20 NAU - "You believe that God is one. You do well; the demons also believe, and shudder. ²⁰ But are you willing to recognize, you foolish fellow, that faith without works is useless?"
 - b. Every true believer consistently obeys the law of God

1 John 2:4-5 NAU - "The one who says, "I have come to know Him," and does not keep His commandments, is a liar, and the truth is not in him; ⁵ but whoever keeps His word, in him the love of God has truly been perfected. By this we know that we are in Him:"

Romans 6:4-7 NAU - "Therefore we have been buried with Him through baptism into death, so that as Christ was raised from the dead through the glory of the Father, so we too might walk in newness of life. ⁵ For if we have become united with *Him* in the likeness of His death, certainly we shall also be *in the likeness* of His resurrection, ⁶ knowing this, that our old self was crucified with *Him*, in order that our body of sin might be done away with, so that we would no longer be slaves to sin; ⁷ for he who has died is freed from sin."
- B. Saving faith results in a heart fired by love
- 1 John 2:9-11 NAU** - "The one who says he is in the Light and *yet* hates his brother is in the darkness until now. ¹⁰ The one who loves his brother abides in the Light and there is no cause for stumbling in him. ¹¹ But the one who hates his brother is in the darkness and walks in the darkness, and does not know where he is going because the darkness has blinded his eyes."
- 1 John 3:14 NAU** - "We know that we have passed out of death into life, because we love the brethren. He who does not love abides in death."

- C. Saving faith results in continuing perseverance
Matthew 13:20-23 NAU - "The one on whom seed was sown on the rocky places, this is the man who hears the word and immediately receives it with joy; ²¹ yet he has no *firm* root in himself, but is *only* temporary, and when affliction or persecution arises because of the word, immediately he falls away. ²² "And the one on whom seed was sown among the thorns, this is the man who hears the word, and the worry of the world and the deceitfulness of wealth choke the word, and it becomes unfruitful. ²³ "And the one on whom seed was sown on the good soil, this is the man who hears the word and understands it; who indeed bears fruit and brings forth, some a hundredfold, some sixty, and some thirty."

Conclusion:

1. The Bible describes two distinct types of people on the earth. There are those who are lost in their sin and those who have been redeemed by Christ. There are those who possess saving faith and those who do not.
2. Of which group are you?
 Have you come to the knowledge of God's absolute holiness and your absolute guilt?
 Have you come to the knowledge of the perfect work of Christ. Do you perceive Jesus Christ as precious? Do you love Him deeply? Does it effect how you live?
3. If not trust Him.
 But you say I'm not sure I trust Him enough. Don't look at your faith. Look at Him!
 But you say, My faith is weak. Pray that He might increase your faith.
Mark 9:23-24 NAU - "And Jesus said to him, "'If You can?' All things are possible to him who believes." ²⁴ Immediately the boy's father cried out and said, "I do believe; help my unbelief."
4. If you feel your need of Christ, come. Come – He will save you"
 "Come ye sinners poor and needy, Weak and wounded, sick and sore
 Jesus ready stands to save you, full of pity, love and power.
 Come ye thirsty, come and welcome, God's free bounty glorify;
 True belief and true repentance, Every grace that brings you nigh.
 Come ye weary, heavy laden, Lose and ruined by the fall;
 If you tarry till you're better, you will never come at all.
 Let not conscience make you linger, Nor if fitness fondly dream;
 All the fitness He requireth Is to feel your need of Him."