

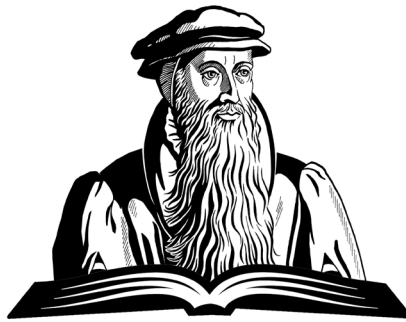
VIDEO LECTURE SERIES

# *The Application of Redemption*

by Rev. William Macleod

Lecture 6

*Saving Faith*



**The John Knox Institute  
of Higher Education**

*Entrusting our Reformed Inheritance to the Church Worldwide*

## **John Knox Institute of Higher Education**

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Rev. William Macleod recently retired, after serving as minister of the gospel for 45 years at Knightswood Free Church of Scotland (Continuing), in Glasgow, Scotland. In addition, he was for many years the editor of the denominational magazine, *The Free Church Witness*. He was also Professor of Systematic Theology and Principal of the Free Church (Continuing) Seminary, in Inverness, Scotland. He is married and has three adult children and six grandchildren.

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# *The Application of Redemption*

by Rev. William Macleod

**12 Lectures**

1. The Order of Salvation
2. Total Depravity
3. Effectual Calling
4. Regeneration
5. Repentance
6. Saving Faith
7. Justification
8. Adoption
9. Sanctification
10. Union with Christ
11. Perseverance of the Saints
12. Glorification



This next lecture is on *Saving Faith*. Saving Faith is vitally important. The Philippian jailor asked the question, “What must I do to be saved?” The clear and unequivocal answer of Paul, and so of Scripture, is “Believe on the Lord Jesus Christ, and thou shalt be saved” (Acts 16, verses 30 and 31). Faith is essential, and none are saved without it. All who trust in Christ will be saved and can never perish. “But as many as received him, to them gave he power to become the sons of God, even to them that believe on his name” (John 1, verse 12). Faith is receiving and embracing the Lord Jesus Christ, who is freely offered to us in the gospel.

*Faith and Repentance.* Repentance is often mentioned first in Scripture. Logically, it comes first, because we turn from sin to believe in Jesus. But no proper evangelical repentance takes place until we come to the cross. We can only see aright, in all its wickedness, in the light of the sufferings of Christ. Also, repentance is mentioned first, because the unconverted have some concept of repentance, but they have no idea what saving faith means. The repentance of the unregenerate is simply sorrow for the public shame caused by sin, or fear of the consequences which will follow evil. True repentance involves grief, because sin offends God, and sin crucified Christ. Really, repentance and faith are very closely bound together. Repentance is turning from sin unto prayer; it must be to Christ, which is faith. Faith is believing in Christ to save from sin, and that is repentance. True repentance begins with faith, and faith starts with repentance, so both are exercised together.

*Faith is a Gift.* The *Westminster Confession* describes faith as “the grace of faith” (chapter 14, section 1). “Grace” means “gift.” Paul states, “For by grace are ye saved through faith; and that not of yourselves: it is the gift of God” (Ephesians 2, verse 8). This means that faith is not something that we can work up. True, we have a duty to believe, but we cannot unless God enables us. Before you believe, there is nothing harder to do than to believe. But after you believe, there is nothing simpler than to believe. All are commanded to believe. It is our duty and human responsibility, yet the gift of faith is given only to the elect. When God’s time comes, then and only then, the elect are enabled to believe. God has chosen some to be his children. He does not give the gift of faith to all, but only to those whom he loved and chose before the foundation of the world.

*Faith and the Spirit.* Faith is worked in us by the Holy Spirit. The Spirit comes to live in our

hearts at regeneration. He applies to us the redemption purchased by Christ. He makes us able and willing to believe, to trust and commit our souls to the Lord Jesus Christ for salvation. Further, faith is not a decision made once at the beginning of our Christian lives. Rather, it is a whole new way of life. We must believe in Christ afresh every day of our lives. It is an ongoing work of the Spirit within us, and not only an act.

*The Word of God is Vital for Faith.* “How shall they believe in him whom they have not heard? and how shall they hear without a preacher? and how shall they preach, except they be sent? as it is written, How beautiful are the feet of them which bring the gospel of peace, and bring glad tidings of good things! But they have not all obeyed the gospel. For Esaias saith, Lord, who hath believed our report? So then faith cometh by hearing, and hearing by the word of God”—that’s Romans 10, verses 14 to 17. No one normally believes without hearing the gospel message. “It pleased God by the foolishness of preaching to save them that believe” (1 Corinthians 1, verse 21). The preaching of the Word is the common means whereby people come to faith. Sometimes folk are saved through someone else communicating the Word in conversation to them; or maybe it’s through reading the Scriptures, or a book containing the Scripture. The Word is vital to faith. The Spirit takes the Word and applies it to our heart. He enlightens our minds and enables us to receive and embrace Christ presented to us in the gospel.

*The Role of the Sacraments and Prayer.* As well as the Word, which is the main means to strengthen faith, the sacraments also have a vital role. They visibly present Christ and his salvation to our senses. They are signs and seals of the gospel. In baptism, water is used. It shows our need for the spiritual washing and cleansing of the blood of Christ. We are baptized into the name of the Triune God—Father, Son, and Holy Spirit. This means that we must be united to God in Christ. Baptism symbolizes our engrafting into him. Whether baptized as infants or as adults, the efficacy of our baptism is not confined to the moment of administration. We are to continue to reflect on our baptism, and to seek to strengthen our faith through this means of grace. Similarly, the Lord’s Supper reminds us of the death of Christ for us. We are to meditate on what the Lord Jesus did for us. We are, by faith, to feed spiritually on his broken body and shed blood, as we eat the bread and drink the wine, and later as we reflect on what he did. Remembering the Lord’s death in this way will cause our faith to grow.

Next, thinking of *Prayer and Faith*. Faith expresses itself in prayer. The tax collector in the temple cried out, “God be merciful to me a sinner” (Luke 18, verse 13), and in this, he exercised faith and was justified. Paul asserts, “Whosoever believeth on him shall not be ashamed. For there is no difference between the Jew and the Greek: for the same Lord over all is rich unto all that call upon him. For whosoever shall call upon the name of the Lord shall be saved” (Romans 10, verses 11 to 13). From this, we can see that believing, and calling upon the name of the Lord we are saved. James asserts, “The prayer of faith shall save the sick, and the Lord shall raise him up; and if he have committed sins, they shall be forgiven him” (James 5, verse 15). The prayer of unbelief saves no one, and is simply vain repetitions (Matthew 6, verse 7). Prayer also, as a rule, is a means of grace. On one occasion, the disciples prayed to the Lord, “Increase our faith” (Luke 17, verse 5). Faith is increased in answer to prayer. Also, there is a blessing upon the act of praying itself. We are conscious, at times, of being heard by God, and our faith develops. God wonderfully grants us, at times, what we pray for, and this encourages our faith.

*Wrong Objects of Faith.* Many people claim to have faith, but it is faith in the wrong object. First, some put their faith in false gods, such as those of Hinduism; or in Islam, they put their faith in Allah. Second, others have an heretical view of God; for example, a god of love who has no

justice and will not send people to hell. Thirdly, many place faith in their own good works, that somehow God will accept them because they have not done anything terribly bad, and they have done some good deeds, therefore God should reward them. Fourth, crowds place their faith in the fact that they belong to the majority, and foolishly think that in some way, one day, all will work out fine—surely most of the wonderful race of mankind which God has created will not end up in hell forever.

There are *Different Kinds of Faith*, which fall short of Saving Faith. First, there is *Historical Faith*—this faith believes the facts revealed in the Bible, for example, the existence of God, the substitutionary death of Christ, and the resurrection of the Lord. It is a superficial faith. James calls it a faith without works: “Thou believest that there is one God; thou doest well: the devils also believe, and tremble. But wilt thou now, O vain man, that faith without works is dead?” (James 2, verses 19 to 20). Historical faith is not any better than the faith of devils. Saving faith, in contrast, changes our lives and, by our works, is shown to be genuine, or genuine faith.

Secondly, there’s the *Faith of Miracles*—this is the faith which sees great answers to prayer. Judas was able to heal the sick and to cast out devils, though he himself was unconverted. Jesus warned, in the Sermon on the Mount, “Many will say to me in that day”—the judgment day—“Lord, Lord, have we not prophesied in thy name? and in thy name have cast out devils? and in thy name done many wonderful works?” (Matthew 7, verse 22). God gives the gift of faith by which many wonderful miracles are performed. Some think that miracle workers are special Christians with a special baptism of the Holy Spirit, but here we see that miracle-working does not even prove that someone is a real, saved Christian. Many tongue-speakers and miracle-workers will end up in hell.

Thirdly, there’s *Temporary Faith*. In the parable of the sower, we’re told about rocky-ground hearers, which are an illustration of people who receive God’s Word with joy, yes, but sadly, have no depth. As a seed on rocky ground grows quickly but has no root, but withers in the hot sun, so they do not last. These hearers have faith, but it is just superficial, and under trials and persecution, their faith disappears.

So then, turning to look at *Saving Faith*. There are three essential elements in Saving Faith. First, there must be *Knowledge*. The reading the preaching of the Scriptures informs the mind of the gospel, and Saving Faith receives that truth. Second, there is an *Assent*, where the faith accepts the teaching and believes that it is the truth of God. The third element is *Trust*. This is vital. It is like someone in a shipwreck trusting the lifeboat. A bridge may appear shaky, but faith trusts the bridge. By trust, you cast your soul on Christ. Do not build your house on the sand, but on the Rock. This is explained in the *Westminster Confession of Faith* as “accepting, receiving, and resting upon Christ alone for justification, sanctification, and eternal life” (*Westminster Confession*, chapter 14, section 2).

*Faith is Receiving the Covenant of Grace*. “Incline your ear, come unto me: hear, and your soul shall live; and I will make an everlasting covenant with you, even the sure mercies of David” (Isaiah 55, verse 3). Faith is not the mere making of a decision at a crusade, or saying a prayer after someone else. It involves realizing that you have broken the covenant of works, and are therefore under the curse of a broken covenant, and now are embracing God’s provision for us in the covenant of grace. It is believing what is written in the Bible, and especially the gospel of Christ, and personally taking his Savior for yourself. It involves doing what God says, trembling at the threats of God’s Word, and joyfully receiving the promises. Faith is a gift of God, purchased by Christ, and given to us in the covenant of grace.

*What Right or Encouragement Do We Have to Believe?* First, the universal offer—even in Old Testament times, when salvation was largely restricted to the Jews, God said, “Ho, everyone that thirsteth, come ye to the waters” (Isaiah 55, verse 1). And in another place, “Look unto me, and be saved, all ye ends of the earth” (Isaiah 45, verse 22). Even those from far away, “the ends of the earth” are invited. This free offer to everyone in the world is again made in the New Testament: “For God so loved the world, that he gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life” (John 3, verse 16). And later, “Whosoever will, let him take the water of life freely” (Revelation 22, verse 17). “Whosoever” implies “everyone.” The offer is universal, and all are invited to come, and to believe.

Hyper-Calvinists are against the free offer, arguing that it is improper to call to repentance and faith in Christ those who do not have the ability to respond, because they have not yet manifested evidence of regeneration. And indeed, they regard it as derogatory to God to offer salvation to all indiscriminately. The gospel, they say, is only for the elect. They base the offer of the gospel on the atonement, and since the atonement is limited, the offer, they argue, must also be limited. However, the offer of the gospel is rather to be based upon the express command of God. Christ said, “Go ye into all the world, and preach the gospel to every creature. He that believeth and is baptized shall be saved; but he that believeth not shall be damned” (Mark 16, verses 15 and 16). Some see no kindness in a gospel offer to mankind in general. They dislike the term “offer,” as they think it gives the impression of a weak God waiting on the will of man. But many verses of Scripture show God offering salvation to all who would repent and believe. When God says, “whosoever,” we must take it as genuine. Paul said to Timothy that God “will have all men to be saved” (1 Timothy 2, verse 4). And Matthew Henry comments: “Not that he had decreed the salvation of all, for then all men would be saved, but that he hath a goodwill to the salvation of all, and none perish, but it is their own fault.” Matthew Poole explains that when Scripture says, “God will of all men to be saved,” we must “understand it not with respect to his decretive will, but his complacential<sup>1</sup> will, that is, the repentance and life of a sinner is very pleasing to his holiness and mercy.”

There is a great warmth to the way the gospel is presented to sinners in the Scriptures. Paul wrote, “We are ambassadors for Christ, as if God did beseech you by us: we pray you in Christ’s stead, be ye reconciled to God” (2 Corinthians 5, verse 20). The offer is made to all, and all are besought to accept it. However, we know that none but the elect will accept the offer because of the enmity that there is in the human heart to God, and the inability of those dead in sins to repent and believe without God’s irresistible grace. Calvin makes his own position very clear, when he says, “God invites all indiscriminately to salvation through the gospel;” or in another place, “Paul makes grace common to all men, not because it in fact extends to all, but because it is offered to all;” and in another place, “God commands the gospel to be offered indiscriminately to all.”

Secondly, *The Sufficiency and Suitability of the Savior Presented*. It is not the possibility of salvation that is offered in the gospel, but the Savior himself. It is a suitable and capable Savior who is freely offered to all who would take him. It is not the possibility to be saved, but rather, a full Christ who will certainly save. He is able to save the worst of sinners. He saved Paul, who described himself as the chief of sinners (1 Timothy 1, verse 15). Christ himself said, “Him that cometh to me I will in no wise cast out” (John 6, verse 37). “He is able also to save them to the uttermost that cometh to God by him” (Hebrews 7, verse 25).

Now, *Degrees of Faith*. There are different degrees of faith: some are weak in faith, and others

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1 Complaisant (obsolete) – marked by an inclination to please or oblige or by courteous agreeability.

strong. The disciples prayed, Lord, “Increase our faith” (Luke 17, verse 5). Faith should grow as time passes. The trials of life are ordained to cause our faith to grow. Satan attacks our faith, but by God’s grace, we have the victory, and every victory strengthens our faith. Some attain full assurance of faith—this should be the aim of us all. “Give diligence to make your calling and election sure” (2 Peter 1, verse 10). Do not just take it for granted that you are saved. “Examine yourselves, whether ye be in the faith; prove your own selves” (2 Corinthians 13, verse 5).

Now, things pertaining to the *Shorter Catechism Definition*. As always, the *Westminster Shorter Catechism* gives an excellent definition: “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”—that’s the answer to Question #86. This is most helpful. Christ is the object of our faith. We receive and rest on him alone. He is offered to us in the gospel. Now, we know that faith is the gift of God, and that a man needs the Spirit to believe. Yet, the Scriptures invite and command all to believe in Jesus. “Whosoever believes will be saved.” The Scripture says, “Ho, everyone that thirsteth, come” (Isaiah 55, verse 1). Jesus says, “Come unto me, all ye that labour” (Matthew 11, verse 28). Paul wrote: “For whosoever shall call upon the name of the Lord shall be saved” (Romans 10, verse 13). John, at the end of his Revelation stated, “Whosoever will, let him take the water of life freely” (Revelation 22, verse 17).

*So, in Conclusion*, faith is not belief that we have been saved, but trusting Christ to be saved. It is not the belief that Christ died for you, but dependence upon Christ’s death for salvation. It is not faith that saves, but faith in Christ. It is not, strictly speaking, faith in Christ that saves, but Christ through faith. The saving power resides not in the action of faith, or the attitude of the believer, but in the nature of the object of faith, which is Christ. Faith is not a cheap decision. Too many evangelists present it as such. Faith and repentance are intimately linked, and there must be repentance along with faith. Christ must be accepted as both Savior and Lord. True saving faith is seen by its fruits. Amen.