

SYSTEMATIC THEOLOGY

Video Lecture Series

by Robert D. McCurley, ThM

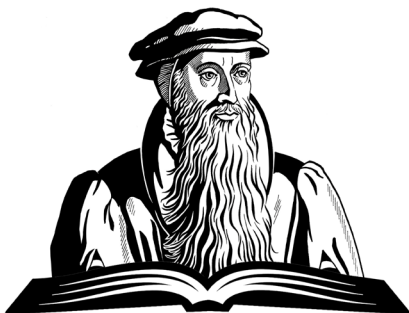
Module 5:

SOTERIOLOGY—

THE DOCTRINE OF SALVATION

Lecture 4

THE DOCTRINE OF SAVING FAITH



The John Knox Institute
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Module 5 ~ Lecture 4

The Doctrine of Saving Faith

Imagine coming into an empty room after a long day of very hard work. You are exhausted, your feet and back ache, and your legs are weary. You are eager to sit down and rest. In the room, you see a chair. You approach it, look around it, and study its structure and features. Someone comes into the room and tells you that it is very sturdy—one of the best, made by a top manufacturer. As you look at it closely, you can see that it is well built. You now have a knowledge that the chair can hold your weight, in fact, you affirm the testimonies about its qualities, and you're led to be fully convinced that the chair can provide a safe and comfortable place to sit and rest your body. Finally, you plop down and nestle into the chair.

Well, this provides a simple illustration of the nature of saving faith. Faith includes a knowledge of the gospel—you cannot believe in something you know nothing about. The truth of Christ crucified comes to us through the Scriptures. But faith is more than mere knowledge. We also must be led to affirm the truthfulness and reliability of Christ's ability to save sinners such as ourselves. But faith is still more. True saving faith leads the sinner to putting the full weight of their soul in Christ's person and work. They must actually receive and rest in Christ, and Christ alone, depending entirely upon him to save their souls. They must personally apply the gospel to themselves, and actually put their whole trust in the Redeemer.

This series of lectures in this fifth module, or course, on Systematic Theology is devoted to the doctrine of Salvation. The purpose is to explore what the Bible teaches about how the Spirit applies the redemption of Christ to the individual soul of the believer. In the previous lecture, we considered the doctrines of Effectual Calling and Regeneration, which form the beginning of the application of salvation to the elect. In the remainder of this module, we are exploring the other individual components of what the application of salvation includes. So in this present lecture, we will consider the doctrine of Saving Faith. This is an important and indispensable truth regarding the way in which an individual believer comes into the full orbit of free grace and the saving mercies of the Lord Jesus Christ. Effectual Calling and Regeneration come first, followed by Saving Faith. And so we'll begin, as is usual in our series of lectures, by considering this doctrine from a passage of Scripture, to open up our consideration of the doctrine of Saving Faith.

We read, in Ephesians 2, verses 8 to 10, "For by grace are ye saved through faith; and that not of yourselves: it is the gift of God: not of works, lest any man should boast. For we are his workmanship, created in Christ Jesus unto good works, which God hath before ordained that we should walk in them." In Ephesians 2, Paul is describing how the believers in Ephesus came to salvation in Christ. He begins, in verse 1, with Regeneration, which we considered in the last lecture. He

says, “And you hath he quickened, who were dead in trespasses and sins.” God brought the dead to life. In verses 1, 2, and 3, he describes their former life that was characterized by deadness (as you saw in verse 1), by disobedience (in verse 2), and the fact that they were under the sentence of damnation—they were children of wrath (as you read in verse 3). But then you come—after all of that very heavy, very dark, bad news—you come in verse 4 to this words, “But God.” “But God, who is rich in mercy, for his great love wherewith he loved us,” and then Paul goes on to describe the riches of God’s grace in salvation. He shows those riches of grace in the words of the passage that we’re considering, by saying, “For by grace are ye saved.” So grace is God giving unmerited favor to a sinner. It’s not that we bring things to God, but rather, in the gospel, it is what God brings to us. And that is received by us, as the passage says, “through faith.” So faith is the instrument by which sinners lay hold of Christ, and receive the benefits of his saving work. And this faith is indispensable to salvation. You may remember the words from Hebrews 11, verse 6: “But without faith it is impossible to please him: for he that cometh to God must believe that he is, and that he is a rewarder of them that diligently seek him.” You’ll also notice that faith is “not of yourselves,” he says, “it is the gift of God.” Why is that? Because dead men can’t see, or hear, or respond. The natural man cannot believe or exercise faith on his own. So just as God regenerates, so he also supplies faith—it is a gift. Therefore, faith too is by God’s grace. You’ll also notice that faith is contrasted to human works, or merit, or deeds. You have these two things are set in antithesis to one another. Why? Because faith is doing what we described earlier. Faith is receiving what is provided in the Lord Jesus Christ, and it’s not bringing anything to the table—it’s receiving what the Lord gives. Whereas works is in the opposite direction. Works are the way in which a person tries to earn favor with the Lord—to contribute something in order to get something from God.

Well, because faith only receives and does not contribute, there is no room for any credit or boasting from man. All of the glory goes to God. You also see that, though faith unites the sinner to Christ, thus receiving all in him and through him, without our works, nevertheless, true saving faith is not fruitless. God re-creates the believer, so that good works flow from faith, by God’s grace. Again, God is the source of this fruitfulness. The believer is God’s workmanship. So while we’re justified by faith alone, it is never a faith that stands alone—it bears fruit, to God’s glory. Well, this introduces us to the doctrine of Saving Faith. In the remainder of this lecture, we’ll explore what the Scriptures teach us about the place of faith within the doctrines of Salvation.

Secondly, we’ll consider a doctrinal exposition of saving faith. We’ll be referring to the *Westminster Confession of Faith* at various points in this lecture, but we begin with a definition of the nature of faith. In *Westminster Confession of Faith*, chapter 11, paragraph 1, it speaks of the believer “receiving and resting” on Christ “and his righteousness by faith, which faith they have not of themselves; it is the gift of God.” And then, in chapter 14, paragraph 2, it says, “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.”

Well, where does faith, therefore, fit within the broader theological context? Well, first, we need to place it within the order of salvation. As we saw in the last lecture, faith comes after regeneration. This is the primary difference between the error of Arminianism, and the Biblical doctrines of Calvinism. Unregenerate man is dead, blind, ignorant, and unable to seek after God, or do any good, as Romans 3, verse 10 and following, teaches. That includes the inability to exercise saving faith. God must first give us a new heart, and make us capable of believing, and then he gives us the gift of faith.

We also see that faith comes before, or precedes justification. We’ll be considering that in a

later lecture. But faith is the instrument, or means, by which the believer appropriates, or receives, justification. Paul emphasizes this in his epistles, emphasizing that the believer is justified by faith alone. Faith also precedes and continues to be exercised through the work of the Spirit in sanctification. And then lastly, in heaven, of course, faith gives way to sight. Now, the believer sees by faith. “We walk by faith, not by sight.” But in glory, he will see clearly, with resurrected eyes, no longer by faith, as in a glass darkly, as 1 Corinthians 13 says.

But we should also consider faith more specifically in relationship to repentance. We’ll be considering repentance in the next lecture. But these two have to be held together—faith and repentance. They comprise, together, what we call conversion. Conversion is a transformation within the life of the believer. It is, negatively, turning from sin, and forsaking our old sinful self; and it is, positively, turning to embrace the Lord Jesus Christ, and new life. But how do faith and repentance relate to each other? Well, in one sense, they’re two sides of one coin. They’re inseparably connected. We believe penitently, and we repent believingly. But they must also be distinguished. For example, the believer is justified by faith alone—not justified by repentance. Though they appear, in our experience, together, they’re different concepts. We must believe that God is a loving Father, with a forgiving disposition, and ready to receive us, before we’ll turn from sin to him. Seeing his compassion and love leads us to find him attractive, and to find our sin repulsive. Unlike regeneration, conversion, or faith and repentance, takes place in the consciousness of man. He’s active and aware, rather than passive. The Bible demonstrates a diversity of experiences in conversion, between different people. It can be a dramatic crisis in the life of an individual, like with the Apostle Paul. Or, it can be a more quiet activity that may be more difficult to pinpoint to a precise time. But in both cases, the fruit will be evident in both.

Well, having considered the theological context, we can turn to considering the characteristics of saving faith more particularly. *Westminster Shorter Catechism*, question 86, supplies us with a definition. It says, “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.” We see that the object of saving faith is the person and work of Jesus Christ. Faith is looking to the Lord Jesus Christ. We also see that the warrant of saving faith is the universal invitation of the unfailing promises of the gospel. We have warrant to lay hold of Christ because of the promises that come to us. We see that the source of saving faith is God. It does not originate in man, or in his native abilities, as we saw in Ephesians 2, verse 8: “For by grace are ye saved through faith; and that *not* of yourselves: it is the gift of God.” So faith is a gift of God’s grace, purchased by Christ for the elect. Christ secures all of our salvation, including faith. So we must be, in the words of Hebrews 12, verse 2: “Looking unto Jesus” who is “the author and finisher of our faith.”

Faith does remain, however, an act of man. God gives faith to us as a gift, and yet we do the believing. God does not believe for us. The exercise of faith is seeing our spiritual bankruptcy, and relying on Christ alone to save us. The Bible describes it as seeing, as tasting, as hearing, as clinging to Christ, and many other similar pictures. The effects of saving faith are justification, and peace with God, love, communion with God, union with Christ, and so on.

Well, to narrow the scope even further, Reformed theologians speak of the threefold aspect of saving faith—it consists of three components. The first is knowledge. There must first be comprehension of the actual content of the gospel, and the promises of God. You have to know something, in order to believe it. The second is assent. So one must acknowledge, comprehend, and approve the truthfulness, validity, and relevance of the facts of the gospel. And then thirdly, there is trust. Saving faith goes beyond just the intellectual exercise of knowledge and assent, to appropriating

Christ in the gospel. This is the volitional—engaging our will—the volitional engagement of saving apprehension of the person of Christ. Because, after all, even the demons have an intellectual knowledge, without trust, as we see in James, chapter 2, verse 19. A sinner must fully receive Christ, as his all in all. *Westminster Larger Catechism*, question 72, brings this out, when it says, “Justifying faith is a saving grace . . .”—and it goes on—“whereby he . . . not only assenteth to the truth of the promise of the gospel, but receiveth and resteth upon Christ and his righteousness.” So not just knowledge and assent. It includes trust as well. You put these things together, and you can remember the opening introduction with regards to the chair—knowing something, affirming it, but then ultimately putting the weight of your body onto the chair. So with regards to knowledge, we learn that Christ died for sinners. And then there’s assent—we come to be able to say “It is true that Christ died for sinners like me. But then trust is saying, “I am a sinner that is receiving Christ and depending entirely on his saving atonement for my salvation.” All three—knowledge, assent, and trust—comprise faith.

Next, we can think about the means of grace, and their relationship to faith. So in *Westminster Confession*, chapter 14, paragraph 1, it says, “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”—listen—“and is ordinarily wrought by the ministry of the word: by which also, and by the administration of the sacraments, and prayer, it is increased and strengthened.” So the Lord gives means—instruments through which he works faith in us. And that is, first and foremost, the word of God. The word of God comes to us. And so, in Romans 10, verse 17, it says, “So then faith *cometh* by hearing, and hearing by the word of God.” People are brought to saving faith through the ministry of the word. Paul describes Timothy’s experience, in 2 Timothy 3, verse 15; he says, “And that from a child thou hast known the holy scriptures, which are able to make thee wise unto salvation through faith which is in Christ Jesus.” His grandmother and his mother had taught him the Scriptures since his infancy, and that was the means that the Lord used to bring him to faith. This is true even for the believer after their conversion. We continue to grow in faith through the ministry of the word. Remember Jesus, in his prayer, in John 17, verse 17, prays, “Sanctify them by thy truth: thy word is truth.” So that growth in Christian maturity, which includes the growing in faith, comes through the truth of God’s word.

Now in addition to the word of God, the sacraments are also a means of enabling the believer to grow in faith. Think, for example, of the Lord’s Supper. We’re told there that we have communion with Christ in the Lord’s Supper, and that we feed upon Christ. How? How do we feed? What is that spiritual eating? It’s faith—we feed upon him by faith. It’s the exercise of faith in the soul that is receiving communion, and benefiting from Christ’s presence in the Supper. The sacraments will be covered in more detail in a future module.

Next, we should think about the degrees of faith. Turning back to *Westminster Confession*, chapter 14, paragraph 3, it says, “This faith is different in degrees, weak or strong; may be often and many ways assailed and weakened, but gets the victory; growing up in many to the attainment of a full assurance through Christ, who is both the author and finisher of our faith.” And this matches what we find in the Bible. The Bible will speak about weak faith, small faith, little faith. It also speaks about strong faith, and great faith. There are various degrees of faith, so that even God’s people, the true, true converted sinner has to pray in the words of what we read in the gospels, “I believe; help thou mine unbelief.” Or you think of the disciples turning to the Lord, and saying, Lord, “increase our faith.” So there are various degrees, and faith grows, it grows up into maturity. This will be relevant when we get into the practical section of this lecture.

Next, we also have to say something about what the Bible teaches regarding counterfeit faith—false faith; fake faith. There are counterfeit types of faith. So, for example, the Bible speaks how there can be temporary or false conversions, which prove not to be true or genuine. You’ll see this in the Book of Acts, with Simon the sorcerer, in Acts 8. We read about it in various other places. Let me highlight just a few forms of false, or counterfeit, faith. There’s what we call historical faith. And this is a mere acceptance of the facts of Scripture, apart from any spiritual effect. So a person can know the Bible, and affirm that the Bible is God’s word, without actually coming to trust in the Lord Jesus Christ. The Bible speaks, secondly, about temporary faith, where there’s a partial apprehension of the truth of God, which then dissipates into unbelief. You think, for example, of Jesus’ parable of the seed that fell on stony ground. At first, it sprung up quickly, and there was joy. And at the beginning, it all looked good. But the problem was it wasn’t rooted. There were no roots in the plant, so it withered and died in the heat of the sun. Now a person can have what looks like initially something of faith, but not actually have the root of the matter in them. And then there’s also an empty, or dead, faith. So, a person can have a profession of attachment to Christ, which has external conformity in their lifestyle, and so on, but falls short of the internal reality. In *Westminster Confession of Faith*, chapter 11, paragraph 2, it says, “Faith, thus receiving and resting on Christ and his righteousness, is the alone instrument of justification; yet is it not alone in the person justified, but is ever accompanied with all other saving graces, and is no dead faith, but worketh by love.” So dead faith doesn’t have fruit that is coming from it—true, spiritual fruit that the Bible describes for us.

And that brings us then to the fruit of faith. In *Westminster Confession*, chapter 14, paragraph 2, it says, “By this faith, a Christian believeth to be true whatsoever is revealed in the word, for the authority of God himself speaking therein; and acteth differently upon that which each particular 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.” So there’s fruit that will be borne, where there’s true saving faith. And the Confession says it includes the fruit of obedience. So not only hearing the word, but heeding the word. At the end of the Sermon on the Mount, in Matthew 7, Jesus describes two different scenarios—those who build their house upon the sand, and the storms come, it collapses; those who build their house upon the rock, which endure all of the winds and the rain. And he makes the point that those who are building upon the rock are those who both hear and do the word. Similar to James 1, verse 22, where it says, “Be ye doers of the word, and not hearers only, deceiving your own selves.” And so there has to be this fruit of an obedient life, of walking in love for the Lord and his ways. It also speaks about believing, not only the promises which are found in the gospel, but believing the threatenings as well. We have to affirm those are true, and we need to respond in faith to those warnings that God gives us. Faith also has the fruit of submission to the Lord and to his word. So we’re trusting him and coming under all of his dealings with us, acquiescing to his sovereign will in our life. That’s the exercise of faith. In 1 Peter 5, verse 7, it says, “Casting all your care upon him, for he careth for you.” Think back to the threefold aspect of faith. This is described in the believer, of course. They know that the Lord cares for them, more than they care for themselves. They affirm and assent that that is true. But it leads them to trusting him, to actually casting all of their care upon him.

Well, thirdly, we need to consider this doctrine polemically, and we’ll note a few things here. First of all, the relationship of faith and works. And this will come out even more in the lecture on Justification. Faith and works—faith is receiving, works is attempting to give something to God. Works is an attempt to earn, whereas faith is a gift that the Lord gives to his people. Faith doesn’t

contribute anything—it receives everything from Christ, thus, magnifying God’s grace. In Romans 4, verse 16, it says, “Therefore it is of faith, that it might be [by] grace.” He’s teaching that we are not saved by our own good deeds, we’re saved by receiving and resting on the Lord Jesus Christ, and that magnifies God’s grace. Ephesians 2, verse 9: It is “not of works, lest any man should boast.” All comes from God, and therefore, all glory must go to God.

Secondly, faith is never a blind leap in the dark. You know, the world often portrays faith as being ignorant, and irrational, and just merely wishing that something would be true. That’s not Biblical faith. It involves assured conviction. Hebrews 11, verse 1: It “is the substance of things hoped for, the evidence of things not seen.” Faith is exercised only when it is satisfied with the reliability of the object. So faith is the most credible and cogent thing we can do. We believe the word of God, which is true, and we receive and rest upon Christ, who is the Savior, as he is offered in the gospel. Faith is not the opposite of reason. It is the most intelligent exercise of the soul, in response to God.

Thirdly, we can circle back to this idea of those who would teach that faith is merely a knowledge and an assent to the truth, without trust. So there are those who will say, “Oh, you just need to believe, affirm that the gospel is true—Jesus died for sinners, I’m a sinner, therefore Jesus died for me,” and so on. But men can have a general conviction of the truthfulness of the Christian religion. They may affirm the Bible and its promises as the word of God. That’s not the same as saving faith. It must be faith in Christ that saves us, where we’re putting the whole weight of our confidence and souls on all that Christ is, and all that he has accomplished.

We can now draw some practical application from this doctrine for ourselves. First of all, it is not the amount of faith that saves. It is true saving faith that appropriates all that is found in Christ. You may ask yourself the question, “Why is this important? Why do we need this distinction?” Well, the reason is because even the smallest amount of true faith unites the sinner to Christ. And this can be helpful pastorally with weak lambs who are struggling with a sense of the inadequacy of their faith, and so on. And it reinforces the fact that it’s the sincerity of true faith that actually unites the sinner to Christ, not the amount of faith. Now having said that, we of course recognize that where there is more faith, there will be more comfort and assurance, and all that comes with that, and so we desire to have more faith for those reasons.

And that brings us, secondly, to the increase of our faith. Remember the words of the disciples to the Lord Jesus Christ, Lord, “Increase our faith.” There’s a need to grow in faith. Well, how to we do that? You’ll remember that it says that faith comes by hearing, and hearing by the word of the Lord. And so, first of all, we need to be saturated in the word. No one’s going to grow in faith who’s neglecting their Bibles. We need to be immersed in all that the Scripture says. But even more than that, the increase of faith comes through the increase of the sight and knowledge of God in Christ. This is why Paul speaks about growing in grace and in the knowledge of the Lord Jesus Christ. The emphasis falls on the object of faith. We have faith in a great God, so great faith is actually just faith that is laying hold of a great God. And this matures as it develops into deeper, sweeter, greater, more expansive faith. And so, in order to grow in faith, to increase in faith, we need to be opening our Bibles, and reading them in copious amounts, and looking, and searching, and digging, and praying that the Lord would more and more show us himself and his glory in the face of the Lord Jesus Christ, that our faith might be drawn out toward him.

Thirdly, we need to underscore the importance of fruit—so, the fruit of faith. Given the reality of counterfeit faith, which we discussed earlier, self-examination is necessary. Second Corinthians 13, verse 5, says, “Examine yourselves, whether ye be in the faith; prove”—or test—“your own

selves. Know ye not your own selves, how that Jesus Christ is in you, except ye be reprobates?" You'll see the same call to self-examination, for example, in 1 Corinthians, chapter 11. It's one of the components to preparation for the Lord's Supper. We're not to come to the Lord's Supper without first engaging in self-examination. And really, we're asking ourselves two questions. First of all, whether there is faith or not—whether there's true saving faith or not, in our souls. And then secondly, what are the degrees of faith that are found there. So in self-examination, we uncover, through the lens of Scripture, weaknesses, and sins, and shortcomings, areas of unbelief and so on, that we're to be bringing to the Lord. And this indispensable component of the Christian life, self-examination, is something we sing about. We sing about it in Psalm 26, verse 2. We sing about it in Psalm 139, verse 23, and so on. So we're asking whether we have saving faith, and the degrees of faith.

The fruit of faith relates to things like obedience. "Bring forth fruit meet for repentance," John the Baptist said. There should be the evidence of an obedient heart and life. They will include love for Christ—that's a fruit; love for the word, love for the Sabbath day, love for God's law, love for the brethren, and so on. These are the fruits of faith. It would include being joined with gospel repentance, and things like the fruit of hope and joy. There is joy in believing, as the Bible tells us. So these are fruits. We're to be cultivating this gospel fruitfulness, in the exercise of saving faith.

Well, in conclusion, in this lecture, we have considered an introduction to what the Bible teaches about Saving Faith. Saving conversion, we've learned, consists of faith and repentance. So in the next lecture, we will consider together, with the Lord's help, the doctrine of Repentance.