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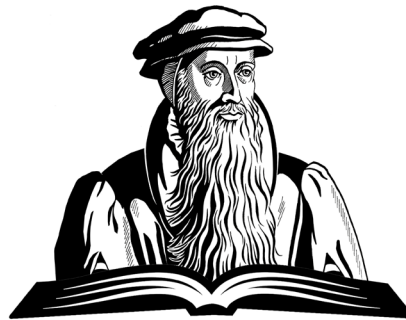
VIDEO LECTURE SERIES

*by Rev. Jonathan Mattull*

Lecture #44

**Escaping God's Wrath and  
Curse: Saving Faith**

*Catechism Questions 85 and 86*



**The John Knox Institute**  
of Higher Education

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*Entrusting our Reformed Inheritance to the Church Worldwide*

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# *The Shorter CATECHISM*

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*by Rev. Jonathan Mattull*

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# *The Shorter CATECHISM*

## VIDEO LECTURE SERIES

by Rev. Jonathan Mattull

### Lecture #44

## Escaping God's Wrath and Curse: Saving Faith

**Question 85:** *What doth God require of us, that we may escape his wrath and curse due to us for sin?*

**Answer:** *To escape the wrath and curse of God due to us for sin, God requireth of us faith in Jesus Christ, repentance unto life, with the diligent use of all the outward means whereby Christ communicateth to us the benefits of redemption.*

**Question 86:** *What is faith in Jesus Christ?*

**Answer:** *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.*

In the last lesson, we were reminded of how we sin, and what each of our sins deserves. The reality of hell, God's just punishment against sinners, is a most sobering truth. God must necessarily punish sin. He is good and just and will tolerate no infraction of his good, and holy, and just law. However, as we've already seen in our study of the *Catechism*, and as the Bible clearly teaches, there is the blessed truth that God saves sinners. We've already considered this to some extent, of course, that God has sent his Son, Jesus Christ, and Jesus Christ is the one who's made payment for the sins of his people.

So our lesson today considers what God requires of us to escape his wrath and curse. In our lesson, we'll look at two Questions, #85 and #86. Question #85 highlights the next three Questions that follow, so we'll only briefly comment on it, as it's setting up for these other three Questions. For the majority of our lesson, we'll look at Question #86.

So Question #85 asks, "What doth God require of us, that we may escape his wrath and curse due to us for sin?" Simply remember that the wrath and curse that would come upon us is what we deserve—that's due to us. Well, the Answer, "To escape the wrath and curse of God due to us for sin, God requireth of us faith in Jesus Christ, repentance unto life, with the diligent use of all the outward means whereby Christ communicateth to us the benefits of redemption." Now there's a lot in this Answer, but remember, this is highlighting three following Questions, one of which, we'll consider in this lesson. This gives us, in some sense, a preview of what's coming in Questions

#86, #87, and #88. Question #86, which we'll consider here, explains what faith in Jesus Christ is. Question #87 explains what repentance unto life is. And Question #88 identifies the outward means whereby Christ communicates to us the benefits of redemption—the means of grace.

So, we'll look at those in turn, but before we go on to the next Question, simply notice the following two points from this Question. First, God has graciously appointed a way of escape from the wrath and curse we deserve for our sin. This is a great testimony of his grace and kindness. There is no obligation for him to do so. It is graciously given. Praise God that he has so made a way.

Second, notice that the way of escape includes “faith in Jesus Christ, repentance unto life, and the diligent use of the means of grace.” Now, as noted, we'll take up each of these in our next few lessons. But simply note that these are not things we do in order to deserve salvation. It's not that faith then purchases, or repentance purchases, or the diligent use of the means purchases God's grace. Christ has done everything in order to earn salvation for his people. These three things—faith, repentance, and the diligent use of the means—are the gracious way God provides Christ to us, and applies to us his salvation, as we'll see. So remember, these are not three ways of earning salvation, but rather, three way in which we receive salvation.

So Question #86, “What is faith in Jesus Christ?”—“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.” Well, this is a beautiful and simple statement of the Bible's teaching on saving faith. We'll consider it in this lesson, but for now notice how saving faith not only focuses on Jesus Christ, but it receives and rest upon him alone for salvation. Peter says, in the book of Acts, that “There is none other name...given among men, whereby we must be saved” (Acts 4:12). There's no other Savior. So it's not Jesus Christ plus the saints, or Mary, or the Pope, or others; it is Jesus Christ alone who saves. Oh, that God then would give us this faith which receives and rests upon him alone for salvation.

So for this lesson, we'll look at three main points: firstly, *The Source of Saving Faith*; secondly, *The Act of Saving Faith*; and third, *The Warrant for Saving Faith*.

So first, *The Source of Saving Faith*. The *Catechism* notes that “Faith in Jesus Christ is a *saving* grace.” Well, in general, a “grace” is a gift. In fact, you can find the word in the Greek translated that way. It is, in other words, something unearned. Not that we need to go too deeply into this; you can simply note that faith in Jesus Christ is a gift, a gift of God. No one has ever earned it by their prayers, by their sighing, by their tears, or works, or diligence, or reforming. Saving faith is freely given by God. Nothing we do can qualify us for it. This is what the Bible tells us. A passage you should memorize, if you've not yet memorized it, is Ephesians 2, from verse 8 through verse 10. In fact, the whole of Ephesians 2 would be well worth your memorizing. But notice particularly verses 8 and 9. Paul writes, “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.” Notice, all of it—grace, salvation, faith—is the gift of God. It's not at all of our works. It's not by anything we've done. Whenever one believes in Jesus Christ, it is, as Christ said to Peter, in Matthew 16, verse 17, “Blessed art thou...for flesh and blood hath not revealed it unto thee, but my Father which is in heaven.” The knowledge and trust is given freely by God from heaven. It's nothing that we can work out on our own. It's not something we can qualify ourselves for.

But it not just any kind of gift. God gives many gifts. He gives earthly gifts, even to the wicked and the most sinful. Christ reminds his disciples in the Sermon on the Mount that we're to love our enemies as well as our friends. Why? So that we would be like our Father in heaven who gives good things even to his enemies. He causes the rain to fall, not only upon the fields of the

righteous but of the wicked. God gives many gifts—physical and temporal gifts. He gives life, health, food, water. He gives gifts that address spiritual things, and yet which aren't saving. For instance, in 1 Samuel, chapter 10, verse 11, we find that King Saul prophesied. That was a great gift—a supernatural gift even. He exercised the gift that God gave him. However, Saul was not a converted man. Just as Judas Iscariot, one of the twelve apostles, exercised apostolic gifts, and yet he was not a converted man. Many people today are given many gifts from God, even religious gifts, even gifts that are of the true religion. For instance, they have the Bible. They learn about Jesus. They learn about their sins. They learn about the way of salvation. They have the privilege of pastor and elders and others that care for them and teach them the way of truth. All of these are freely given gifts, however, they are not, in and of themselves, saving. One may know about the Bible, one may know about Jesus Christ, and about the way of salvation, all of which are rich gifts, and yet they may not be saved. Indeed, the demons, as James tells us in his epistle, know many truths about God, and even tremble, but they're not saved.

Faith in Jesus Christ, however, is a saving grace. In other words, it's a gift from God that saves. When one truly has faith in Jesus Christ, they have a saving gift from God. Of course, we're thankful for all the temporal gifts we receive—food for our bodies, and rest, and we're thankful for friends and family. All of these things are good gifts. We're thankful for our churches, and for our ministers, which are great blessings to us. But this gift is a gift that saves. When God gives saving faith, he gives a gift that saves. And so you can see for a moment that if we have every other kind of gift, but not this saving gift, this saving grace, oh, in the end, we'll find ourselves to be truly poor. Or we can say the other is true as well. If we have no other gift but a saving gift, saving faith, then we will find on the last day that we are, of all men, the richest there is, because we have salvation in Christ. So, the source of this gift, this faith, is God freely giving it to us, not for anything done by us or accomplished by us, but freely given.

Well second, *The Act of Saving Faith*. What is it that that faith does? The *Catechism* tells us that when one has saving faith, he receives and rests upon Christ alone for salvation. This is a very important expression of a very important truth. It is the essence, the nature, of what saving faith does. Saving faith doesn't bring anything to Christ, except for a sinner. And so, we don't clean ourselves up first, but rather, we cast ourselves, with our sins, upon Christ who saves us. True and saving faith will understand many things. It knows about sin and salvation. It understands that Jesus Christ is the Savior of sinners. True and saving faith has knowledge. And so, true and saving faith is instructed—it's taught. The Bible is given to us. We listen to sermons. We read the Bible. We read good books. All of this is informing us.

However, saving faith has more than true knowledge. It includes it, but it has more. True and saving faith will also agree with what the Bible says about Jesus Christ and the way of salvation. It will agree that Jesus Christ is the eternal Son of God incarnate. It will agree that Jesus is the Savior of sinners. It will agree that Jesus died on the cross, that he was buried, that he remained under the power of death for three days; that he rose again; that he ascended into heaven; and that he's seated at the right hand of the Father in glory; and that he will come again in glory to judge the living and the dead on the last day. All of this, saving faith will agree with. It will even agree that Jesus will save any and all who call upon him. And so it agrees with those things.

But it does more than agree with them, because true and saving faith also trusts in Jesus Christ personally. This is what makes faith *saving* faith. You'll become familiar with these categories in other occasions as you learn, but there is what's called a "historical faith," which merely agrees with the truths that are taught. But saving faith does not only agree with the truths that are taught,



saving faith trusts in that truth personally, embraces it, rests, and receives it, as the *Catechism* says. The *Catechism* says that faith in Jesus Christ receives and rests upon him alone for salvation. In other words, saving faith not only knows that Jesus is the Savior of sinners, it not only agrees that Jesus is the Savior of sinners, it not only agrees that Jesus would save me, but saving faith is that whereby the sinner trusts Jesus as his own Savior. In essence, it takes him, and says, “Save me.”

Notice, it looks only to Jesus Christ. It receives and rests upon him alone—not the saints, not himself, not anyone else, but Jesus Christ. Notice this idea in Romans 10, verses 13 and 14. Paul writes, “For whosoever shall call upon the name of the Lord shall be saved. How then shall they call on him in whom they have not believed? and how shall they believe in him of whom they have not heard? and how shall they hear without a preacher?” Notice, whosoever calls upon the name of the Lord shall be saved. Paul, as you can see in earlier verses in Romans 10, indicated that this has to do particularly with Jesus Christ alone, so whoever calls upon Jesus Christ. And this word “calling” means “earnestly beseeching,” “requesting,” “crying out to.” Whoever asks him. Whosoever calls upon him, that is, asks him, trust him to do so, Jesus Christ will save that one. What a blessed truth that is!

It may be that you’re sitting there now listening or viewing this lecture, and you need to hear this quite pointedly. That which saves us is Christ. He saves us. He saves us as we call upon him. And if you’ve not called upon him, here is the Lord, as it were, reaching out to you and saying, Call upon him, ask him, rely upon him, trust him to save you. He will.

Well, notice, as the verses state, in order to call on Jesus, that is, to trust him, to receive and rest upon him, they must believe in him. Now, sometimes this word means receiving and resting upon him. But here, it means they must acknowledge him, or agree that he is the Savior. In other words, in order to trust in the Savior, we must not only know who the Savior is, but agree he is the Savior. And in order to agree that he is the Savior, they must have heard about him, that is, to learn about him, which Paul then says therefore there’s a need for the preacher. What a blessed provision it is that there are preachers in our lives who preach to us Jesus Christ, for their holding forth Jesus Christ, the only way of salvation!

So we can see these three necessities of saving faith. There must be knowledge—knowing who the Savior is. There must be agreement, agreeing that he is the Savior. But there also must be trust—relying upon him alone. In other words, though we will pray, though we may have tears, though we may have sharp conviction, it’s not technically the form of our words, it’s not technically the tears from our eyes, it’s not the depth or the detail of our conviction. It is trusting in Jesus Christ. That is saving faith. And when we rely upon him, the blessed news is, we are saved.

Well, thirdly, *The Warrant for Saving Faith*. When we speak of a warrant for something, we’re speaking of the authorization, or the basis, or the grounds for doing something. It’s answering the question, “What right do you have to do this?” Well, we can ask, “What right does any sinner have to believe upon Jesus Christ?” The *Catechism* presents this warrant very clearly, beautifully, and faithfully in accord with Scripture. Notice, “We receive and rest upon him alone for salvation, as he is offered to us in the gospel.” Well, the gospel is the good news of Jesus Christ, the Savior for sinners. In other words, the warrant we have to believe upon Jesus Christ as our own Savior is the offer of the gospel.

Let’s be clear as to what the warrant is not. First, the warrant is not the degree of our conviction. We agree with the fact that God will convict the sinner in order that they would see their need for Christ. But it’s not the duration of the conviction, or the depth of the conviction that is the warrant for us to believe. Rather, it’s that God is holding Christ out to us, and says, “Believe on him.” So

whether our conviction is deep, or not so deep; whether it's been for many years, or for only an hour, the warrant is not about our conviction. The right we have to believe upon Jesus Christ is that God says, "Believe upon him and you'll be saved."

Well, second, the warrant is not a feeling within our soul. There will be many feelings when one is brought to faith. There will be shame over sin, and conviction of transgression. There will be wonder at the riches held forth. All of these things will be there to various degrees. But none of those feelings within us is a right we have to believe upon Jesus Christ. We don't come to God and say, "Well, I feel great conviction, therefore." But rather, we say, "Because you hold Christ out to me, I receive him." The warrant is not feelings within ourselves, however real and deep, or little those feelings may be.

And third, the warrant is not an outward sign that occurs in the stars or the events of our day. Sometimes people have thought, Well, if God would save me, maybe he'll give me a sign—a bird will fly by my window, or someone will call out my name. The warrant we have, the right we have to believe upon is that the Bible calls us to believe upon and holds Christ forth to us, and says, "Believe upon Jesus Christ and thou shalt be saved."

Well fourth, the warrant is not how long we've been seeking God. It may be that we've been a deep and long season of conviction, and we have been striving, and reading the Bible, increasing our reading, praying, increasing our prayers, attending church; every time the doors open, we're there to hear. We're reading the best of books. We're talking with others. We're examining our lives, and we're trying with the best of our ability to cut off certain flagrant sins. And yet none of that gives us the right to believe upon Jesus Christ. The warrant is that God holds Christ out to us, and says, "Believe upon him and thou shalt be saved."

Well, we could go on, however, I trust you see and understand the point. The warrant, or the right we have to trust in Jesus Christ is not about what takes place in us. It's not about discovering we're elect. It's not about discovering signs that we're elect. None of that is the right or warrant. The right we have to trust in Jesus Christ right now is that he offers himself to us as the Savior who will save us, as he would save sinners. You see how fully he is offered to us throughout the Bible. I can't give you every reference to the promises and offer of Christ to sinners, but notice just a few, so you can see this quite clearly. And as you do, listen for what is held forth, and what the cost is to us.

In Isaiah 55, verses 1 and 2, God says, "Ho, every one that thirsteth, come ye to the waters, and he that hath no money; come ye, buy, and eat; yea, come, buy wine and milk, without money and without price. Wherefore do ye spend money for that which is not bread? And your labour for that which satisfieth not? hearken diligently unto me, and eat ye that which is good, and let your soul delight itself in fatness." No money, no price, and yet the richest of blessings.

Matthew 11, verses 28 through 30, Jesus says, "Come unto me, all ye that labour and are heavy laden, and I will give you rest. Take my yoke upon you, and learn of me; for I am meek and lowly in heart: and ye shall find rest unto your souls. For my yoke is easy, and my burden is light." Those who are working, and worn out, heavily laden, are not to say, "Look at all I am doing." They're simply to come to Christ and he will save them.

John 4, verse 13 and 14, where Christ is speaking to the woman at the well, "Jesus answered and said unto her, Whosoever drinketh of this water shall thirst again: but whosoever drinketh of the water that I shall give him shall never thirst; but the water that I shall give him shall be in him a well of water springing up into everlasting life." Notice: "Whosoever" will drink of the water that I shall give—shall have what? Everlasting life.

Revelation 3, verse 20, as Christ is reproofing a self-righteous church, he says, “Behold, I stand at the door, and knock: if any man hear my voice, and open the door, I will come in to him, and will sup with him, and he with me.” What a blessing! If any man hears my voice and opens the door, I will come in.

Revelation 22, verse 17, the very last chapter of the Bible, and almost the last verse of the Bible, and Jesus is speaking, and he tells us, “And the Spirit and the bride say, Come. And let him that heareth say, Come. And let him that is athirst come. And whosoever will, let him take the water of life freely.” Oh, what a blessedness that God provides us here, that at the very corners of the Bible, he reminds us, “Whosoever will, let him take the water of life freely.”

Now do you see, God holds forth Jesus Christ and salvation to sinners freely. He says, “Come.” He says, “Look.” He says, “Take.” He says, “Drink.” He says, “Open.” With what price? By what qualification? With no money, without price. This, and this alone is the warrant each sinner has to take Jesus Christ. God holds him forth and says, “Take him.” Oh, what a blessing! Salvation is invaluable. There’s nothing we could ever do that would be able to trigger or qualify us to be now worthy of receiving it. Indeed, the only reason anyone may receive Jesus Christ is because God has offered him freely to us.

Well, there’s much more that could be said. But as we close, here a reason to praise the Lord, that though our sins demand justice, God provides Jesus Christ. And what a way of escape it is, because it’s Christ who pays justly the punishment due to us for sin. And to take hold of him, is to take hold of him who, in our stead then, has already paid the debt. What a blessed way of salvation it is, to take hold of Christ freely offered in the gospel. There’s no other way. If you’re looking any other way, within yourself, to other things outside of yourself, here’s the truth of the Bible. The only way of escape is by rejecting everything else, and resting upon Jesus Christ as he’s freely offered to us in the gospel.

It’s something you should ask yourself, “Do I have this faith?” Not merely, “Do I know what the Bible teaches, and do I agree with what the Bible teaches” but, “Am I resting upon Jesus alone for salvation?” And if you do have this faith, well then you can trace it all the way back to its source. You have this faith, not only because God offers Christ to you, which is a great blessing, but because God has given you the saving grace of saving faith. Therefore, praise his name.

Well, what happens if you don’t have it? Well, you ought to go to God, and cry out to him to teach you that you would know the way, to work within you so that you would agree with the way, but above all else, that he would give you that faith to call upon him. So don’t stop now or ever, calling upon him, looking to him. And in looking to him, cry out to Jesus Christ, and say, “Save me!” Oh, what a blessing to know the way. And may God add his blessing that each of us would take hold of that way as Christ is offered to us in the gospel.