

## The Doctrine of

# Saving Faith

**O**ur Lord Jesus Christ reconciled all men to God through His atoning work at the Cross. He, in Man's stead, fulfilled the demands of the divine Law and made satisfaction for the sins of the world. In Christ Jesus, therefore, God is gracious toward all sinners and absolves them from all guilt. This 'good news' (Gospel) God announces to the world through the means of grace, that is, through the Word and the Sacraments. He at the same time wills that all men should appropriate to themselves by faith the message of reconciliation (2 Cor 5:19-21; Acts 2:38; 10:42,43; 13:39; 16:31; 26:27-29). Those who refuse to believe this Gospel are lost, even though salvation has also been obtained for them (Mark 16:15,16; John 3:16,18,36; 2 Peter 2:1). For this reason we affirm that faith is necessary for *acquiring* salvation.

Saving faith may be defined as 'the reliance of the heart on the promises of grace set forth in the Gospel.' (F Pieper, *Christian Dogmatics*, Vol II, p. 426.) Thus saving faith is found only in a heart that says, 'I believe that Jesus Christ is my Lord, who has redeemed me from all sins, from death, and from the power of the devil, not with gold or silver, but with His holy, precious blood and with His innocent suffering and death.' Saving faith must necessarily include these three things: knowledge, assent, and confidence (trust). The Scriptures use these terms synonymously [words having identical meaning], sometimes ascribing salvation to knowledge (John 17:3; 2 Cor 4:6; Phil 3:8; Luke 1:77), sometimes to assent (1 John 5:1,5; 3:23), and sometimes to confidence (John 3:16,18,36). However, knowledge, assent, and confidence must not be thought of as three parts or successive stages of saving faith. Rather, each term presents from different angles, the same thing, the same Spirit-wrought faith. 'Knowledge without assent and assent without confidence is not that knowledge nor that assent which constitutes justifying faith' (F Pieper, *Christian Dogmatics*, Vol II, p. 430).

David Hollaz (1648-1713), a noted Lutheran pastor and theologian, put it well, 'Justifying faith is the receptive organ and, as it were, the hand of the poor sinner by which he applies and takes to himself, lays hold of, and possesses, those things which are proffered in the free promise of the Gospel. God, the supreme Monarch, extends from heaven the hand of grace, the grace obtained by the merit of Christ, and in it offers salvation. The sinner, in the abyss of misery, receives as a beggar in his hand of faith what is thus offered to him. The offer and the reception are correlatives [two things which rely on each other]. Therefore the hand of faith, which seizes and appropriates the offered treasure, corresponds to the hand of grace which offers the treasure of righteousness and salvation' (*Doctrinal Theology*, p. 420).

Our Lutheran fathers have stressed the fact that saving faith is 'active confidence'. On the basis of Scripture, they have taught that to believe means 'to desire grace', 'to seek Christ', 'to stretch out the hand toward Christ', 'to embrace Christ', 'to come to Christ', 'to approach Christ', 'to run toward Christ', 'to cleave to Christ', 'to hold to Christ', 'to join oneself to Christ', etc. (Isaiah 2:2,3; 55:5,6; John 6:44; 2 Cor 6:1; Col 2:6). Luther taught that the outstanding characteristic of true faith is the *personal* apprehension of divine grace. Faith must be able to say, 'Christ died for *me*.' This faith, wrought by the Holy Ghost, is distinguished from a mere historic faith or head knowledge of the facts of salvation. Saving faith is always active and personal. A denial of God's universal grace in Christ opposes such personal faith. If the Gospel excluded a single person from the grace of God and the name of this person was not recorded in the Scripture, no person could believe, on the basis of the Gospel, that God is gracious to him.

Saving faith is really nothing more than believing for oneself that which is already true. It is the 'Amen' to whatever the Word of God declares. But it is this 'Amen' that makes the Word effectual to us. Christ has indeed secured salvation for all men by His atonement. When one believes this truth for himself, he immediately comes into full *possession* of the divine pardon, life, and salvation which existed before he believed. In that very moment all the merits of Christ's suffering and death are imputed to him (Acts 16:31). For this reason the believer is also certain of his salvation, for saving faith is founded upon the Word of One who cannot lie nor deceive. It is God's will that all believers should be sure of their state of grace (Rom 5:1,2). If Christians entertain doubts concerning God's grace, such

doubts should be exposed as sinful and displeasing to God (John 8:46; Matt 14:31), and be removed by the preaching of the Gospel (John 8:31,32). Luther said,

‘A king gives you a castle; if you do not accept it, your refusal does not make the king a liar nor his gift void. You have cheated yourself; it is entirely your own fault; the king has certainly given you the castle’ (St L XIX: 946f).

It is well to remind the doubting, fearing Christian also of the fact that even the desire to be saved through Jesus Christ is already actual faith; for such a desire is never found in the natural, unregenerate heart (1 Cor 2:14), but is the gift of the Holy Spirit (Eph 1:19; Rom 8:23). The *Formula of Concord* rightly says (Thor Decl II, 14):

‘To all godly Christians who feel and experience in their hearts a small spark or longing for divine grace and eternal salvation this precious passage (Phil 2:13) is very comforting; for they know that God has kindled in their hearts this beginning of true godliness and that He will further strengthen and help them in their great weakness to persevere in the true faith unto the end.’

Chemnitz writes, ‘If faith is not mistaken in its object, but lays hold of it, be it ever so tremblingly, with ever so weak a confidence, with only the striving for and desiring of it, such faith is indeed small and weak, but nevertheless true faith’ (*Examen*, p 159ff).

A child of Israel may have sat in the Passover house with fear and trembling on the night that the Angel of Death passed over Egypt, but he still was as safe as one who sat confidently, for he had had enough faith to get behind the blood of the Passover lamb (Exodus 12). Naaman the Syrian may have had doubts while washing in the Jordan River seven times, but his leprosy was still removed as He conformed to the Word (2 Kings 5). It is important that we assign doubts to the old man in Adam, while faith belongs to our new man in Christ. We may *feel* both, but the old man’s doubts do not negate our new man’s faith.

Saving faith must also be equated with the internal witness of the Holy Spirit (1 John 5:9-10). The internal witness of the Holy Spirit is this blessed knowledge that the Word of God is true and cannot fail. This conviction is a precious gift of God and is indeed nothing other than faith. Pieper writes,

‘The inner witness of the Holy Spirit, in its first and proper sense, coincides, according to 1 John 5:9-10, with the Spirit-wrought faith in the written Word. It is present even when faith is not felt, but when the heart clings to the Word of Scripture, longs and reaches out for it with an inner yearning. Luther elaborates the point that the witness of the Spirit coincides with faith in the Word of Scripture thus: “We make no distinction between the Holy Ghost and faith, nor does He oppose faith; for He Himself is the certainty in the Word, who makes us certain of the Word, so that we do not doubt it, but without any doubt most certainly believe that it is just as God’s Word tells and reports it. But the Spirit is given to no one without and outside the Word; He is given only through the Word... Without the oral word the Holy Ghost does not operate.” (Erl 58, 163f)’ (F Pieper, *Christian Dogmatics*, Vol I, pp 313-315.)

Finally, justifying or saving faith deals only with the Christ *outside* of us, or the Christ *for* us. In other words, faith does not look at itself, but rather away from itself to Christ who suffered and died for our sins. God has never told us to have faith in our faith, but rather to have faith in the Word of promise contained in the Gospel. Faith is to the spirit as the eye is to the flesh. It is the nature of an eye to look away from itself, not towards itself. Pieper explains,

‘The grace that justifying faith grasps is the gracious disposition of God which is and remains in God’s heart, but which he exhibits in the Gospel... The object of saving faith lies outside man, and to reach it, the believer must certainly look beyond himself.’ (F Pieper, *Christian Dogmatics*, Vol II, p 436.)

The *Formula of Concord* states, ‘It is acknowledged among the theologians of the Augsburg Confession that all our righteousness is to be sought outside... ourselves’ (*Triglotta* 935, F C, Sol Decl, III, 55).

Luther concludes, ‘The only thing that avails is that you go outside yourself and all human comfort and find your only comfort in this Word’ (St L XI: 455).

In this article we have seen that saving faith is the *reliance* of the heart on the promises of grace set forth in the Gospel. The Hebrew word for ‘faith’ had the idea of ‘leaning one’s weight upon’ (Isaiah 36:6; Exodus 28:12). Saving faith consists of knowledge, assent, and confidence. We must know of what we believe. We must assent to what we believe. And we must trust in what we believe. Furthermore, our faith must be active and personal. That is, we must apprehend and apply to ourselves personally the grace that Christ has wrought for us. And we must be assured of such grace, knowing that it is declared in the Holy Gospel by a God who cannot lie. We must not entertain doubts, but be confident that the object of our faith is correct though our faith itself feels ever so weak. We must

always look away from ourselves to the objective Word, which promises us salvation and life freely for Christ's sake. This is true faith. It wants nothing but Christ. As Luther once said,

‘In my heart there reigns, and shall ever reign, this one article, namely faith in my dear Lord Christ, which is the sole beginning, middle, and end of all spiritual and godly thoughts which I may have at any time, day or night’ (St L IX: 9).

—Pastor Stuart Wood