

Fundamentals, Study 14: Saving Faith (Rom 10:14-17)

by BS Poh

o Do you have *saving faith*? It will be tragic to discover on the last day that your faith does not save.

1. The word *faith* means a belief in things not seen based on the testimony of others. A person who believes in the so-called “theory of evolution” has a faith that is based on the testimony of scientists. The followers of various religions have a faith that is based on the teaching of their parents and teachers. Not all faiths lead to eternal life. The faith of the elect (i.e. those chosen to be saved) is a gift from God, produced by the Holy Spirit in them when they read or hear the word of God.¹ This faith is increased and strengthened by the “means of grace,” e.g. the reading and hearing of God's word, prayer, etc.² (1. Eph 2:8; Rom 10:14-17; 2. Luke 17:5; 1 Pet 2:2; Acts 20:32)

2. Unlike atheists (those who do not believe that God exists) and agnostics (those who do not know if there is a God), there are those who claim to be Christians but actually have a *historical* (or *intellectual*) faith. They accept the Bible as God’s word, and agree with its teaching, but only in an intellectual way. They have never been convicted with a sense of guilt over their sins, and do not trust in Christ for salvation. Such people may appear morally upright when, in reality, they are full of self-righteousness. Their lives do not show love for the Lord Jesus Christ, and they have no concern to glorify God. A historical faith does not save. It is described as *dead*.³ (3. Acts 24:14; James 2:19-20; 2 Tim 4:10)

3. There are others who only have a *temporary* faith. They might have pangs of remorse over their behaviour or actions, fear the day of judgement, and make a profession of faith in Jesus Christ, but only for a period of time. Theirs is a case of “the sorrow of the world” which “produces death”. Judas Iscariot showed this type of remorse for sin.⁴ There are others who appear to be true believers, showing signs of spiritual growth, but ultimately return to their old ways of life. They finally die as unbelievers. Their temporary faith is illustrated by the Lord in the Parable of the Sower, in which some seeds fell on stony ground and grew for only a short time, while some grew on good ground but became choked by thorns.⁵ (4. 2 Cor 7:10; Matt 27:3-5; 2 Pet 2:21-22; John 17:2; 5. Matt 13:3-9, 20-22)

3. *Saving faith* may be defined as a gift of God by which a sinner trusts in Jesus Christ alone for salvation, as He is revealed in the Bible. The person who has this faith will trust in Christ, the Son of God, alone as his Saviour. He will believe that Christ’s death on the cross alone is the means by which his sins are paid for to secure God’s forgiveness.⁶ His *mind* is convinced of the truth of the gospel, his *heart* is convicted of his own guilt before God, and his *will* acts in repentance from sin and faith towards Jesus Christ.⁷ Such a person will have a hunger for God’s word, live a righteous life, and show love for fellow believers.⁸ (6. Rom 10:17; 1 Cor 2:2; 2 Pet 1:1; 7. Acts 20:21; Rom 6:17; 1 Thess 1:9; 8. Rom 6:1-2; 1 Pet 1:22-23; 1 John 4:7-11)

4. Although the faith of true believers is frequently under attack by trials and doubts from the devil, it will ultimately have the victory.⁹ It will grow to full assurance in many believers since Christ is the author and finisher of our faith.¹⁰ (9. Eph 6:16; 1 John 5:4-5; 10. Col 2:2; Heb 6:11-12; 12:2)

= Have you true faith in the Lord Jesus Christ?

Review Questions

1. What is *faith*?
2. How does God give faith to the elect?
3. How is this faith increased and strengthened?
4. What is *historical/intellectual faith*?
5. What is *temporary faith*?
6. How may we define *saving faith*?
7. How is the *mind* affected when there is saving faith?
8. How is the *heart* affected when there is saving faith?
9. How is the *will* affected when there is saving faith?
10. Why will assurance of salvation grow in true believers?

Assignment/Discussion

Why is the assurance of salvation important to the Christian? What may cause it to be shaken? How may we grow in assurance?

Memory Passage (Eph 2:8-9)

8 For by grace you have been saved through faith, and that not of yourselves; it is the gift of God, 9 not of works, lest anyone should boast.

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