

Marc Roby: We are resuming our study of systematic theology today by continuing to examine soteriology, the doctrine of salvation. More specifically, we are discussing the *ordo salutis*, or order of salvation and we are in the midst of discussing conversion, that is, repentance and faith. Dr. Spencer, we have established that true, saving faith boils down to trusting in Jesus Christ alone for our eternal salvation. What would you like to cover today?

Dr. Spencer: I want to continue the discussion we were having at the end of our session last week. We made two points at the end of that session. First, that true, saving faith is always a penitent and obedient faith, and second, that true saving faith includes trusting in God's Word, in other words, in the Bible.

Marc Roby: Yes, I remember your argument. You said that when a person is born again, he is able to see his own sin and his unworthiness, which is why he no longer trusts in himself. As Paul wrote in Romans 3:10, "There is no one righteous, not even one".¹ That is why true, saving faith is always a penitent faith.

Dr. Spencer: That's true. And, in addition, since a born-again person sees that Jesus Christ is worthy of worship and is the only Savior and Lord, he wants to emulate and please Christ, so his faith will be an obedient faith. Jesus himself said, in John 14:15, "If you love me, you will obey what I command." The Rev. P.G. Mathew wrote that "Faith means that we move our center from ourselves to Jesus Christ. Faith declares Jesus Christ as Lord of our life. Faith in its essence is committing ourselves to Christ that we may be saved."²

Few professing Christians today think much about the fundamental confession of a Christian, which is that Jesus is Lord.

Marc Roby: We read that confession in Romans 10:9, where Paul wrote, "That if you confess with your mouth, 'Jesus is Lord,' and believe in your heart that God raised him from the dead, you will be saved."

Dr. Spencer: And to say that Jesus is Lord is a very powerful statement. We need to take it seriously and think about it. It is much easier to say that I believe in Jesus than it is to say that he is Lord. But, if my faith is true, saving faith, then Jesus *is* my Lord. And, if that is true, then as Paul says in 1 Corinthians 6:19-20, "You are not your own; you were bought at a price." We *belong* to Jesus Christ. He owns us. We have no right to think, speak and act any way we want to. We are to obey him immediately, exactly and with joy in all things at all times. That is true faith.

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² P.G. Mathew, *Faith of Our Fathers*, sermon text available at <https://gracevalley.org/sermon/faith-of-our-fathers/>

Marc Roby: And we need to repent daily because no one does obey perfectly.

Dr. Spencer: We certainly don't. But if we don't even have the desire to do obey, and if we don't feel the need to repent over our failure to do so, then any profession of faith that we make is a lie. As John wrote in 1 John 2:4, "The man who says, 'I know him,' but does not do what he commands is a liar, and the truth is not in him."

Marc Roby: And, of course, to obey Jesus, we must know what it is that he commands.

Dr. Spencer: That's obviously true. And we learn what Jesus commands in the Bible. John Murray wrote that "To speak of knowing God and the truth that he is apart from the word of revelation which is incorporated for us in the Scripture is for us men an abstraction which has no meaning or relevance. When we are of the truth and know the truth we discern in the inscripturated word of truth the living voice of him who is the truth and there is no tension between our acceptance of the living God as 'the only true God' and of his Word as the truth."³

Marc Roby: And so we could say that to truly trust in Jesus Christ then, includes trusting in the Bible.

Dr. Spencer: We could say that, yes. In fact, theologians speak of saving faith as having two different elements, or senses; general faith, and special faith. Louis Berkhof speaks about both of these in his *Systematic Theology*. Now, as is often the case with theologians, he uses the Latin phrases (pg. 506) *fides generalis*, meaning general faith, and *fides specialis*, meaning special faith. He wrote that by general faith "is meant saving faith in the more general sense of the word. Its object is the whole divine revelation as contained in the Word of God."⁴

Marc Roby: Which, as we noted in our last session, makes sense since it is only in the Word of God that we learn about Jesus Christ and his redeeming work. It would make no sense to say that I trust in Jesus Christ if I don't trust the only infallible source I have for knowing Christ.

Dr. Spencer: I'm glad you added the word infallible to your statement. I'm sure you did that because we do also have a personal, subjective, knowledge of Christ. But because our subjective knowledge can be so easily wrong, it must always come under the authority of God's Word. So, for example, if my subjective sense of Jesus tells me that he is so loving he would never send anyone to hell, I have a problem.

Marc Roby: Yes, because we read in Matthew 7:23 that Jesus himself said he will tell the wicked, "I never knew you. Away from me, you evildoers!"

Dr. Spencer: And, in the context of that statement, it is clear that it means he will send them to hell. He also said, in Matthew 25:46, that the wicked "will go away to eternal punishment". So, our only infallible source of knowledge about Jesus is the Word of God as you said. And the Word of God, or the Bible, is, as I said a moment ago, also the only place where we find the

³ John Murray, *The Principles of Conduct*, William B. Eerdmans Publishing Co., 1957, pg. 129

⁴ L. Berkhof, *Systematic Theology*, Wm. B. Eerdmans Pub. Co., 1938, pg. 506

commands of Jesus. I also like the definition that John Murray gives for faith in the general sense.

Marc Roby: What does he say?

Dr. Spencer: He wrote that “*Fides Generalis* is simply faith in the truth of the Christian religion. More specifically stated, it is faith of the truth revealed in the holy Scripture. More pointedly it is the faith that holy Scripture is the Word of God; it is our full persuasion and assurance of the infallible truth and divine authority of Scripture as the Word of God.”⁵

Marc Roby: I like his saying it is our full persuasion and assurance of the infallible truth and divine authority of God’s Word.

Dr. Spencer: So do I. Our salvation rests on the solid rock of God and his Word, not on our subjective ideas about God.

Marc Roby: Very well, so we have Berkhof’s and Murray’s definitions of faith in the general sense. What is the definition of faith in the special sense?

Dr. Spencer: Well, Berkhof wrote that special faith, “is saving faith in the more limited sense of the word. While true faith in the Bible as the Word of God is absolutely necessary, that is not yet the specific act of faith which justifies and therefore saves directly. . . . The object of special faith, then, is Jesus Christ and the promise of salvation through Him.”⁶ He also wrote that “Strictly speaking, it is not the act of faith as such, but rather that which is received by faith, which justifies and therefore saves the sinner.”

Marc Roby: Now, that’s an interesting statement. I assume he means to guard against the wrong idea, which we discussed in an earlier session⁷, that faith is somehow a valuable entity in and of itself, independent of its object.

Dr. Spencer: I think is exactly what he is guarding against. True, saving faith must have Jesus Christ as its object. As we read in Acts 4:12, “Salvation is found in no one else, for there is no other name under heaven given to men by which we must be saved.”

Marc Roby: In addition to saying that it isn’t the act of faith that saves, Berkhof also wrote that it is that which is *received* by faith which justifies and therefore saves the sinner.

Dr. Spencer: And that is a very important distinction. We often say that we are saved by grace alone through faith alone, or sometimes just that we are saved by faith alone. But if we are going to be extremely careful, it isn’t faith that saves, it is Jesus Christ who saves. And we receive Christ, or we could say are united to Christ by faith. Faith is the instrument through which God unites us to Christ.

⁵ J. Murray, *Collected Works*, Vol. II, Banner of Truth Trust, 1977, pg. 241

⁶ Berkhof, op. cit., pg. 506

⁷ See Session 158

Marc Roby: You've noted before that faith has been called the instrumental cause of our salvation.

Dr. Spencer: Yes, I said that in Session 154. I also like what John Murray wrote about this. He said that "Faith is not belief that we have been saved, nor belief that Christ has saved us, nor even belief that Christ died for us. It is necessary to appreciate the point of distinction. Faith is in its essence commitment to Christ that we may be saved."⁸

Marc Roby: That is yet another way of saying that true faith includes trust. It is a commitment to Christ.

Dr. Spencer: It is another way of saying the same thing, yes. We have said that true, saving faith has three elements: knowledge, or information, mental assent and trust. Or, to use the Latin terms, *notitia*, *assensus* and *fiducia*. The fact that true, saving faith requires trust is critically important.

It is illuminating to realize that the Devil himself has the first two elements of real faith. He certainly knows the content of the Bible much better than any human being does, and he also knows it is true. So he has the *notitia* and *assensus*. But he will not place his trust in Jesus Christ because he hates Jesus Christ. It is a moral problem, not an intellectual one.

Marc Roby: Paul wrote in Colossians 1:21 that "Once you were alienated from God and were enemies in your minds because of your evil behavior."

Dr. Spencer: Yes, people don't like to hear that, and I know that before I was saved I would have objected vehemently and denied that I was an enemy of God, but the Bible is clear that we all were. Anyone who denies that the God of the Bible really exists is his enemy. And the problem really is a moral one. In our unregenerate state we *hate* the true and living God because he is absolutely just and holy, and he knows everything we have ever done or thought and he is infinitely powerful to deal with us. That is terrifying and engenders hatred.

Marc Roby: Jesus Christ himself said, in John 3:19-20, "This is the verdict: Light has come into the world, but men loved darkness instead of light because their deeds were evil. Everyone who does evil hates the light, and will not come into the light for fear that his deeds will be exposed."

Dr. Spencer: And, of course, Jesus *is* the light. Murray also wrote, "If faith is an act of whole-souled trust, we must be frank enough to acknowledge that the person dead in trespasses and sins, whose mind is enmity against God and whose characteristic attitude is one of hateful distrust, is incapable of exercising faith."⁹ Satan will not submit to God in loving trust because he hates God.

⁸ Murray, op. cit., pg. 259

⁹ Ibid, pg. 261

Marc Roby: And sinners refuse to trust in God for the same reason. But, praise God, that he has chosen to grant some new hearts so that can love him and trust in him. What else do you want to say about saving faith?

Dr. Spencer: Because the issue of trust is so important, I want to read what Wayne Grudem has to say in his *Systematic Theology*. He defines saving faith as “*trust in Jesus Christ as a living person for forgiveness of sins and for eternal life with God.*” And he then goes on to say that “The definition emphasizes *personal trust* in Christ, not just belief in facts about Christ. Because saving faith in Scripture involves this personal trust, the word ‘trust’ is a better word to use in contemporary culture than the word ‘faith’ or ‘belief.’ The reason is that we can ‘believe’ something to be true with no personal commitment or dependence involved in it.”¹⁰

Marc Roby: Yes, I remember you making a similar point last time when you said the NIV translation of John 14:1, which uses the word ‘trust’, was better than some others, which use the word ‘believe’, because in our day and age the word faith often does not have this element of trust included.

Dr. Spencer: That’s true. Grudem goes on to give some examples of how we use the words believe and faith today. Someone might, for example, say that they “believe” something to be true, and what they mean is that they aren’t sure it is true. If they were sure, they would say that they “know” it is true. But to say you “believe” something is true in our modern usage implies less than certainty. It is probable, but not certain in your mind.

On the other hand, the word “trust” is stronger. You don’t drive across a bridge without trust that it will hold you up.

Marc Roby: Yes, that makes good sense.

Dr. Spencer: And Grudem makes another point that I think is worth mentioning as well.

Marc Roby: What is that?

Dr. Spencer: He looks at the original Greek for the famous verse John 3:16. In our Bible the verse reads, “For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life.”

Marc Roby: And it is a wonderful verse.

Dr. Spencer: It most certainly is. But Grudem points out that when our translation says “that whoever believes in him shall not perish”, that isn’t a faithful representation of the original Greek. A more faithful translation sounds awkward in English. A literal translation would be to say that whoever believes *into* him shall not perish and Grudem notes that this has “the sense of trust or confidence that goes *into* and rests *in* Jesus as a person.”¹¹

¹⁰ W. Grudem, *Systematic Theology*, Inter-Varsity Press, 1994, pg. 710

¹¹ *Ibid*, pg. 711

Marc Roby: That is a subtle, but important point. If I truly trust Jesus, I will entrust myself to him as my Savior and Lord for this life and the life to come.

Dr. Spencer: And with that, I think we are finished with what I want to say about true, saving faith at this time. Which also finishes the topic of conversion, which I hope our listeners remember is just repentance and faith together.

Marc Roby: And so the next topic in the order of salvation is justification, correct?

Dr. Spencer: It is. And justification is really the heart of the gospel.

Marc Roby: Alright. Well, it would seem unwise to begin a new topic today, so this looks like a good place to end. I'd like to remind our listeners that they can email their questions and comments to info@whatdoesthewordsay.org. And we will do our best to respond.