



**The Salvation Equation: {Grace > Atonement} Man can now respond: +  
 Repentance + Faith → (and God answers) Conversion + Regeneration +  
 Justification + Adoption → Sanctification**  
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3/17 Grace  
 3/24 Atonement  
 3/31 Repentance  
 4/7 Pr. Robin's Testimony

4/14 Faith  
 4/21 Conversion  
 4/28 Regeneration

5/5 Justification  
 5/12 Adoption  
 5/19 Sanctification

**PROMO:**

*Have you ever wondered if God really sees you?  
 Have you ever wondered if God really can love you?  
 Have you ever wondered if God could really forgive your horrible past?  
 Have you ever felt worthless even though you love Jesus?  
 If we ever have, then we do not understand what happened when we met Jesus at Salvation.  
 Come, find out what Jesus' love really does:  
 Soteriology – a.k.a. The Salvation Principle  
 Beginning March 17<sup>th</sup>, Pr. Orleen and the Wednesday Night Crew as we unpack the meaning of our SALVATION.*

**Soteriology** is the branch of theology dealing with the study of salvation. The term comes from the Greek soterion, “salvation,” and is also related to soter, “savior.” **Soteriology** relates to several other branches of theology in that it asks who is saved, by whom, from what, and by what means.

- How I met Jesus:
- Biggest hurdle Jesus and I have walked over:
- Jesus surprised me with/when:
- Jesus shows His love to me when:

“Eternal life was the life which Jesus Christ exhibited on the human plane, and it is the same life, not a copy of it, which is manifested in our mortal flesh when we are born of God. Eternal life is not a gift from God, eternal life is the gift of God. The energy and the power which was manifested in Jesus will be manifested in us by the sheer sovereign grace of God when once we have made the moral decision about sin...The life that was in Jesus is made ours by means of His cross when once we make the decision to be identified with Him. If it is difficult to get right with God, it is because we will not decide definitely about sin. Immediately we do decide, the full life of God comes in. Jesus came to give us endless supplies of life: “that you may be fill with all the fullness of God”...The weakest saint can experience the power of the deity of the Son of God once he is willing to “let go”. Any strand of our own energy will blur the life of Jesus. We have to keep letting go, and slowly and surely the great full life of God will invade us in every part, and men will take knowledge of us that we have been with Jesus.” Oswald Chambers

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**“Eternal life is not a gift *from* God, eternal life is the gift *of* God.” Oswald Chambers**

*“And I will give them eternal life, and they shall never perish;  
neither shall anyone snatch them out of My hand.”*

**John 10:28** (NKJV)

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- What happens when we pray the prayer of Salvation?
- Are we scrubbed clean? Or???
- Do you ever feel like you are not really saved?
- Do you question how much God has forgiven...if there are some things that He has not?
- Do you ever feel like your sins are just too big for God to forgive?
- Is there something you can do to lose your salvation?

**Hebrews 10:7** HCSB

*Since the law has only a shadow of the good things to come, and not the actual form of those realities, it can never perfect the worshipers by the same sacrifices they continually offer year after year. <sup>2</sup> Otherwise, wouldn't they have stopped being offered, since the worshipers, once purified, would no longer have any consciousness of sins? <sup>3</sup> But in the sacrifices there is a reminder of sins every year. <sup>4</sup> For it is impossible for the blood of bulls and goats to take away sins.*

<sup>5</sup> Therefore, as He was coming into the world, He said:

*You did not want sacrifice and offering,  
but You prepared a body for Me.*

<sup>6</sup> You did not delight

*in whole burnt offerings and sin offerings.*

<sup>7</sup> Then I said, “See—

*it is written about Me*

*in the volume of the scroll—*

***I have come to do Your will, God!***”

<sup>8</sup> After He says above, You did not want or delight in sacrifices and offerings, whole burnt offerings and sin offerings (which are offered according to the law), <sup>9</sup> He then says, See, I have come to do Your will. **He takes away the first to establish the second.** <sup>10</sup> **By this will of God, we have been sanctified through the offering of the body of Jesus Christ once and for all.**

Here are the TWO actions we are responsible for in this equation:

**Man can now respond: + Repentance + Faith →**

**The Salvation Equation:** Begins with Grace  
Grace made way for the Atoning Work of Christ... {Grace > Atonement}  
**Man can now respond: + Repentance**

**RECAP:**

**#1: REPENTANCE**

What is the difference between: Remorse & Repent

- Remorse: Deep regret or guilt for a wrong committed
- Repent: Contrition/Greif, Broken Spirit, Confession – PAIN over what we have said and done that leads us to conversion/change.

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### How often do we stop at Remorse and convince ourselves we have repented?

Three Characteristics to the Action of Repentance:

- 1.) Intellectual – Recognize our state before God. Recognize our separation from God  
Recognize our sin is an outrage before God **Acts 26:24-29** HCSB
- 2.) Emotional – Respond Feels shame/sorrow (Acknowledge, React to)

**Psalm 51** HCSB A Prayer for Restoration **Luke 18:13** HCSB

- 3.) Volitional (Choice, Desire) – Confession/Forsake/Turn (obedience)

**Psalm 38:18** HCSB; **Isaiah 55:7** HCSB; **1 Thessalonians 1:9** HCSB ; **Mark 2:17b**

**THANK YOU, PR. ROBIN**

**BEGIN HERE ON 4/14<sup>TH</sup>**

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**Man can now respond:** + Repentance + Faith →

**“When is the first time you can remember trusting God?”**

### **#2. FAITH**

*“Faith is to believe, on the word of God, what we do not see, and its reward is to see and enjoy what we believe.”* St. Augustine

*“Reason saw not, till Faith sprung the light.”* John Dryden

*“Faith goes up the stairs that love has made and looks out of the windows which hope has opened.”* C.H. Spurgeon

*“The principal part of faith is patience.”* George Macdonald

*“All the scholastic scaffolding falls, as a ruined edifice, before one single word – faith.”* Napoleon Bonaparte

*“Faith is a refusal to panic.”* D. Martyn Lloyd-Jones

Faith: *Man(US) trusting God.*

Faith alone does not save, but Faith in Christ:

- Non-religious faith **i.e. of** (trusting airplanes to fly).
- Intellectual or Historical faith (Believing something about Christ w/o ever really believing in Him.)

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Believing Faith: Both the noun and the verb commonly used for faith in the New Testament (*pistis* and *pisteuein*) occur approximately 240 times.

#### WORD STUDY

The attitude of faith and trust is seldom called “faith” in the Old Testament, though it is there often implied and frequently paraphrased.

The three most common Old Testament words for faith are *he<sup>e</sup>mīn*, *bātach*, and *chāsāh*. *He<sup>e</sup>mīn* is the hiphil form of *’āman*.

- According to the Brown-Driver-Briggs Hebrew lexicon, the basic meaning of this **verb** in the Qal is *He<sup>e</sup>mīn* (the hiphil form of *’āman*)  
“to confirm or support.”  
“to cause to support”  
“to cause to be firm”  
“to cause someone to support you”—hence, “to believe or trust in someone.”  
The verb is used in the well-known Genesis passage, “*Abram believed the LORD, and he credited it to him as righteousness*” (15:6). See also Isaiah 7:9; Habakkuk 2:4; Psalm 78:22.
- *Bātach*  
“to confide in, to lean upon, to trust.”  
An example of its use can be found in Psalm 25:2, “In you I trust, O my God. Do not let me be put to shame.”  
See also Psalms 13:5; 84:12; Proverbs 16:20; Isaiah 26:3–4.
- *chāsāh*, meaning “to seek refuge.” As an example, we may cite Psalm 57:1, “I will take refuge in the shadow of your wings until the disaster has passed.” See also Psalms 2:12, 25:20, 31:1, and 91:4.
- New Testament, it is interesting to note that Paul at one point describes the New Testament era as one in which “faith has come” (Gal. 3:25). He is not trying to say that there was no faith before this time, but rather that the chief object of our faith, Jesus Christ, has now appeared on the scene.
- The words used most frequently for faith in the New Testament are the **noun** *pistis* and the verb *pisteuein*. *Pistis* may be used, first, in the sense of “the faith by which we believe” (*fides qua creditur*), to denote a conviction of the truth of anything. With reference to God, **it is the conviction that God exists, that he is the creator and ruler of all, and the provider of salvation through Christ. With reference to Christ, it means the belief that Jesus is the Messiah through whom we obtain salvation.** This is the most common usage of the word—see, for example, Acts 11:24, Romans 3:28, and Ephesians 2:8. Occasionally, however, *pistis* may describe “**the faith which is believed**” (*fides quae creditur*)—that is, **the content of what is believed**. It is so used in Jude 3: “Contend for the faith that was once for all entrusted to the saints.” See also Galatians 1:23 and 1 Timothy 4:1.
- The **verb** *pisteuein* may mean (1) to think to be true (Matt. 24:23), or (2) to accept the message given by God’s messengers (Acts 24:14). Most characteristically, however, it means (3) to accept Jesus as the Messiah, the divinely appointed author of eternal salvation (John 3:16). In this sense faith includes more than just believing a message to be true; it also involves trusting in Christ, resting on him, and leaning on him.

It may be said that **faith in the New Testament sense involves both the acceptance of a body of truth on the basis of the testimony of the apostles or of others who transmitted that testimony, and a personal trust in Christ as Savior.**

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### 1.) Believing IN God is a matter of Faith:

**Hebrews 11:6** HCSB

*<sup>6</sup> Now without faith it is impossible to please God, for the one who draws near to Him must believe that He exists and rewards those who seek Him.*

### 2.) How is Faith produced:

**Romans 10:17** HCSB

*<sup>17</sup> So faith comes from what is heard, and what is heard comes through the message about Christ.*

**Galatians 3:2-5** HCSB

*I only want to learn this from you: Did you receive the Spirit by the works of the law or by hearing with (of) faith? <sup>3</sup> Are you so foolish? After beginning with (by) the Spirit, are you now going to be made complete by the flesh (human effort)? <sup>4</sup> Did you suffer so much for nothing—if in fact it was for nothing? <sup>5</sup> So then, does God supply you with the Spirit and work miracles among you by the works of the law or by hearing with faith?*

2: Lit by law works or faith hearing or hearing the message

5b: Lit by law works or faith hearing or hearing the message

**NLT.** <sup>2</sup> Let me ask you this one question: Did you receive the Holy Spirit by obeying the law of Moses? Of course not! You received the Spirit because you believed the message you heard about Christ. <sup>3</sup> How foolish can you be? After starting your new lives in the Spirit, why are you now trying to become perfect by your own human effort? <sup>4</sup> Have you experienced<sup>[a]</sup> so much for nothing? Surely it was not in vain, was it? <sup>5</sup> I ask you again, does God give you the Holy Spirit and work miracles among you because you obey the law? Of course not! It is because you believe the message you heard about Christ.

### 3.) What is saving Faith?

**Acts 16:31** HCSB

*So they said, "Believe on the Lord Jesus, and you will be saved—you and your household."*

**[A Midnight Deliverance**

<sup>25</sup> About midnight Paul and Silas were praying and singing hymns to God, and the prisoners were listening to them. <sup>26</sup> Suddenly there was such a violent earthquake that the foundations of the jail were shaken, and immediately all the doors were opened, and everyone's chains came loose.<sup>(u)</sup> <sup>27</sup> When the jailer woke up and saw the doors of the prison open, he drew his sword and was going to kill himself, since he thought the prisoners had escaped.

<sup>28</sup> But Paul called out in a loud voice, "Don't harm yourself, because all of us are here!"

<sup>29</sup> Then the jailer called for lights, rushed in, and fell down trembling before Paul and Silas. <sup>30</sup> Then he escorted them out and said, "Sirs, what must I do to be saved?"<sup>(u)</sup>

<sup>31</sup> So they said, "Believe on the Lord Jesus, and you will be saved—you and your household."<sup>(u)</sup> <sup>32</sup> Then they spoke the message of the Lord to him along with everyone in his house. <sup>33</sup> He took them the same hour of the night and washed their wounds. Right away he and all his family were baptized. <sup>34</sup> He brought them into his house, set a meal before them, and rejoiced because he had believed God with his entire household.]

**John 3:36** HCSB

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*The one who believes in the Son has eternal life, but the one who refuses to believe in the Son will not see life; instead, the wrath of God remains on him. [the covering of atonement is not on them]*

#### 4.) What is living Faith?

(Result of saving Faith. The *continuous* and *obedient* commitment of the life to God and His purposes.)

- Faith decides what I do

**Galatians 2:19b-20** HCSB

*I have been crucified with Christ. <sup>20</sup> and I no longer live, but Christ lives in me. The life I now live in the body, I live by faith in the Son of God, who loved me and gave Himself for me.*

Cross references: [Rom 6:6](#); [Gal 5:24](#); [6:14](#); [Rom 8:10](#);

- No longer a slave to sin

**Romans 6:6**

<sup>6</sup> For we know that our old self<sup>[a]</sup> was crucified with Him in order that sin's dominion over the body<sup>[b]</sup> may be abolished, so that we may no longer be enslaved to sin,

- My focus, What is important to me, What I boast about

**Galatians 6:14**

<sup>14</sup> But as for me, I will never boast about anything except the cross of our Lord Jesus Christ. The world has been crucified to me through the cross, and I to the world.

- Do I live like I KNOW this...that my faith protects me? What are signs that someone believes this?

**1 Peter 1:5** *"You are being protected by God's power though faith for a salvation that is ready to be revealed in the last time."*

FIND VERSES IN YOUR OWN STUDYING AND ADD TO THIS LIST

#### 5.) How does Faith operate?

- **Knowledge:** Of both whom and what we believe in.

**Mark 12:28-34** HCSB

<sup>28</sup> One of the scribes approached. When he heard them debating and saw that Jesus answered them well, he asked Him, "Which command is the most important of all?"

<sup>29</sup> "This is the most important," Jesus answered:

*Listen, Israel! The Lord our God, the Lord is One. <sup>30</sup> Love the Lord your God with all your heart, with all your soul, with all your mind, and with all your strength.*

<sup>31</sup> "The second is: Love your neighbor as yourself. There is no other command greater than these."

<sup>32</sup> Then the scribe said to Him, "You are right, Teacher! You have correctly said that He is One, and there is no one else except Him.<sup>33</sup> And to love Him with all your heart, with all your understanding, and with all your strength, and to love your neighbor as yourself, is far more important than all the burnt offerings and sacrifices."

<sup>34</sup> When Jesus saw that he answered intelligently, He said to him, "You are not far from the kingdom of God." And no one dared to question Him any longer.

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- **Assent** : Accepting what and whom we believe in for ourselves.

**John 3:16-21** HCSB

<sup>16</sup> *“For God loved the world in this way: He gave His One and Only Son, so that everyone who believes in Him will not perish but have eternal life. <sup>17</sup> For God did not send His Son into the world that He might condemn the world, but that the world might be saved through Him. <sup>18</sup> Anyone who believes in Him is not condemned, but anyone who does not believe is already condemned, because he has not believed in the name of the One and Only Son of God.*

<sup>19</sup> *“This, then, is the judgment: The light has come into the world, and people loved darkness rather than the light because their deeds were evil. <sup>20</sup> For everyone who practices wicked things hates the light and avoids it, so that his deeds may not be exposed. <sup>21</sup> But anyone who lives by the truth comes to the light, so that his works may be shown to be accomplished by God.”*

**John 6:29** HCSB *“This is the work of God – that you believe in the One He has sent.”*

- **Trust**: Matching our actions with our belief.

**Mark 10:17-31** HCSB

**The Rich Young Ruler**

<sup>17</sup> *As He was setting out on a journey, a man ran up, knelt down before Him, and asked Him, “Good Teacher, what must I do to inherit eternal life?”*

<sup>18</sup> *“Why do you call Me good?” Jesus asked him. “No one is good but One—God. <sup>19</sup> You know the commandments:*

*Do not murder; do not commit adultery; do not steal; do not bear false witness; do not defraud; honor your father and mother.”*

<sup>20</sup> *He said to Him, “Teacher, I have kept all these from my youth.”*

<sup>21</sup> *Then, looking at him, Jesus loved him and said to him, “You lack one thing: Go, sell all you have and give to the poor, and you will have treasure in heaven. Then come, follow Me.” <sup>22</sup> But he was stunned at this demand, and he went away grieving, because he had many possessions.*

**Possessions and the Kingdom**

<sup>23</sup> *Jesus looked around and said to His disciples, “How hard it is for those who have wealth to enter the kingdom of God!” <sup>24</sup> But the disciples were astonished at His words. Again, Jesus said to them, “Children, how hard it is to enter the kingdom of God! <sup>25</sup> It is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God.”*

<sup>26</sup> *So they were even more astonished, saying to one another, “Then who can be saved?”*

<sup>27</sup> *Looking at them, Jesus said, “With men it is impossible, but not with God, because all things are possible with God.”*

<sup>28</sup> *Peter began to tell Him, “Look, we have left everything and followed You.”*

<sup>29</sup> *“I assure you,” Jesus said, “there is no one who has left house, brothers or sisters, mother or father, children, or fields because of Me and the gospel, <sup>30</sup> who will not receive 100 times more, now at this time—houses, brothers and sisters, mothers and children, and fields, with persecutions—and eternal life in the age to come. <sup>31</sup> But many who are first will be last, and the last first.”*

If Jesus, in bodily form, walked into the room right now and asked me personally, “Go, sell all you have and give to the poor, and you will have treasure in Heaven. Then come, follow Me.”

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## WHAT WOULD YOU SAY?

Rich young ruler got the WHAT but not the WHOM...TRUSTING IN JESUS

**Hebrews 11** – Heroes of Faith

**11** Now faith is the reality of what is hoped for, the proof of what is not seen. <sup>2</sup>For our ancestors won God's approval by it.

<sup>3</sup> By **faith** we understand that the universe was created by God's command, so that what is seen has been made from things that are not visible.

<sup>4</sup> By **faith** Abel offered to God a better sacrifice than Cain did. By faith he was approved as a righteous man, because God approved his gifts, and even though he is dead, he still speaks through his faith.

<sup>5</sup> By **faith** Enoch was taken away so he did not experience death, and he was not to be found because God took him away. For prior to his removal he was approved, since he had pleased God.<sup>6</sup> Now without faith it is impossible to please God, for the one who draws near to Him must believe that He exists and rewards those who seek Him.

<sup>7</sup> By **faith** Noah, after he was warned about what was not yet seen and motivated by godly fear, built an ark to deliver his family. By faith he condemned the world and became an heir of the righteousness that comes by faith.

<sup>8</sup> By **faith** Abraham, when he was called, obeyed and went out to a place he was going to receive as an inheritance. He went out, not knowing where he was going. <sup>9</sup> By faith he stayed as a foreigner in the land of promise, living in tents with Isaac and Jacob, coheirs of the same promise. <sup>10</sup> For he was looking forward to the city that has foundations, whose architect and builder is God.

<sup>11</sup> By **faith** even Sarah herself, when she was unable to have children, received power to conceive offspring, even though she was past the age, since she<sup>[1]</sup> considered that the One who had promised was faithful. <sup>12</sup> Therefore from one man—in fact, from one as good as dead—came offspring as numerous as the stars of heaven and as innumerable as the grains of sand by the seashore.

<sup>13</sup> These all died in faith without having received the promises, but they saw them from a distance, greeted them, and confessed that they were foreigners and temporary residents on the earth. <sup>14</sup> Now those who say such things make it clear that they are seeking a homeland. <sup>15</sup> If they were thinking about where they came from, they would have had an opportunity to return. <sup>16</sup> But they now desire a better place—a heavenly one. Therefore God is not ashamed to be called their God, for He has prepared a city for them.

<sup>17</sup> By **faith** Abraham, when he was tested, offered up Isaac. He received the promises and he was offering his unique son, <sup>18</sup> the one it had been said about, Your seed will be traced through Isaac. <sup>19</sup> He considered God to be able even to raise someone from the dead, and as an illustration, he received him back.

<sup>20</sup> By **faith** Isaac blessed Jacob and Esau concerning things to come. <sup>21</sup> By faith Jacob, when he was dying, blessed each of the sons of Joseph, and he worshiped, leaning on the top of his staff. <sup>22</sup> By faith Joseph, as he was nearing the end of his life, mentioned the exodus of the Israelites and gave instructions concerning his bones.

<sup>23</sup> By **faith**, after Moses was born, he was hidden by his parents for three months, because they saw that the child was beautiful, and they didn't fear the king's edict. <sup>24</sup> By faith Moses, when he had grown up, refused to be called the son of Pharaoh's daughter <sup>25</sup> and chose to suffer with the people of God rather than to enjoy the short-lived pleasure of

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sin. <sup>26</sup> For he considered the reproach because of the Messiah to be greater wealth than the treasures of Egypt, since his attention was on the reward.

<sup>27</sup> By **faith** he left Egypt behind, not being afraid of the king's anger, for Moses persevered as one who sees Him who is invisible.<sup>28</sup> By faith he instituted the Passover and the sprinkling of the blood, so that the destroyer of the firstborn might not touch the Israelites. <sup>29</sup> By faith they crossed the Red Sea as though they were on dry land. When the Egyptians attempted to do this, they were drowned.

<sup>30</sup> By **faith** the walls of Jericho fell down after being encircled by the Israelites for seven days. <sup>31</sup> By faith Rahab the prostitute received the spies in peace and didn't perish with those who disobeyed.

<sup>32</sup> And what more can I say? Time is too short for me to tell about Gideon, Barak, Samson, Jephthah, David, Samuel, and the prophets, <sup>33</sup> who by **faith** conquered kingdoms, administered justice, obtained promises, shut the mouths of lions, <sup>34</sup> quenched the raging of fire, escaped the edge of the sword, gained strength after being weak, became mighty in battle, and put foreign armies to flight. <sup>35</sup> Women received their dead—they were raised to life again. Some men were tortured, not accepting release, so that they might gain a better resurrection, <sup>36</sup> and others experienced mockings and scourgings, as well as bonds and imprisonment.<sup>37</sup> They were stoned, they were sawed in two, they died by the sword, they wandered about in sheepskins, in goatskins, destitute, afflicted, and mistreated. <sup>38</sup> The world was not worthy of them. They wandered in deserts and on mountains, hiding in caves and holes in the ground.

<sup>39</sup> All these were approved through their faith, but they did not receive what was promised, <sup>40</sup> since God had provided something better for us, so that they would not be made perfect without us.

## 6.) Can one's Faith grow?

Faith is a living principle:

**Luke 17:1-5** HCSB

*He said to His disciples, "Offenses will certainly come, but woe to the one they come through! <sup>2</sup> It would be better for him if a millstone were hung around his neck and he were thrown into the sea than for him to cause one of these little ones to stumble. <sup>3</sup> Be on your guard. If your brother sins, rebuke him, and if he repents, forgive him. <sup>4</sup> And if he sins against you seven times in a day, and comes back to you seven times, saying, 'I repent,' you must forgive him."*

**Faith and Duty**

<sup>5</sup> *The apostles said to the Lord, "Increase our faith."*

**Mark 9:24** (I believe....Help my unbelief)[Father of the possessed son]

**2 Thessalonians 1:3** HCSB

*We must always thank God for you, brothers. This is right, since your faith is flourishing and the love each one of you has for one another is increasing.*

Faith Growing = A step of Faith

**What does a step of Faith look like?**

If you had to write a definition of the word Faith, what would it say?

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“Faith is leaning all your weight on Christ!”

## Closing Prayer:

### John 17

#### Jesus Prays for All Believers

**<sup>20</sup> I pray not only for these, but also for those who believe in Me through their message.**

<sup>21</sup> May they all be one, as You, Father, are in Me and I am in You.

May they also be one<sup>in</sup> in Us, so the world may believe You sent Me.

<sup>22</sup> I have given them the glory You have given Me. May they be one as We are one.

<sup>23</sup> I am in them and You are in Me. May they be made completely one, so the world may know You have sent Me and have loved them as You have loved Me.

<sup>24</sup> Father, I desire those You have given Me to be with Me where I am. Then they will see My glory, which You have given Me because You loved Me before the world’s foundation.

<sup>25</sup> Righteous Father! The world has not known You. However, I have known You, and these have known that You sent Me.

<sup>26</sup> I made Your name known to them and will make it known, so the love You have loved Me with may be in them and I may be in them.

NLT Jesus’ prayer for us:

**<sup>20</sup> “I am praying not only for these disciples but also for all who will ever believe in me through their message.** <sup>21</sup> I pray that they will all be one, just as you and I are one—as you are in me, Father, and I am in you. And may they be in us so that the world will believe you sent me.

<sup>22</sup> “I have given them the glory you gave me, so they may be one as we are one. <sup>23</sup> I am in them and you are in me. May they experience such perfect unity that the world will know that you sent me and that you love them as much as you love me. <sup>24</sup> Father, I want these whom you have given me to be with me where I am. Then they can see all the glory you gave me because you loved me even before the world began!

<sup>25</sup> “O righteous Father, the world doesn’t know you, but I do; and these disciples know you sent me. <sup>26</sup> I have revealed you to them, and I will continue to do so. Then your love for me will be in them, and I will be in them.”

**Warning:** Gnosticism, that elevates knowledge far above simple faith

John in his epistles emphasizes that true faith brings knowledge with it: “I write these things to you who believe in the name of the Son of God so that you may know that you have eternal life” (1 John 5:13).

**Habakkuk 2:4:** *The righteous will live by faith.* <sup>1</sup>

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<sup>1</sup> Stott, J. R. W. (2001). *The message of Romans: God’s good news for the world* (p. 64). Leicester, England; Downers Grove, IL: InterVarsity Press.

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## FAITH NoTES

### CHAPTER 10

#### Faith

A MISSIONARY WAS SITTING AT HIS DESK, LOOKING DESPERATELY FOR a word. He was translating the Gospel of John into the language of the African tribe with which he was working, but he didn't know their word for "faith." While he was pondering, a member of the tribe came into the missionary's hut, threw himself into a chair, and uttered an expression which meant, "I'm leaning all my weight on this chair." At once the missionary leaped up, dancing with joy, exclaiming, "I've got my word! **Faith is leaning all your weight on Christ!**" More can be said about faith than this, but surely this is at the heart of it.

#### THE IMPORTANCE OF FAITH

It is hard to overemphasize the importance of faith in the process of salvation. **Both the noun and the verb commonly used for faith in the New Testament (*pistis* and *pisteuein*) occur approximately 240 times.** Faith is an essential aspect of conversion, along with repentance; both repentance and faith are necessary for salvation.

Without faith, the author of Hebrews tells us, it is impossible to please God (Heb. 11:6). Faith is the outstanding "work" which God requires of us (John 6:29); believing in Christ is that which God commands us to do (1 John 3:23). The purpose of the writing of the Gospels, so John tells us, is "that you may believe that Jesus is the Christ, the Son of God, and that by believing you may have life in his name" (John 20:31).

Faith is the means whereby we are saved (Rom. 10:9), and the way to an assured hope (Heb. 11:1). **Until the time of our resurrection we are guarded by God's power through faith (1 Pet. 1:5).** In the Christian life the only thing that counts, Paul tells us, is faith working through love (Gal. 5:6). Luke further underscores the importance of faith by using a single word to describe Christians: "believers" (Acts 2:44).

#### WORD STUDY

Before we look at the Old Testament words, we may note, as B. B. Warfield points out, that the attitude of faith and trust is seldom called "faith" in the Old Testament, though it is there often implied and frequently paraphrased.

The three most common Old Testament words for faith, however, are *he<sup>e</sup>mīn*, *bātach*, and *chāsāh*. *He<sup>e</sup>mīn* is the hiphil form of *'āman*. According to the Brown-Driver-Briggs Hebrew lexicon, the basic meaning of this verb in the Qal is "to confirm or support." The hiphil form then means "to cause to support" or "to cause to be firm"; applied to persons this would mean "to cause someone to support you"—hence, "to believe or trust in someone." The verb is used in the well-known Genesis passage, "Abram believed the LORD, and he credited it to him as righteousness" (15:6). See also Isaiah 7:9; Habakkuk 2:4; Psalm 78:22.

Another Old Testament word for faith is *bātach*. This word means "to confide in, to lean upon, to trust." An example of its use can be found in Psalm 25:2, "In you I trust, O my God. Do not let me be put to shame." See also Psalms 13:5; 84:12; Proverbs 16:20; Isaiah 26:3–4.

A third Old Testament word occasionally used for faith is *chāsāh*, meaning "to seek refuge." As an example, we may cite Psalm 57:1, "I will take refuge in the shadow of your wings until the disaster has passed." See also Psalms 2:12, 25:20, 31:1, and 91:4.

When we turn to the New Testament, it is interesting to note that Paul at one point describes the New Testament era as one in which "faith has come" (Gal. 3:25). He is not trying to say that there was no faith before this time, but rather that the chief object of our faith, Jesus Christ, has now appeared on the scene.

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The words used most frequently for faith in the New Testament are the noun *pistis* and the verb *pisteuein*. *Pistis* may be used, first, in the sense of “the faith by which we believe” (*fides qua creditur*), to denote a conviction of the truth of anything. With reference to God, it is the conviction that God exists, that he is the creator and ruler of all, and the provider of salvation through Christ. With reference to Christ, it means the belief that Jesus is the Messiah through whom we obtain salvation. This is the most common usage of the word—see, for example, Acts 11:24, Romans 3:28, and Ephesians 2:8. Occasionally, however, *pistis* may describe “the faith which is believed” (*fides quae creditur*)—that is, the content of what is believed. It is so used in Jude 3: “Contend for the faith that was once for all entrusted to the saints.” See also Galatians 1:23 and 1 Timothy 4:1.

The verb *pisteuein* may mean (1) to think to be true (Matt. 24:23), or (2) to accept the message given by God’s messengers (Acts 24:14). Most characteristically, however, it means (3) to accept Jesus as the Messiah, the divinely appointed author of eternal salvation (John 3:16). In this sense faith includes more than just believing a message to be true; it also involves trusting in Christ, resting on him, and leaning on him.

Summing up, it may be said that faith in the New Testament sense involves both the acceptance of a body of truth on the basis of the testimony of the apostles or of others who transmitted that testimony, and a personal trust in Christ as Savior.

*Pisteuein* appears in the New Testament in various constructions. It may be used with a pronoun in the dative case (Matt. 21:25), with *hoti* followed by a noun clause (Rom. 10:9), with *en* (Eph. 1:13), with *epi* and the dative (Rom. 9:33), and with *epi* and the accusative (Rom. 4:5). The most common construction, however, is with *eis* and the accusative (John 3:16, 36).

#### FAITH AS DESCRIBED BY VARIOUS BIBLE WRITERS

Faith was central in the lives of the people of God in Old Testament as well as in New Testament times. If we take as our starting point the Mother Promise of Genesis 3:15, we note at once that this first revelation of the covenant of grace called for a response of faith on the part of God’s people. **Abel**, we are told in the Book of Hebrews, offered God a better sacrifice by faith (Heb. 11:4); by faith **Enoch** walked with God (v. 5); and by faith **Noah** became an heir of righteousness (v. 7).

As we move on to the patriarchal period, **Abraham** appears as the outstanding Old Testament example of faith, so much so that he has become known as “the father of believers.” Paul teaches that Abraham was justified by faith (Rom. 4:1–3), and that all who believe are children of Abraham (Gal. 3:7). **Sarah, Isaac, and Jacob**—all these likewise lived by faith.

There are some who claim that the period of Israel’s history after the exodus from Egypt was an era of law rather than grace. This, however, is not true. Paul tells us in Galatians 3:17, “The law, introduced 430 years later [after the time of the patriarchs], does not set aside the covenant previously established by God and thus do away with the promise.” The point is this: the giving of the law at Sinai did not overthrow the promises made to Abraham, Isaac, and Jacob. The heart of these promises was the coming of the Redeemer through faith in whom Abraham had been justified. So faith in God—a faith that looked forward to Christ—was still required during and after the Mosaic period.

In the Book of Psalms faith is depicted in many ways: as trusting in God, finding refuge in him, committing ourselves to him, fleeing to him, and the like. The prophets repeatedly call their hearers back to faith in the God of Israel—a faith which should reveal itself in genuine repentance, turning from idolatry, concern for justice, love for people in need, and rededication to God’s service. According to the eleventh chapter of the Book of Hebrews, the spiritual giants of Old Testament times should be looked upon as heroes of faith.

If faith in the Old Testament is saying Amen to God, faith in the New Testament is saying Amen to the gospel. In the Synoptic Gospels Jesus asks for faith in himself, in his person. Often this is done in connection with miracles, but faith in the Synoptics is not limited to miraculous faith. According to Mark 1:15 Jesus said, “Repent and believe the good news!” Later Jesus said to Peter, “I have prayed for you, Simon, that your faith may not fail” (Luke 22:32). At another time our Lord is reported to have said, “Come to me, all you who are weary and burdened, and I will give

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you rest" (Matt. 11:28). Though the word "faith" is not used in this passage, Jesus here clearly teaches the necessity of personal faith in him.

**In John's Gospel *pisteuein* occurs almost a hundred times;** it is therefore one of John's key words. Here the stress is less on miraculous faith and more on saving faith. Probably the best-known verse in the Bible is John 3:16, "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." For similar uses of the word, see John 3:18, 36; 6:47; 7:38; and 11:25–26. *Pisteuein* in John's Gospel means acknowledging Christ as the Savior whom the Father sent into the world, cleaving to him, and trusting in him. Through such faith one obtains eternal life, not just as a future hope but also as a present possession.

In the **Book of Acts** faith involves at least two things: **(1) acceptance of the apostolic testimony about Christ, and (2) personal trust in Christ for salvation.** Both in Peter's Pentecost sermon and in Paul's addresses, there is first a presentation of the facts of the gospel, and then an exhortation to believe in Christ, repent of sin, and be saved.

**Paul was combating the rabbinical conception of faith as a meritorious good work. Hence we find in him the following emphases: (1) we are justified by faith alone, apart from the works of the law (Rom. 3:28); (2) our union with Christ is experienced and maintained through faith (Eph. 3:17); (3) faith must express itself in love and godly living (Gal. 5:6). In other words, as there must be fruit worthy of repentance (Matt. 3:8), so there must also be fruit that grows out of faith. We see here a Pauline emphasis which is parallel to that of James.**

The danger warned against by the author of Hebrews is particularly that of shrinking back (Heb. 10:38–39), of falling away, of slipping back into legalism or unbelief. Hence he points to past heroes of faith (chap. 11) as incentives for the life of faith today. Spurred on by their examples, we must keep on running with perseverance (*hypomonē*) the race marked out for us (12:1). In Hebrews, therefore, faith is pictured as the dynamic of the Christian life, whereby believers are empowered to persevere to the end.

Opposing the notion that faith is a mere intellectual assent to the truth, **James** insists that faith without deeds is dead (2:26). His blunt words shake us out of our complacency: "What good is it, my brothers, if a man claims to have faith but has no deeds? Can such faith save him?" (2:14).

The **first epistle of Peter** ties in faith with hope; it was written "so that your faith and hope might be in God" (1:21, ASV). Through faith we are "shielded by God's power until the coming of the salvation that is ready to be revealed in the last time" (1:5). This final salvation is, in fact, the goal of our faith (1:9).

Over against an incipient Gnosticism, which elevated knowledge far above simple faith, John in his epistles emphasizes that true faith brings knowledge with it: "I write these things to you who believe in the name of the Son of God so that you may know that you have eternal life" (1 John 5:13).

We find, therefore, a rich diversity in the way various Bible writers describe faith. Yet amidst this diversity there is a basic unity. Though in Old Testament times faith looked forward to the Redeemer who was to come, and in New Testament times faith looked back to the Savior who had come, in both eras salvation was obtained only through a living faith in Christ.

#### OTHER NEW TESTAMENT DESCRIPTIONS OF FAITH

The closest thing to a definition of faith in the New Testament is found in Hebrews 11:1, "Now faith is the assurance of things hoped for, the conviction of things not seen" (RSV). The word translated "assurance" is *hypostasis*, the noun form of the verb *hyphistamai*, which means "to stand under as a support." In this passage *hypostasis* means "reality"—the reality of that which is hoped for. In the papyri of the early Christian centuries this word is often used to designate a document which constitutes proof of ownership, like a deed to a house. Moulton and Milligan, in fact, suggest the following translation of the first half of the verse, "**Faith is the title-deed of things hoped for.**" Faith as here described, therefore, gives believers a guarantee that they will someday possess the transcendental realities for which they hope.

The word "conviction" in the second half of the verse translates the Greek word *elenchos*, which may mean either "proof" or "conviction." If we combine these two meanings, the word can be rendered "**convincing evidence.**" Ordinarily we are convinced of the existence of things by the testimony of our senses. But faith is here pictured as

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the evidence whereby we are convinced of the existence of things not seen—the spiritual and future realities that are the objects of our faith. The rest of the chapter indicates that faith of this sort was the driving power of the heroes there described, enabling them to persevere against all odds.

Faith is described in the New Testament by means of a number of striking figures. It is called a **coming to Christ**: “All that the Father gives me will come to me, and whoever comes to me I will never drive away” (John 6:37). Faith, seen in this light, is a **going away from ourselves to Christ, no longer trusting in self but trusting only in him**. It means finding in Christ our hope of salvation, our deepest joy, and our purpose in life.

Faith is further portrayed as an **eating of Christ**: “I am the living bread that came down from heaven. If anyone eats of this bread, he will live forever” (John 6:51). Here faith is depicted as the appropriation of Christ. As the bread we eat becomes part of us, so the Christ we accept by faith also becomes part of us. **Faith, then, is born out of a felt need; through faith we receive spiritual nourishment.**

Faith is also pictured as a **drinking of Christ**: “Whoever drinks the water I give him will never thirst. Indeed, the water I give him will become in him a spring of water welling up to eternal life” (John 4:14). As a man dying of thirst desperately needs water, so we urgently need to find life in Christ. Again we see that faith in Christ satisfies life’s deepest needs. When once we have imbibed this water of life, our spiritual thirst is permanently quenched.

Once again, faith is depicted as an **abiding in Christ**: “He who abides in me, and I in him, he it is that bears much fruit, for apart from me you can do nothing” (John 15:5, RSV). As the fruitbearing branch must remain in the vine, so we must remain in Christ. Faith means resting in Christ, leaning on him, drawing strength from him moment by moment, and living in constant fellowship with him. Faith is not just believing that Christ did something important for us many years ago; it includes the recognition that Christ is now living in us and that we are now living in him. Faith grasps not just a Christ for us, but also a Christ in us.

These figures are very rich. Each one has something unique to contribute to our understanding of faith. Yet they all agree in one respect: faith is a leaning on, a trusting in, a resting on God in Christ instead of on ourselves. It is quite clear that faith is more than just a momentary decision. It is also clear that faith is more than the acceptance of intellectual propositions. Faith involves not only the whole person but also the whole of life.

#### THE SCHOLASTIC VIEW OF FAITH

Scholasticism is the name given to the theology and philosophy taught in the medieval schools of Europe from the eleventh to the fourteenth centuries. The teachings of the scholastic theologians were summarized in the Canons and Decrees of the Council of Trent (1563). The view of faith set forth in these Canons can be expressed in the following statements:

(1) Faith is always a deed of the intellect. Though it is brought into existence by the will, it has its seat in the intellect. Faith is assent to all those things which God has proposed to be believed. Its object is not so much the person of Christ as certain truths which must be intellectually apprehended.

(2) In thus assenting to God’s truth, human beings, cooperating with God’s grace, (do a meritorious deed which calls for a reward, and thus) prepare themselves for justification. [Note: what has been placed between parentheses is affirmed by some, but denied by other, scholastic theologians.]

(3) Yet this faith in itself, as *fides informis* (not “informed faith” but “unformed faith”) is insufficient for justification. It does not include a personal relationship to God or to Christ, since it is only an intellectual assent to revealed truths, and is fully retained even in mortal sin.

(4) To faith love must be added: *fides informis* must become *fides formata caritate* (“faith formed by love”). It is through the sacrament of baptism that a person receives this love, and that he or she receives this fully formed faith—which is the only kind of faith that justifies. It is therefore really the sacrament that justifies rather than faith.

(5) Since the ordinary believer cannot understand all the articles of belief proposed by the church, he or she does not need to embrace all of them with explicit faith, but may accept much if not most of the truth with a *fides implicita* (“implicit faith”): that is, with mere assent to what the church teaches.

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(6) The believer can never attain to absolute certainty about personal salvation; all he or she can have is a kind of conjectural certainty, which does not exclude the possible loss of salvation.

#### CALVIN'S TEACHING ON FAITH

John Calvin vigorously opposed the scholastic view of faith. He rejects the idea that faith must be thought of as mere assent, and that we may think of it as mere "implicit faith," meaning unquestioning submission to the church's teachings without really understanding them. He calls this kind of "faith" ignorance rather than knowledge and says that this conception has not only buried true faith but utterly destroyed it.<sup>8</sup> He also repudiates the distinction between *fides informis* and *fides caritate formata*. *Fides informis*, he affirms, is not true faith at all, because by it someone who has no fear of God and no sense of piety is still said to be able to believe whatever is necessary for salvation. Calvin calls such "unformed faith" just a shadow or image of faith, but not real faith.<sup>10</sup>

True faith, he goes on to say, consists in knowledge of God, particularly of his mercy. At this point he gives his well-known definition of faith: "A firm and certain knowledge of God's benevolence towards us, founded upon the truth of the freely given promise in Christ, both revealed to our minds and sealed upon our hearts through the Holy Spirit." When Calvin here refers to the heart in distinction from the mind, he means by the former the will and the emotions.

Though this definition of faith sounds intellectualistic, Calvin does not mean to say that faith is mere intellectual knowledge. Like Luther, he holds that trust belongs to the essence of faith. In his commentary on Romans 10:10 Calvin asserts that faith is not just intellectual knowledge but a "firm and effectual confidence." In the *Institutes* he adds,

It will not be enough for the mind to be illumined by the Spirit of God unless the heart is also strengthened and supported by his power. In this matter the Schoolman [the Scholastics] go completely astray, who in considering faith identify it with a bare and simple assent arising out of knowledge, and leave out confidence and assurance of heart.

On another page he says, "It [the knowledge of Christ] is a doctrine not of the tongue but of life. It is not apprehended by the understanding and memory alone, as other disciplines are, but it is received only when it possesses the whole soul, and finds a seat and resting place in the inmost affection of the heart."

Summarizing the differences between Calvin and the Scholastics on faith, we may say that for Calvin faith is (1) a personal relationship to God and to Christ; (2) a sure knowledge of the love and mercy of God in Christ, not a bare assent to truths which are either not understood at all or only half understood; and (3) a firm confidence or trust which is opposed to doubt. We should also note that (4) Calvin rejects every suggestion that there is anything meritorious about faith.

#### THE CONCEPT OF FAITH

Saving faith may be defined as a response to God's call by the acceptance of Christ with the total person—that is, with assured conviction of the truth of the gospel, and with trustful reliance on God in Christ for salvation, together with genuine commitment to Christ and to his service.

The following aspects of faith, though never to be separated, may be distinguished: **(1) Knowledge.** It is obvious that we cannot have faith in someone of whom we know nothing, or about whom we know the wrong things. An illiterate Australian aborigine might say, "I have faith in Christ," without knowing anything about him. Would this be true faith? A Jehovah's Witness might say, "I have faith in Christ," but the Christ in whom he claims to have faith is not divine but only a creature. Is this true faith? We must surely have enough knowledge to know in whom we believe, and what Christ has done for us.

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The Bible clearly teaches that without knowledge there can be no true faith. When Jesus appeared to his disciples after his resurrection, he explained to them why he had had to suffer and rise from the dead: “Then he opened their minds so they could understand the Scriptures” (Luke 24:45). When Paul preached in Athens, he reminded his hearers of the altar he had found in their city containing the inscription, “To an Unknown God.” After saying, “Now what you worship as something unknown I am going to proclaim to you” (Acts 17:23), he proceeded to tell them who the true God is, what he had done, and what kind of repentance he required of them. And in his epistle to the Romans Paul underscores the importance of knowledge in saving faith:

Everyone who calls on the name of the Lord will be saved. How, then, can they call on the one they have not believed in? And how can they believe in the one of whom they have not heard? And how can they hear without someone preaching to them?... Consequently, faith comes from hearing the message, and the message is heard through the word of Christ (Rom. 10:13–14, 17).

Since God is the infinite one, and since faith embraces God and his saving work for us, the knowledge involved in faith does not mean total comprehension. It is significant that the first section of the chapter on the doctrine of God in Bavinck’s *Dogmatics* is entitled “The Incomprehensibility of God.” This author goes on to say, “The truth which God has revealed about himself in nature and in the Bible far transcends human understanding.” Calvin recognizes this point as well:

When we call faith “knowledge” we do not mean comprehension of the sort that is commonly concerned with those things which fall under human sense perception.... He [Paul, when he talks about the love of Christ which surpasses knowledge] means that what our mind embraces by faith is in every way infinite, and that this kind of knowledge is far more lofty than all understanding.... From this we conclude that the knowledge of faith consists in assurance rather than in comprehension.

The character of the knowledge of faith is different from knowledge in science or mathematics. It is what Emil Brunner calls *I-Thou* truth, not *I-it* truth. It is knowledge which involves what God has done for me, for my brothers and sisters in Christ, and for those who are not yet brothers or sisters in Christ. One could even say that it is a knowledge which includes love, just as, conversely, when God is said to know us, it means that he loves us. When, therefore, Calvin says that faith is “a firm and certain knowledge of God’s benevolence toward us,” and when the Heidelberg Catechism affirms that true faith is “a knowledge and conviction that everything God reveals in his Word is true,”<sup>17</sup> it is this type of knowledge they are describing.

**At this point we may ask, How much knowledge is necessary? Faith, as we saw, must embrace the truth of the gospel and of Christ’s redemptive work for us. But how much of the gospel must one know to be saved? This is not easy to say. We must have enough knowledge to realize that we are sinners who need redemption, that we cannot save ourselves but that only Christ can redeem us from sin and from the wrath of God, and that Christ died and arose for us. Our knowledge may be as slender as that of the thief on the cross (Luke 23:42); yet he had enough faith to be saved.**

Does growth in knowledge mean spiritual growth? The answer depends on what one means by knowledge. If it is mere abstract, intellectual knowledge, mere rote-memory knowledge, mere “Bible Trivia” knowledge, not necessarily. Paul, in fact, talks about a type of knowledge that “puffs up,” but does not build up (1 Cor. 8:1). But if growth in knowledge means growth in understanding what Christ has done for us, what the Spirit is doing in us, and what God wants us to do for him and to be for him, then growth in knowledge is bound to bring spiritual growth. This is the type of knowledge Peter has in mind when he enjoins his readers, in 2 Peter 3:18, “But grow in the grace and knowledge of our Lord and Savior Jesus Christ.”

Another aspect of faith is **(2) assent**. By assent I mean that activity by which we firmly accept the teachings of God’s Word as true. Such assent must involve the total person: with our whole selves we accept as true what the Bible teaches us about sin, Christ, salvation, and God’s purpose for our lives. If the knowledge involved in our faith does not include assent, our faith is not genuine.

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A third aspect of faith is **(3) trust**. This is the crowning aspect of faith. That true faith includes trust is evident from the words used for faith in Scripture, from the figures the Bible uses to describe faith, and from the very nature of the activity involved in faith. Faith is looking away from self, and leaning wholly on Christ for salvation. It is the personal appropriation of Christ and his merits. It means resting on Christ's finished work, and accepting what he has done as having been done for us. In the words of the Heidelberg Catechism, faith is "a deep-rooted assurance, created in me by the Holy Spirit through the gospel, that ... not only others, but I too, have had my sins forgiven, have been made forever right with God, and have been granted salvation."

**It should be added that trust also includes obedience.** This is clear from Hebrews 3:18–19, where those who did not enter the Land of Canaan because of their unbelief are said to have been disobedient. In sharp contrast, "By faith Abraham, when called to go to a place he would later receive as his inheritance, obeyed and went, even though he did not know where he was going" (Heb. 11:8). In Romans 1:5, in fact, Paul even speaks about "the obedience of faith" (RSV). Faith, therefore, must lead to obedient service in Christ's kingdom, since, as James puts it, faith without works is dead.

Though it is often said that faith is passive (since we are saved by receiving what Christ has done for us), there is also a sense in which faith is active. Faith is active in obedience.

These three aspects of faith cannot be separated, though sometimes one aspect is more prominent than another. For a person like C. S. Lewis the knowledge-aspect of faith would probably stand out, whereas for someone like John Bunyan the trust-aspect would predominate. But it is important to remember that faith involves the whole person. Nothing, in fact, is more determinative of the quality of our lives than our faith.

#### THE CENTRAL MYSTERY OF FAITH

By the central mystery of faith I mean the fact that faith is both the gift of God and the task of man. We are here reminded again of the paradox of God's sovereignty and human responsibility.

(1) *Faith as the Gift of God.* It is hard to find specific biblical texts teaching that faith is the gift of God. The fact that we are completely dependent on God for our salvation as well as for everything else certainly implies that we cannot have true faith unless God enables us to do so. A number of Scripture passages point us in this direction.

*Faith is the fruit of divine election.* Paul and Barnabas were at Pisidian Antioch. After the Jews had rejected the gospel, the speakers turned to the Gentiles who were present, about whom we read, "And when the Gentiles heard this [that the Servant of the Lord was to be a light for the Gentiles], they were glad and glorified the word of God; and as many as were ordained to eternal life believed" (Acts 13:48, RSV). F. F. Bruce's comment on this passage is significant:

We cannot agree with those who attempt to tone down the predestinarian note of this phrase by rendering "as many as were disposed to eternal life" (so Alford, *ad loc.*). The Greek participle is *tetagmenoi* from *tassō*, and there is papyrus evidence for this verb in the sense of "inscribe" or "enroll." ...

I conclude that our English versions correctly render this verb "ordained" (KJV, ASV, RSV), "chosen" (Today's English Version), "destined" (Phillips, JB), "marked out" (NEB), or "appointed" (NASB, NIV) for eternal life. If this is so, the faith of those Gentiles who believed was a fruit of divine election and therefore clearly a gift of God.

*Faith is the result of regeneration.* The Apostle John tells us, "Whoever believes that Jesus is the Christ has been begotten by God" (1 John 5:1, JB). The word rendered "has been begotten" (*gegennētai*) is in the perfect tense in the Greek, a tense which describes past action with abiding result. Everyone who has faith, John is therefore saying, reveals that he or she has been begotten or born of God and is still in that regenerate state. Since God is the sole author of regeneration, and since only regenerated persons can believe, we see again that faith is a gift of God.

*Faith is the fruit of the operation of the Spirit.* At the beginning of a discussion about spiritual gifts Paul says, "I tell you that no one who is speaking by the Spirit of God says, 'Jesus be cursed,' and no one can say, 'Jesus is Lord,'"

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except by the Holy Spirit" (1 Cor. 12:3). Since the statement, "Jesus is Lord," is obviously an utterance of faith, we conclude that no one is able to believe in Christ apart from the power of the Holy Spirit.

*The Father enables us to come to Jesus.* As we saw earlier, coming to Jesus is a biblical figure for faith. According to John 6:65, Jesus said to his disciples, "No one can come to me unless the Father has enabled him." That is, the ability to believe in Christ must be given by the Father; unless this ability is given, no one can believe.

*Jesus is the author of our faith.* In Hebrews 12:2 Jesus is described as being both "the author and perfecter of our faith." The word rendered "author" translates *archēgon*, which in this context means "originator" or "founder."

*God is said to bestow faith.* Two passages come up for consideration here. The first is Philippians 1:29, "For it has been granted to you on behalf of Christ not only to believe on him, but also to suffer for him." Two things are here said to have been granted or given freely (*echaristhē*) to the readers of this epistle: believing in Christ and suffering for his sake. Faith is described as something which is granted or freely bestowed on us by God.

The other passage is **Ephesians 2:8**, "For it is by grace you have been saved, through faith—and this not from yourselves, it is the gift of God." The last part of the text reads as follows in the Greek: *kai touto ouk ex hymōn, theou to dōron*. *Kai touto* is translated "and this." The question now is, To what does *kai touto* refer? Some say, To faith. Sometimes this interpretation is defended by the following argumentation: previous to this point Paul has already said that salvation is God's free gift. But now he brings up something new: faith. "And this also," he continues (namely, this faith through which you are saved), "is not your own doing but is the gift of God."

There are, however, two difficulties with this interpretation: (1) *touto* is neuter, whereas *pistis*, the Greek word for faith, is feminine; (2) the expression *kai touto* is an emphatic adverbial construction which heightens the force of the preceding clause; it could be translated "and this, mind you." What Paul is then affirming here can be paraphrased as follows: By grace you have been saved through faith; and all of this (namely, your being saved by grace through faith) is not your own doing but is the gift of God. Since faith is included, one could say that this passage teaches indirectly that faith is the gift of God.<sup>21</sup>

(2) *Faith as the Task of Man.* All one has to do to learn that faith is also depicted as a task of man is to look up the word "faith" or "believe" in any biblical concordance, and to note that most commonly faith is described as something human beings must do in response to the gospel. For example, faith is so described in John 3:16, "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." Or think of Paul's words in Romans 3:28, "For we maintain that a man is justified by faith apart from observing the law." John tells us in his first epistle, "This is the victory that has overcome the world, even our faith" (1 John 5:4).

Highlighting the responsibility of the preacher, the missionary, and the individual Christian witness is the fact that faith is brought about by means of the Word—preached, taught, or read. After referring to many miraculous signs which have not been recorded in his Gospel, John goes on to say, "But these are written that you may believe that Jesus is the Christ, the Son of God" (John 20:31). And Paul teaches that "faith comes from hearing the message, and the message is heard through the word of Christ" (Rom. 10:17). Hence the Heidelberg Catechism, in answer to the question of where faith comes from, replies, "The Holy Spirit produces it in our hearts by the preaching of the holy gospel...."

Yet, though it is our responsibility to believe the gospel, our faith is not in any way meritorious. Our being saved by grace through faith, as we learned from Ephesians 2:8–9, is not through ourselves, but "it is the gift of God—not by works, so that no one can boast." B. B. Warfield makes the point vividly:

**It is not, strictly speaking, even faith in Christ that saves, but Christ that saves through faith.** The saving power resides exclusively, not in the act of faith or the attitude of faith or the nature of faith, but in the object of faith; ... so that we could not more radically misconceive it than by transferring to faith even the smallest fraction of that saving energy which is attributed in the Scriptures solely to Christ himself.

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The Roman Catholic Church officially denies that a believer can have assurance of his or her salvation, unless a person should have received a special revelation to that effect. Note the following statements from the Canons and Decrees of the Council of Trent:

No one can know with a certainty of faith, which can not be subject to error, that he has obtained the grace of God.

No one, moreover, so long as he is in this mortal life, ought so far to presume as regards the secret mystery of divine predestination, as to determine for certain that he is assuredly in the number of the predestinate ... for except by special revelation, it cannot be known whom God hath chosen unto himself.

If anyone saith, that a man, who is born again and justified, is bound of faith to believe that he is assuredly in the number of the predestinate: let him be anathema.

Though the Council of Trent was held in the sixteenth century, the teaching of the church on this point has not basically changed. As evidence, I quote the following from a recent Roman Catholic dictionary of theology:

CERTAINTY OF SALVATION: a concept of Protestant theology which signifies a belief in justification so firm that this belief is inconsistent with any doubt of a man's ultimate salvation. Such a certainty of salvation—which Catholic theology describes as *absolute*—was repudiated by the Council of Trent, because whereas the Christian is absolutely forbidden to doubt what God has done in Jesus Christ or to doubt his universal salvific will, this does not exclude all possible doubt of one's own eternal salvation.

We see here one of the deepest and most basic differences between the Roman Catholic and the Protestant conceptions of soteriology. G. C. Berkouwer has some significant things to say about this question in his *Conflict with Rome*. He points out that on the matter of assurance of salvation Roman Catholics do an abrupt about-face. On the doctrine of the church they assert that we Protestants can have no certainty, since we do not have the true apostolic succession, and since we do not recognize the infallible authority of the one true church. On the question of assurance of salvation, however, they accuse us of having too much certainty—since, according to them, one can never be certain of his or her salvation, apart from a special revelation. For Roman Catholics, in other words, one can be certain of the teachings of the church, but one cannot be certain that he or she is saved.

Berkouwer goes on to show that Rome's denial of the assurance of salvation is consistent with its conception of the nature of salvation. It is precisely because the Roman Catholic Church conceives of salvation as a joint effort by man and God, and as a blessing which can only be maintained through the doing of good works, that it must say to the believer: you can never be absolutely sure of your salvation. For if one's "assurance" of salvation must be based on one's performance of good works, the most he or she can attain is the kind of conjectural certainty which Rome teaches. This point is vividly stated in Article 24 of the Belgic Confession:

Moreover, although we do good works, we do not base our salvation on them; for we cannot do any work that is not defiled by our flesh and also worthy of punishment.... So we would always be in doubt, tossed back and forth without any certainty, and our poor consciences would be tormented constantly if they did not rest on the merit of the suffering and death of our Savior.

Because Rome's denial of the possibility of assurance touched upon the very heart of the gospel, the Reformers sharply attacked Roman Catholic teaching on this matter. The basic question involved here is whether one is saved by grace alone or whether one's salvation depends in part on his or her meritorious good works. If the latter is true, one can never be sure of salvation. If, however, the former is true—as the Reformers taught—then one can be sure of salvation, even though he or she may not always be in full possession of that assurance.

What was Calvin's position on the assurance of salvation? Calvin teaches that assurance of salvation is not only possible but belongs to the essence of faith, and is not something additional to faith. In his comment on Romans 8:14 he says, "All who are led by the Spirit of God are the sons of God; all the sons of God are heirs of eternal life; and

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therefore all who are led by the Spirit of God ought to feel assured of eternal life." In the *Institutes* Calvin puts it as strongly as this:

He alone is truly a believer who, convinced by a firm conviction that God is a kindly and well-disposed Father toward him, promises himself all things on the basis of his generosity; who, relying upon the promises of divine benevolence toward him, lays hold on an undoubted expectation of salvation.... No man is a believer, I say, except him who, leaning upon the assurance of his salvation, confidently triumphs over the devil and death.

Anthony Lane summarizes Calvin's views on this point as follows: "Calvin taught that assurance, far from being impossible, is an essential ingredient of salvation.... It is clear that Calvin allowed no dichotomy between saving faith and the assurance or confidence that one is forgiven.... To separate faith and confidence is like separating the sun from its light and heat."

Calvin, however, does not deny that believers may often lack full assurance of salvation: "Surely, while we teach that faith ought to be certain and assured, we cannot imagine any certainty that is not tinged with doubt, or any assurance that is not assailed by some anxiety. On the other hand, we say that believers are in perpetual conflict with their own unbelief." He does not agree with Rome that the believer cannot have assurance except by means of a special revelation. He insists that every believer ought to rest in the security of his or her salvation. But he adds that not every believer always exercises her faith in this complete or, if you will, ideal way. A believer may certainly wrestle with doubts but—and here the difference between Calvin and Rome comes out clearly—he or she ought not to be content to remain in this doubtful frame of mind, or even to glory in it as an evidence of proper Scriptural humility, but to fight against these doubts and try to attain greater certainty.

Turning now to what the Bible teaches on the question of assurance, we look at three types of passages:

**(1) Passages showing that ideally faith should carry assurance with it:**

Hebrews 11:1, "Now faith is the assurance of things hoped for, the conviction of things not seen" (RSV). According to this text, which we discussed earlier, faith, when it is what it ought to be, carries with it certainty about spiritual realities, definite assurance and conviction about the salvation which is hoped for.

1 John 5:13, "I write these things to you who believe in the name of the Son of God so that you may know that you have eternal life." Anyone who denies that a believer can have assurance of salvation will have a difficult time getting around this text. Over against the incipient Gnosticism which held that knowledge was far superior to simple faith, John insists that those who have faith in Christ also have knowledge—the knowledge that they have eternal life. Not just an elite group among believers, not just those who have received some special revelation, but all true believers may and should *know* that they have eternal life.

**(2) Passages indicating that true believers may at times lack assurance:** Jesus often rebuked his disciples in words like these: "O you of little faith" (Matt. 6:30; 8:26; 14:31; 16:8; Luke 12:28). According to Luke 17:5, the disciples once pleaded with Jesus, "Increase our faith!" Mark 9:24 records the oft-quoted words of the man who said to Jesus, "I do believe; help me overcome my unbelief!" And the author of Hebrews warns his readers, "See to it, brothers, that none of you has a sinful, unbelieving heart that turns away from the living God" (Heb. 3:12). From these passages and others like them we learn that believers may not possess full assurance of salvation at once, and that they may be deprived of that assurance after having enjoyed it for a while.

**(3) Passages indicating the need for cultivating greater assurance of salvation:** Peter writes, "Therefore, my brothers, be all the more eager to make your calling and election sure" (2 Pet. 1:10). He here urges his readers to strengthen their assurance that they have been effectually called and chosen by God to salvation. Assurance of salvation must therefore be both possible and desirable.

Another passage of this sort is Romans 8:16, "The Spirit himself testifies with our spirit that we are God's children." *Symmartyrei*, the word rendered "testifies with," is in the present tense, indicating that this is a continuing witness. The testimony of the Spirit here described is a joint witness with that of our own spirits. The Holy Spirit, in

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other words, confirms the witness of our own spirits that we are children of God. But note that this confirming testimony of the Spirit is not something that comes only once, in some sudden, dramatic moment, or in some ecstatic emotional experience. The tense is present, describing continuing action. The Spirit *continually testifies* with our spirits that we are children of God. This is a witness which continues throughout life, which works through the Word, which comes through various types of experiences and trials.

In summary, the Scriptures teach that, ideally, faith should carry with it full assurance of salvation but also that believers may for a time lack such assurance. This being the case, we must try to cultivate greater assurance of salvation and pray that we may discern with increasing clarity the confirming testimony of the Spirit that we are children of God.

What do our Reformed creeds say about this matter of assurance? The Heidelberg Catechism, as we saw, describes saving faith in terms of assurance (Q. 21). Though the Belgic Confession does not give a definition of faith, its treatment of faith in Article 22 implies that true faith includes assurance: “Those who possess Jesus Christ through faith have complete salvation in him.” The Canons of Dort treat this question more fully than do the other two creeds mentioned. They first assert that believers can have assurance of their salvation:

Concerning this preservation of those chosen to salvation and concerning the perseverance of true believers in faith, believers themselves can and do become assured in accordance with the measure of their faith, by which they firmly believe that they are and always will remain true and living members of the church, and that they have the forgiveness of sins and eternal life.

The Canons go on to indicate the way in which one can obtain such assurance:

This assurance does not derive from some private revelation beyond or outside the Word, but from faith in the promises of God which he has very plentifully revealed in his Word for our comfort, from the testimony of the Holy Spirit testifying with our spirit that we are God’s children and heirs (Rom. 8:16–17), and finally from a serious and holy pursuit of a clear conscience and of good works.

They sound a realistic note when they further state that believers do not always feel this full assurance:

Meanwhile, Scripture testifies that believers have to contend in this life with various fleshly doubts and that under severe temptation they do not always experience this full assurance of faith and certainty of perseverance. But God, the Father of all comfort, does not let them be tempted beyond what they can bear, but with the temptation also provides a way out (1 Cor. 10:13), and by the Holy Spirit revives in them the assurance of their perseverance.

J. Gresham Machen once said, “Our salvation does not depend upon the strength of our faith.” How true this is! Neither the weakness of our faith nor our sense of unworthiness needs to shake our assurance of salvation. The ground for that assurance is not anything in us, but is found completely in Christ and in his saving work for us.<sup>402</sup>

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<sup>2</sup> Hoekema, A. A. (1994). *Saved by Grace* (pp. 132–151). Grand Rapids, MI; Cambridge, U.K.: William B. Eerdmans Publishing Company.