

WCF 14: OF SAVING FAITH

We are in a section of our Confession that deals directly with the doctrine of salvation (*WCF* 10-18). In this section, we first considered the works and acts of God in translating us from the kingdom of darkness into the kingdom of light. We looked at Effectual calling and regeneration (*WCF* 10); justification (*WCF* 11), adoption (*WCF* 12) and sanctification (*WCF* 13). In this and the next chapter, we shall consider our response in terms of faith (*WCF* 14) and repentance (*WCF* 15); and then we shall consider the effects of our salvation, namely good works (*WCF* 16), perseverance (*WCF* 17) and assurance (*WCF* 18).

1. On the Nature of Faith

14.1 The grace of faith, whereby the elect are enabled to believe to the saving of their souls,¹ is the work of the Spirit of Christ in their hearts,² and is ordinarily wrought by the ministry of the Word.³ by which also, and by the administration of the sacraments, and prayer, it is increased and strengthened.⁴

¹Heb 10:39; ²2 Cor 4:13; Eph 1:17-19; 2:8; ³Rom 10:14, 17; ⁴1 Pet 2:2; Acts 20:32; Rom 4:11; Lk 17:5; Rom 1:16-17.

- The most well-known biblical definition of faith is given in the book of Hebrews:
But we are not of them who draw back unto perdition; but of them that believe to the saving of the soul. Now faith is the substance of things hoped for, the evidence of things not seen. For by it the elders obtained a good report. Through faith we understand that the worlds were framed by the word of God, so that things which are seen were not made of things which do appear. ... But without faith it is impossible to please him: for he that cometh to God must believe that he is, and that he is a rewarder of them that diligently seek him (Heb 10:39-11:3, 6).
- From here, we note:
 - (1) Faith is belief or believing. In fact, the phrase “of them that believe” in Hebrews 10:39 is just one word in the Greek and is the same noun as the word translated ‘faith’ (*pivsti~*, *pistis*) in Hebrews 11:1.
 - (2) Faith is necessary for our salvation. Hebrews 10:39b may be rendered literally “faith [is] unto salvation of [the] soul.” Hebrews 11:6 tells us that “without faith it is impossible to please [God]”: how then can there be salvation without faith? The Lord Himself declares: “He that believeth [i.e., has faith] and is baptised shall be saved; but he that believeth not [i.e., has not faith] shall be damned” (Mk 16:16).
 - (3) Faith has to do with an assurance (substance) and certainty (evidence) of the truth and reality of what cannot be perceived with the physical senses.
 - (4) Faith does not work independent of the intellect or the mind. Hebrews 11:3 tells us that it is “through faith we understand that the worlds were framed by the word of God.” The word translated ‘understand’ (*noe;w*, *noeō*) is a verb based on a noun which may be translated as ‘mind’ (*nou`~*, *nous*). Faith, in other words, is not blind nor irrational. How do we understand that the worlds were framed by the word of God, but that the Word of God declares it. Yet faith is different from knowledge. Knowledge is empirical, faith is revelational. We have knowledge that the earth is round, we have faith that God made the earth. We have knowledge about the properties of the human body, we believe the properties of the Triune God according to His own revelation.
- With this in mind, the saving faith that is expounded in this section may be defined as “that spiritual discernment of the excellence and beauty of divine truth, and that cordial embrace and acceptance of it, which is affirmed in our hearts by the Holy Ghost” (Hodge, 203). To put it in another way, saving faith refers to the wholehearted trust that one has of Christ, “whereby we receive and rest upon Him alone for salvation, as He is offered to us in the gospel” (*WSC* 86). This is the faith referred to as the gift of God in Ephesians 2:8.
- This section further teaches us that:
 - a. The subject of saving faith are elect sinners. This is clearly taught in the Scriptures: “All that the Father giveth me shall come to me; and him that cometh to me I will in no wise cast out” (Jn 6:37); “And when the Gentiles heard this, they were glad, and glorified the word of the Lord: and as many as were ordained to eternal life believed” (Acts 13:48).

The Scripture also teaches false belief. Simon Magus believed (Acts 8:13) but was declared to be yet in bondage to sin (vv. 20–23); King Agrippa believed (Acts 26:27) and almost but did not become a Christian (v. 28); many who saw Christ’s miracles believed in the name of Jesus (Jn 2:23), “But Jesus did not commit himself unto them, because he knew all men” (v. 24); the hearers represented by the stony ground received the Word with joy (Mt 13:20), but soon withered away when the sun of persecution rose over them (Mt 13:21); indeed, even the demons believe and tremble (Jas 2:19). In all these cases, the subjects may be said to have intellectual ‘faith’ or *notitia*, and for many even an emotional ‘faith’ or *assensus*, but they lack *fiducia*. Only the elect are given *fiducia* (*vide infra*).

- b. This faith is wrought in the hearts of the elect by the Holy Spirit. Since man, in his fallen state, “has lost all ability of will to any spiritual good accompanying salvation,” it follows that faith cannot be self-generated. Thus Paul speaks about faith being “a gift of God” (Eph 2:8). That it is specifically the third Person of the Godhead who grants faith is clear from the fact that He is called “the spirit of faith” (2 Cor 4:13); and faith is one of the “fruit of the Spirit” (Gal 5:22).
- c. This faith is ordinarily wrought in the hearts of the elect by the ministry or instrumentality of the Word: “So then faith cometh by hearing, and hearing by the word of God” (Rom 10:17). Thus Lydia heard the preaching of Paul, but she had genuine faith because the Holy Spirit opened her heart (Acts 16:14).
- d. This faith is increased and strengthened by the administration of the sacraments and prayer as means of grace.

2. On the Objects and Acts of Saving Faith

14.2 By this faith, a Christian believeth to be true whatsoever is revealed in the Word, for the authority of God Himself speaking therein;¹ and acteth differently upon that which each particular passage thereof containeth; yielding obedience to the commands,² trembling at the threatenings,³ and embracing the promises of God for this life and that which is to come.⁴ But the principal acts of saving faith are, accepting, receiving, and resting upon Christ alone for justification, sanctification, and eternal life, by virtue of the covenant of grace.⁵

¹Jn 4:42; ¹Thes 2:13; ¹Jn 5:10; Acts 24:14; ²Rom 16:26; ³Isa 66:2; ⁴Heb 11:13; ¹Tim 4:8; ⁵Jn 1:12; Acts 16:31; Gal 2:20; Acts 15:11.

- a. *Generally*, the object of saving faith is the whole counsel of the Word of God. Paul was referring to this aspect of his faith when he declared that he believed “all things which are written in the law and in the prophets” (Acts 24:14). The believer takes the Word of God as the authoritative voice of God. He believes it to the exclusion of all traditions and doctrines of man that contradict the Scripture. And the believer responds appropriately to the Word of God: he yields obedience to the commands (Rom 16:26); trembles at the threatenings (Isa 66:2) and embraces the promises of God for this life (Heb 11:13; 1 Tim 4:8).
- b. *Specifically* and personally, the object of saving faith is the Lord Jesus Christ. Thus the Scripture constantly speaks of “faith in Jesus Christ” or “faith of Jesus Christ,” e.g., “Knowing that a man is not justified by the works of the law, but by the faith of Jesus Christ, even we have believed in Jesus Christ, that we might be justified by the faith of Christ” (Gal 2:16; cf. Gal 2:20; 3:22, 26; Phil 3:9; Col 1:4; 2:5; 1 Tim 1:14; 3:13; etc.). Thus, the Lord Himself defines eternal life in this way: “And this is life eternal, that they might know thee the only true God, and Jesus Christ, whom thou hast sent” (Jn 17:3). But which proposition of the doctrine of Christ must be believed for salvation? This is a common question that is frequently asked because modern evangelism has subtly simplified faith in Christ to belief in certain propositional truth concerning the Lord Jesus Christ. Let Robert Shaw answer:

It will not do to limit the object of saving faith to any one doctrinal proposition—such as, that Jesus is the Son of God or, that Jesus Christ is come in the flesh, or that Christ died for our sins according to the Scriptures. This, at the utmost, would only be giving credit to a certain *doctrine*; but saving faith is a believing on the *person* of Christ, or an appropriating of Christ Himself, with all the benefits and blessings included in Him.

- c. The principal acts of saving faith are accepting, receiving and resting upon Christ. Reformed theology has traditionally spoken of saving faith as having three elements, namely *notitia*, *assensus* and *fiducia*. It should be noted that these three elements do not correspond to three principal acts of saving faith

noted in our Confession. Nevertheless, it is instructive for us to consider the three acts elements for a moment:

- i. *Notitia* or knowledge involves a positive recognition of the truth revealed in the Word of God. One who has *notitia* on the proposition, “Christ Jesus came into the world to save sinners,” would agree that it is found in the Bible.
- ii. *Assensus* or assent involves a deep conviction of the veracity of a proposition in Scripture. One who has *assensus* to the same proposition, “Christ Jesus came into the world to save sinners,” would affirm that Christ came to die for sinners.
- iii. *Fiducia* or faith involves a wholehearted belief in everything that is revealed in the Scriptures and therefore response volitionally (i.e. by his will) by accepting, receiving and resting on Christ as Saviour and Lord. One who has *fiducia* would not only believe the proposition “Christ Jesus came into the world to save sinners,” but all other propositions from the Scripture that is known to him, including the truths that he himself is a sinner and that he needs a Saviour.

It may be noted that a sinner may possess *fiducia* only after regeneration, though he may have *notitia* and *assensus* before regeneration. It should also be noted that in a sense, the nature of *assensus* and *fiducia* are really the same. They differ only in the extent of what is believed. When one has *fiducia*, he believes (or assents to) everything that is revealed in the Word of God, and not just a few selected propositions. This does not mean that he who has *fiducia* must know everything, but simply that his heart is so changed by the Holy Spirit that whatever he is convinced is in Scripture, he believes. Thus one who has *fiducia* accepts, receives and rests upon Christ (as he is revealed in the Scriptures).

- d. The true believer receives and rests on Christ *alone* for salvation. The true believer knows that all his righteousness are as filthy rags, and so he cannot trust in them one shred. He knows also that without Christ he cannot expect the mercy of God, for God is not only merciful, but holy and just.
- e. The true believer receives and rests on Christ for *complete* salvation, viz. justification, sanctification and eternal life. “He trusts in Christ for salvation not only from wrath, but from sin—not only for salvation from the guilt of sin, but also from its pollution and power—not only for happiness hereafter, but also for holiness here” (Shaw, 195).

3. On the Degrees of Faith

14.3 *This faith is different in degrees, weak or strong;¹ may be often and many ways assailed, and weakened, but gets the victory;² growing up in many to the attainment of a full assurance, through Christ,³ who is both the author and finisher of our faith.⁴*

1 Heb 5:13–14; Rom 4:19–20; Mt 6:30; 8:10; 2 Lk 22:31–32; Eph 6:16; 1 Jn 5:4–5; 3 Heb 6:11–12; 10:22; Col. 2:2; 4 Heb 12:2.

Three propositions are taught in this section:

- a. Faith may be of different degrees in different persons at different times. The notion that genuine faith can be weak is seen in the fact that Christ received those with weak faith without doubting the reality of their faith. He received the man who cried, “Lord, I believe; help thou mine unbelief” (Mk 9:24). And when Peter doubted and began to sink, the Lord rebuked him for his little faith, but did not reject him: “And immediately Jesus stretched forth his hand, and caught him, and said unto him, O thou of little faith, wherefore didst thou doubt?” (Mt 14:31).
- b. True faith will always be finally victorious,—i.e., it will overcome temptation and it will not be obliterated,—though it may be “often and many ways assailed and weakened.” Faith gets the victory because of the intervention of Christ: “And the Lord said, Simon, Simon, behold, Satan hath desired to have you, that he may sift you as wheat: But I have prayed for thee, that thy faith fail not: and when thou art converted, strengthen thy brethren” (Lk 22:31–32). John affirms: “For whatsoever is born of God overcometh the world: and this is the victory that overcometh the world, even our faith. Who is he that overcometh the world, but he that believeth that Jesus is the Son of God?” (1 Jn 5:4–5).
- c. In many, faith will grow up “to the attainment of a full assurance through Christ.” This phrase is often disputed as theologians argue whether assurance is the essence of faith. This subject will be dealt with in chapter 18, but it suffices to note that the full assurance that the Confession speaks about here has to do with “assurance of sense” rather than “assurance of faith.”

Assurance of faith has to do with the veracity of the Word of God. No one can be saved who is not assured that what is revealed in the Word of God is true. But many Christians may be assailed by doubts as to the authenticity of their own faith and so lack assurance of sense. By faith we believe the Scripture and embrace Christ for salvation; by sense, we feel that we are accepted of the Lord by the marks of salvation evident in our lives. Thus a young believer may not have a strong assurance of sense, but as he experiences the Christian life, his assurance of faith is fortified with an assurance of sense and he attains full assurance through Christ.