

# Are We Saved By Faith Alone?

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## Introduction

The doctrine of salvation by “faith alone” (Sola fide in Latin, a historically popular usage) has its roots in the Reformation Movement, with men like Martin Luther emphasizing this concept in reaction to certain teachings in the Catholic Church. The Reformation teachers were correct in asserting that we cannot in any way earn or deserve salvation, and if you understand what was taking place in the Catholic Church of their day, you can understand why they were so focused on faith as contrasted to meritorious works. However, the way the doctrine of “faith alone” was stated originally and interpreted as church history unfolded led to some misunderstandings of how the Bible actually defines faith.

To state the obvious, this doctrine was focused on the human part of salvation rather than on God’s part (the main part — grace). Thus, in considering this narrow focus, we could quickly say that we are not saved by faith alone. But this wasn’t the intent of the Reformation writers; they were in fact focusing on man’s response to God’s grace. One of the best passages to show the overall way of salvation is Ephesians 2:8-10.

*For it is by grace you have been saved, through faith—and this is not from yourselves, it is the gift of God — 9 not by works, so that no one can boast. 10 For we are God’s handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do.*

This is a marvelous passage, as it encapsulates the doctrine of salvation by grace through faith. One reason it is such a significant passage is because it deals with both sides of salvation, the Divine side and the human side. Another reason it is so important is that it deals with both types of works — meritorious works (which cannot earn salvation) and works of faith (which are produced by our love and commitment to God). A common way to describe the difference is to say that we are not saved by our works but we work because we are saved. Romans develops this topic in much more detail and helps us really understand this important difference.

In stating that we are saved by grace through faith, Paul is not saying that the Divine and human parts of salvation are equal — far from it. The real basis or ground of salvation is the grace of God ultimately expressed in the death of Jesus on the cross. The human part is simply our acceptance of what God has done to make salvation possible. Describing God’s part in our salvation as the ground of forgiveness and our part as conditions of acceptance is a helpful way to look at the subject. Grace is a gift and our acceptance of this gift is the faith of which Paul speaks. Having said that, our faith is essential to our salvation, and understanding exactly what is meant by the term faith is likewise essential. The challenge is that this term is defined biblically in a number

of slightly different ways, at least six by my count, and these differences matter, as we will see.

1 Corinthians 13:13 says that the “Big Three” are faith, hope and love – with love being the greatest. Love isn’t that difficult to define, since several different Greek words are all translated into English as love, and each of the Greek terms can be clearly defined. Hope isn’t difficult to define either, but it does receive far less attention among believers than it deserves. However, faith is the most challenging to define, simply because the Bible uses it in a number of slightly different ways, and understanding the context in which it is found is often the only way to define it accurately. This challenge should come as no surprise to us, since Satan is always trying to deceive us. Since Ephesians 2:8-10 says we are saved by God’s grace through our faith, you can predict that he is going to work very hard to confuse us about such an important issue involving our salvation. So, with that background, let’s delve carefully into God’s definition of faith, as found in the Bible.

### **Faith: a Word of Many Nuances**

First, sometimes the term denotes simply intellectual belief. **Romans 10:14** – *“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?”* As intellectual belief, faith is a part of a process in accepting Christ, not the whole process.

Second, sometime faith or belief describes the concept of trust. **2 Corinthians 5:7** – *“We live by faith, not by sight.”* The context is about trusting that there is life after death and a spiritual body awaiting the saved, suited for eternity.

Third, sometimes faith is preceded by the definite article and is being used to refer to the New Testament as God’s covenant with us. **Jude 1:3** – *“Dear friends, although I was very eager to write to you about the salvation we share, I felt I had to write and urge you to contend for the faith that was once for all entrusted to the saints.”* Thus, “the faith” would be synonymous with “the gospel.”

Fourth, faith is used in reference to a miraculous gift of the Holy Spirit. **1 Corinthians 12:8-10** – *“To one there is given through the Spirit the message of wisdom, to another the message of knowledge by means of the same Spirit, 9 to another faith by the same Spirit, to another gifts of healing by that one Spirit, 10 to another miraculous powers, to another prophecy, to another distinguishing between spirits, to another speaking in different kinds of tongues, and to still another the interpretation of tongues.”* Most of these miraculous gifts are easy to define while others aren’t. The exact nature of miraculous faith is one of those gifts more difficult to explain precisely.

Fifth, faith can express the idea of a personal conviction, based on our conscience. **Romans 14:23** – *“But the man who has doubts is condemned if he eats, because his eating is not from faith; and everything that does not come from faith is sin.”* The whole

context is about matters of opinion, and in these matters we must grant others liberty while living personally within our own convictions.

Sixth and finally, and this is a very important usage, faith is used in a comprehensive sense that encompasses the entire faith response to God and his Son. Many passages could be cited that show this usage, including John 3:16 and Ephesians 2:8-10. However, we can get confused about how the term is being used and miss out on some essential concepts that relate directly to salvation. One way to help avoid this confusion is to realize that all faith is not saving faith.

### **Some Faith Does Not Please God**

For starters, self-righteous faith doesn't please God. **John 8:30-33** – *“Even as he spoke, many put their faith in him. 31 To the Jews who had believed him, Jesus said, ‘If you hold to my teaching, you are really my disciples. 32 Then you will know the truth, and the truth will set you free.’ 33 They answered him, ‘We are Abraham's descendants and have never been slaves of anyone. How can you say that we shall be set free?”*

Next, fearful faith or hidden faith certainly doesn't please him. **John 12:42-43** – *“Yet at the same time many even among the leaders believed in him. But because of the Pharisees they would not confess their faith for fear they would be put out of the synagogue; 43 for they loved praise from men more than praise from God.”*

Further, faith in words only, without being put into practice, is dead and cannot please God. **James 2:14-17** – *“What good is it, my brothers, if a man claims to have faith but has no deeds? Can such faith save him? 15 Suppose a brother or sister is without clothes and daily food. 16 If one of you says to him, ‘Go, I wish you well; keep warm and well fed,’ but does nothing about his physical needs, what good is it? 17 In the same way, faith by itself, if it is not accompanied by action, is dead.”*

### **What Is the Faith That Pleases God?**

My favorite passage to define a saving faith is Hebrews 11:6 – “And without faith it is impossible to please God, because anyone who comes to him must believe that he exists and that he rewards those who earnestly seek him.” It shouldn't be surprising that the three components of faith that apply most directly to man's response to God are all included in this definition of a faith that pleases God. First, it is a faith that believes. Second, it is a faith that trusts. Third, it is a faith that earnestly seeks. Thus, a saving faith is comprised of faith, trust and obedience. But what do we believe and what do we trust and what do we obey?

It is important to note that true faith is directly tied to the Word of God, as Romans 10:17 tells us: “faith comes from hearing the message, and the message is heard through the word of Christ.” So, in short, faith is based on the gospel message about Jesus.

Another key to understanding saving faith is to realize that the Bible comes to us in the form of facts, promises and commands. Hence, we believe the facts, we trust the

promises and we obey the commands. A faith that pleases God is simply one that takes him at his word – believing facts, trusting promises and obeying commands.

Matthew 28:19-20 is what we call the Great Commission, and it has two parts to it – becoming a disciple of Jesus (getting saved) and then maturing as a saved disciple by learning to obey everything that he has commanded. Now let's look at an example of someone in the Book of Acts doing that first part, as the salvation process is shown to include all three parts of the type of faith that pleases God and results in salvation.

Acts 16:25-34

*About midnight Paul and Silas were praying and singing hymns to God, and the other prisoners were listening to them. 26 Suddenly there was such a violent earthquake that the foundations of the prison were shaken. At once all the prison doors flew open, and everyone's chains came loose. 27 The jailer woke up, and when he saw the prison doors open, he drew his sword and was about to kill himself because he thought the prisoners had escaped. 28 But Paul shouted, "Don't harm yourself! We are all here!" 29 The jailer called for lights, rushed in and fell trembling before Paul and Silas. 30 He then brought them out and asked, "Sirs, what must I do to be saved?" 31 They replied, "Believe in the Lord Jesus, and you will be saved—you and your household." 32 Then they spoke the word of the Lord to him and to all the others in his house. 33 At that hour of the night the jailer took them and washed their wounds; then immediately he and all his household were baptized. 34 The jailer brought them into his house and set a meal before them; he was filled with joy because he had come to believe in God—he and his whole household.*

The jailor asked a very basic question about how to get saved, and Paul's answer was also basic, starting with the need to believe. Of course, the jailor and his family had to know what to believe, which led to Paul preaching the Word to him, because belief must be based on the Word of Christ (Romans 10:17). Repentance is also a part of the salvation process, and washing the wounds of Paul and Silas demonstrated that the jailor and his family had repented. Finally, they were baptized, the final step in the initial salvation process. (See my article on this site entitled "Biblical Baptism Explained" for further details.) Note that their baptism took place after midnight, and by taking prisoners out of jail, they were putting themselves at risk if Paul and Silas were not being honest with their intentions. It would be difficult to come to any other conclusion than the fact that baptism is a part of the salvation process. But it is a part of the process because it is a part of the faith process. Notice the wording of verse 34: "he was filled with joy because he had come to believe in God." Coming to believe in God summed up the entire salvation process from start to finish, from hearing the message and believing it to being baptized into the death of Christ (Romans 6:3-4).

But now let's take a look at ourselves if we have already done that – where are you in the maturation process, in becoming more and more like Jesus? The second part of the Great Commission is by far the most challenging, for it encompasses obeying all that he has commanded and it lasts a lifetime. Where is your faith in continuing to make Jesus the Lord (Master) of your life? I expect most of us don't struggle with believing the facts

of the Bible. But how about trusting the promises of the Bible? Perhaps the quickest answer to that question comes from an examination of our anxiety level. It has been said that anxiety is practical atheism. That is surely a disturbing definition for many. I recall the wife of an elder being quite a worrier. I once mentioned to her that studies have shown that about 95% of what we worry about never comes to pass. She replied: "Exactly. I am keeping many things from becoming realities!" A relative of a minister's wife known for negativity said of her, "Well, given her negative outlook on life, at least she is never disappointed!" How about you — are you an anxiety prone person as a disciple? The answer to that question says a lot about your faith, the trust you have in God's promises.

Then, how are you doing in obeying the commands of the Bible — have you been satisfied with obeying certain ones, but yet not taking seriously what Jesus said about obeying everything he commanded? Certainly we could delve into many topics when considering this question, but some specifics come to mind as I consider the lives of church members I observe regularly. I think about participation in all of the activities of the church that the leaders have asked us to participate in. I think about finances and giving of both time and money. I think about evangelism through the example of Jesus (who came to "seek and save the lost" — Luke 19:10). I think about a number of other basics of what it means to follow and imitate Jesus, knowing the human tendency to pick and choose what we find comfortable or enjoyable. That approach ultimately leads to a rejection of God's Word as a whole, and can so deceive us that we don't even see it. Faith in accepting Jesus initially must lead to an ever maturing faith that causes us to become more and more like him all the days of our lives.

I love the term faith, partly because of its complexity and therefore its richness. For those wanting to enter a saved relationship with God through Christ, it is essential that we understand this richness and respond appropriately. For those of us who have already entered this relationship, we have to continue to examine our faith and ask especially about how well we are doing with trusting the promises and obeying the commands of the Bible. For all of us, we would do well to take these words of Jesus to heart, as he said in Matthew 7:21: "Not everyone who says to me, 'Lord, Lord,' will enter the kingdom of heaven, but only he who does the will of my Father who is in heaven." Let's make sure that we are doing his will — with an understanding mind based on the Scriptures and a grateful heart that produces the needed trust and obedience. Then our hearts will be entwined with his heart for us! "We love because he first loved us" (1 John 4:19).