

What is the Nature of Saving Faith?

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Introduction

There is much confusion in the Church today over the nature of saving faith. Many contradictory theories have been proposed over the years, ranging from the Arminian view of absolute human free will to the extreme Calvinistic view of the complete inability of man which requires that faith itself be a gift of God. Many theories regarding the nature of saving faith are based on logical inferences that have been reached in an attempt to create coherent systems of theology, rather than being based on clear statements in Scripture. The present study will examine the evidence regarding the capabilities of fallen man, the pre-faith work of the Godhead within the unsaved, and the ultimate nature of saving faith as it relates to the process of salvation.

The Pre-Faith Capabilities of Unregenerate Man

In considering the nature of saving faith it is important to have a clear picture of the capabilities of unregenerate man. The question becomes, “Is mankind in his fallen state capable of exercising saving faith?” This question directly relates to another foundational doctrine of Scripture -- the *total depravity* of man. Putting the question another way, “How can the doctrine of total depravity be maintained if mankind is capable of exercising saving faith and fulfilling the condition of salvation on the human side of the equation?” Some theologians would infer from passages such as Ephesians 2:1 that an unregenerate man is incapable of exercising saving faith because he is “dead in trespasses and sins.” Citing an instance of this type of thinking, Aldrich comments:

For example, Shedd says: ‘The Calvinist maintains that faith is wholly from God, being one of the effects of regeneration.’ This results in a strange plan of salvation. Because the sinner cannot believe, he is instructed to perform the following duties: 1. Read and hear the divine Word. 2. Give serious application of the mind to the truth. 3. Pray for the gift of the Holy Spirit for conviction and regeneration. Thus an unscriptural doctrine of total depravity leads to an unscriptural and inconsistent plan of salvation. Doubtless the sinner is ‘dead in trespasses and sins’ (Eph. 2:1b). If this means that regeneration must precede faith, then it must also mean that regeneration must precede all three of the pious duties Shedd outlines for the lost. A doctrine of total depravity that excludes the possibility of faith must also exclude the possibilities of ‘hearing the word,’ ‘giving serious application to divine truth,’ and ‘praying for the Holy Spirit for conviction and regeneration.’ The extreme Calvinist deals with a lively spiritual corpse after all. If the corpse has enough vitality to read the Word, and heed the message, and pray for conviction, perhaps it can also believe.¹

Taking the extreme Calvinist line of reasoning to its logical conclusion, if unregenerate individuals cannot exercise saving faith then they cannot do anything at all to receive the gift of salvation. Therefore there can be no definite condition of salvation on the human side of the

¹ Roy L. Aldrich, “The Gift of God,” *Bibliotheca Sacra* 122:487 (July 1965), 248.

equation, and the Scriptures which speak of such a condition must be explained away. Regarding this view of Ephesians 2:1, Meisinger comments:

Some infer that this means these dead cannot believe. Yet context does not say that. To be dead is to be alienated from God (in the sense of v. 12). God is the source of spiritual life. Accordingly, to be dead is to be cut off from eternal life. This says nothing about one's inability to believe....The problem is not the unbeliever's inability to believe when the Spirit illumines; the problem is his inability to know and understand apart from the supernatural illumination of God the Holy Spirit. Another illustration from life is Cornelius in Acts 10. This centurion is unregenerate, dead in sins. Yet he was not like a rock, unable to respond to God. To the contrary, Cornelius the non-Christian was 'a devout man and one who feared God and he gave alms and prayed to God always' (10:2). He received revelation from God (10:3, 22) and the Lord recognized his prayers and alms (10:4, 31). When Peter preached the gospel to him, saying that 'whoever believes in [Jesus of Nazareth] will receive remission of sins' (10:34-43), the Holy Spirit fell upon all who heard (10:44). Nothing suggests that Cornelius the non-Christian was spiritually insensitive. He was able to hear and believe the message.²

In order to address this issue, an accurate definition of total depravity must be considered. Many people seem to equate *total depravity* with *total inability*, but this is strictly true only as it relates to the inability of fallen man to gain soteriological merit before God.

A proper definition of total depravity should not focus primarily on the question of sinfulness vs. goodness or ability vs. inability, but on fallen man's relation to a holy God. Because of the effects of the fall, that original relationship of fellowship with God was broken and man's entire nature was polluted. As a result no one can do anything, even good things, that can gain soteriological merit in God's sight....The concept of total depravity does not mean (1) that depraved people cannot or do not perform actions that are good in either man's or God's sight. But no such action can gain favor with God for salvation. Neither does it mean (2) that fallen man has no conscience which judges between good and evil for him. But that conscience has been affected by the fall so that it cannot be a safe and reliable guide. Neither does it mean (3) that people indulge in every form of sin or in any sin to the greatest extent possible....The implications of depravity are especially crucial in relation to salvation. Man has no ability to save himself. He can do good and make choices, but he cannot regenerate himself (John 1:13). Unless the Holy Spirit enlightens an individual he will remain in darkness (1 Cor. 2:14).³

As this definition points out, the fact that mankind lives in total depravity does not mean that he has no abilities whatsoever. Total depravity does not imply a total inability to think, feel, choose, or perform. Erickson explains that, "Total depravity means the sinner is completely unable to extricate himself from his sinful condition....Good and lawful actions cannot be maintained consistently. The sinner cannot alter his life by a process of determination, will power, and reformation. Sin is inescapable. This fact is depicted in Scripture's frequent references to sinners as 'spiritually dead.'...These various expressions do not mean that sinners are absolutely insensitive and unresponsive to spiritual stimuli, but rather that they are unable to do what they ought. The unregenerate person is incapable of genuinely good, redeeming works; whatever he does is dead or ineffective in relationship to God. Salvation by works is absolutely impossible

² George E. Meisinger, "Salvation by Faith Alone" in Mal Couch (ed.), *The Fundamentals for the Twenty-First Century*. (Grand Rapids: Kregel Publications, 2000), 280-281.

³ Walter A. Elwell (ed.), *Evangelical Dictionary of Theology*. (Grand Rapids: Baker Academic, 2001), 337.

(Eph. 2:8-9).⁴ Therefore, whatever abilities mankind does possess can never be the *basis* for meriting salvation.

What, then, are the active capabilities of fallen man? Even Calvin acknowledged that there are positive qualities which are worthy of note, and many would be surprised at his extensive treatment of the functional abilities of fallen mankind. Regarding the capacity of the human mind to think about deity, for example, he comments, “That there exists in the human minds and indeed by natural instinct, some sense of Deity, we hold to be beyond dispute, since God himself, to prevent any man from pretending ignorance, has endued all men with some idea of his Godhead, the memory of which he constantly renews and occasionally enlarges, that all to a man being aware that there is a God, and that he is their Maker, may be condemned by their own conscience when they neither worship him nor consecrate their lives to his service.”⁵ He also stated that, “If the Gentiles have the righteousness of the law naturally engraven on their minds, we certainly cannot say that they are altogether blind as to the rule of life.”⁶ Another of his positive statements indicates that, “The human soul is indeed irradiated with a beam of divine light, so that it is never left utterly devoid of some small flame, or rather spark.”⁷ It is clear from Calvin’s work that he thoroughly contemplated and did not dismiss the amazing capabilities of the fallen human mind.

Therefore, in reading profane authors, the admirable light of truth displayed in them should remind us that the human mind, however much fallen and perverted from its original integrity, is still adorned and invested with admirable gifts from its Creator.... Shall we say that the philosophers, in their exquisite researches and skillful description of nature, were blind? Shall we deny the possession of intellect to those who drew up rules for discourse, and taught us to speak in accordance with reason? Shall we say that those who, by the cultivation of the medical art, expended their industry in our behalf were only raving? What shall we say of the mathematical sciences? Shall we deem them to be the dreams of madmen? Nay, we cannot read the writings of the ancients on these subjects without the highest admiration; an admiration which their excellence will not allow us to withhold. But shall we deem anything to be noble and praiseworthy without tracing it to the hand of God? Far from us be such ingratitude; an ingratitude not chargeable even on heathen poets, who acknowledged that philosophy and laws and all useful arts were the inventions of the gods. Therefore, since it is manifest that men whom the Scriptures term carnal, are so acute and clear-sighted in the investigation of inferior things, their example should teach us how many gifts the Lord has left in possession of human nature, notwithstanding of its having been despoiled of the true good.⁸

Calvin also recognized that, not only in the realm of mental ability, but also in the area of right conduct, mankind is not without inherent capabilities. “In every age there have been some who, under the guidance of nature, were all their lives devoted to virtue. It is of no consequence, that many blots may be detected in their conduct; by the mere study of virtue, they evinced that there was somewhat of purity in their nature....Such examples, then, seem to warn us against supposing that the nature of man is utterly vicious, since under its guidance some have not only

⁴ Millard J. Erickson, *Christian Theology*. (Grand Rapids: Baker Book House, 1985), 630-631.

⁵ John Calvin, *Institutes of the Christian Religion*. (e-Sword electronic edition), Book 1, Chapter 3, Section 1.

⁶ Calvin, Book 2, Chapter 2, Section 22.

⁷ Calvin, Book 2, Chapter 2, Section 19.

⁸ Calvin, Book 2, Chapter 2, Section 15.

excelled in illustrious deeds, but conducted themselves most honorably through the whole course of their lives.”⁹ Common experience and observation indicate that mankind is fully capable of thinking, choosing, and behaving in relatively “good” ways. Calvin goes on to explain how this is possible, while also giving due consideration to the doctrine of the total depravity of mankind.

I feel pleased with the well-known saying which has been borrowed from the writings of Augustine, that man’s *natural* gifts were corrupted by sin, and his *supernatural* gifts withdrawn; meaning by supernatural gifts the light of faith and righteousness which would have been sufficient for the attainment of heavenly life and everlasting felicity. Man, when he withdrew his allegiance to God, was deprived of the spiritual gifts by which he had been raised to the hope of eternal salvation. Hence it follows, that he is now an exile from the kingdom of God, so that all things which pertain to the blessed life of the soul are extinguished in him until he recover them by the grace of regeneration.... On the other hand, soundness of mind and integrity of heart were, at the same time, withdrawn, and it is this which constitutes the corruption of natural gifts. For although there is still some residue of intelligence and judgment as well as will, we cannot call a mind sound and entire which is both weak and immersed in darkness. As to the will, its depravity is but too well known. Therefore, since reason, by which man discerns between good and evil, and by which he understands and judges, is a natural gift, it could not be entirely destroyed; but being partly weakened and partly corrupted, a shapeless ruin is all that remains....In the perverted and degenerate nature of man there are still some sparks which show that he is a rational animal....To charge the intellect with perpetual blindness, so as to leave it no intelligence of any description whatever, is repugnant not only to the Word of God, but to common experience.¹⁰

Even though the doctrine of total depravity shows that human nature is corrupted, it also asserts that certain amazing capabilities do still exist within the nature of mankind. At this point in the investigation, the possibility must be left open that unregenerate man is capable of exercise saving faith in order to receive the gift of salvation.

The Pre-Faith Work of God in Unregenerate Man

Regarding the process of salvation by grace through faith, Calvin commented that, “Although it is true that we obtain this by faith, yet since we see that all do not indiscriminately embrace the offer of Christ which is made by the gospel, the very nature of the case teaches us to ascend higher and inquire into the secret efficacy of the Spirit, to which it is owing that we enjoy Christ and all his blessings.”¹¹ This is the next issue that must be investigated in the study of saving faith because it is clear from the Scriptures that God does indeed work in the unsaved before their salvation. Typically this pre-faith work of God is referred to using the terms *drawing* and *calling*, and these are usually regarded as the operation of God in supplying grace of various kinds to the unsaved.

Since the total nature of mankind has been affected by the fall, the Holy Spirit has a ministry to perform that deals with each part of that unregenerate nature. For example, regarding the Spirit’s ministry to the fallen mind Calvin states, “Only those, therefore, come to him who have heard

⁹ Calvin, Book 2, Chapter 3, Section 3.

¹⁰ Calvin, Book 2, Chapter 2, Section 12.

¹¹ Calvin, Book 3, Chapter 1, Section 1.

and learned of the Father. And in what is the method of this hearing and learning? It is when the Spirit, with a wondrous and special energy, forms the ear to hear and the mind to understand.”¹² Meisinger also comments that, “From the human side, remember that the ability to believe is not the problem. The problem is that the unbeliever does not know or understand the gospel, because Satan blinds him and seeks to pluck the seed of the gospel out of his heart. To counter the blinding work of the devil, when one hears the gospel the Holy Spirit illumines the unbeliever’s understanding.”¹³ Another area within the nature of fallen mankind is the heart, which seems to include several capacities of the soul. Calvin explains, “The next thing necessary is, that what the mind has imbibed be transferred into the heart. The word is not received in faith when it merely flutters in the brain, but when it has taken deep root in the heart....But if the illumination of the Spirit is the true source of understanding in the intellect, much more manifest is his agency in the confirmation of the heart, inasmuch as there is more distrust in the heart than blindness in the mind.”¹⁴ Calvin also addresses the work of the Spirit in the corrupted human will when he expands upon Augustine’s statements: “In his First Book against Pelagius and Celestius, expounding the saying of Christ, ‘Every man therefore that has heard, and has learned of the Father, cometh unto me,’ he says, ‘The will is aided not only so as to know what is to be done, but also to do what it knows.’ And thus, when God teaches not by the letter of the Law, but by the grace of the Spirit, he so teaches that every one who has learned not only knowing, sees, but also willing, desires, and acting, performs.”¹⁵

Two types of ministry by the Holy Spirit have typically been distinguished: one involving a ministry to all of mankind (*general* or *common* grace/calling), and another involving a ministry to the elect (*effectual* or *special* grace/calling). According to Walvoord, *common grace* is “a ministry of the Holy Spirit which reveals the truth of God to man whenever given in any form.... The work of the Holy Spirit in revealing the gospel to the unsaved is peculiarly a ministry of enablement to understand the way of salvation. As the Word is preached, the Holy Spirit attends with power to make it known to those who naturally are blind to the truth and unable to comprehend it.”¹⁶ As described here, common grace is directed specifically at making God’s truth intelligible to the fallen mind. This accomplishment, however, does not guarantee that the person will respond in saving faith. Walvoord explains how this is possible:

The fact is that the Spirit of God brings conviction and understanding to many who never believe, who turn from the gospel even after the way of salvation is made plain to them....Common grace falls far short of efficacious grace. While the unsaved may be led to understand the gospel sufficiently to act intelligently upon it, common grace does not have any certain effect upon the will and does not issue certainly into salvation. Two unsaved men may understand the gospel equally, and yet one never comes to the point of saving faith while the other trusts in Christ and is saved....Common grace is related almost entirely to revelation on the one subject of salvation with a view to providing an intelligent basis for faith....Without this preliminary ministry, the work of efficacious grace would be

¹² Calvin, Book 2, Chapter 2, Section 20.

¹³ Meisinger, 283.

¹⁴ Calvin, Book 3, Chapter 2, Section 36.

¹⁵ Calvin, Book 2, Chapter 3, Section 7.

¹⁶ John F. Walvoord, *The Holy Spirit*. (Grand Rapids: Zondervan Publishing House, 1958), 110, 112.

impossible.¹⁷

Another function of common grace is its effect in restraining aspects of the corrupt human nature, so that man does not fully exercise the wicked capabilities which are inherent in his fallen disposition. After carefully surveying the views of several Reformed theologians, Berkouwer summarizes by saying, “Thus we see that Calvin as well as Kuyper not only hold to total corruption, but that both, through the doctrine of common grace, wish to acknowledge and honor in the corrupted life a sort of goodness or conformity to the will of God, so that the life of fallen man parallels in limited fashion the life of the believer in his sanctification...Calvin and Kuyper thus mean by general grace not the restorative grace of God in Jesus Christ, not the renewing of the image of the Creator, but rather a common grace which limits the powers of evil. This common grace may be brought into relation with the grace of Christ in this sense, that this protection of man’s humanness provides opportunity for man to have salvation through Christ.”¹⁸ Therefore, it is the concurrence of common grace and special grace that provides the foundation for the exercise of saving faith. As Walvoord was previously quoted as saying, without this preliminary ministry of common grace and general calling, the work of special grace and effectual calling would be impossible.

Special grace, on the other hand, is that work of the Holy Spirit which focuses on the elect -- the ones God chose before the foundation of the world for salvation. Erickson explains that, “Although no one is capable of responding to the general call of the gospel, in the case of the elect God works intensively through a special calling so that they do respond in repentance and faith. As a result of this conversion, God regenerates them. The special calling is simply an intensive and effectual working by the Holy Spirit. It is not the complete transformation which constitutes regeneration, but it does render the conversion of the individual both possible and certain.”¹⁹ It is important to distinguish, as Erickson does, between the application of special grace over time and the instantaneous act of regeneration at the moment of salvation. Although in some ways inexplicable, they are two distinct activities of the Holy Spirit. Special grace also appears to be directed at the corrupt human will. Walvoord describes the operation of this aspect of special grace in the following words:

The work of common grace does not require a willingness to receive the truth, but efficacious grace is an immediate act of God which by its nature cannot be resisted. ...This implies two things: (a) That the operation of God is not an outward constraint upon the human will, but that it accords with the laws of our mental constitution. We reject the term ‘irresistible’ as implying a coercion and compulsion which is foreign to the nature of God’s working in the soul. (b) That the operation of God is the originating cause of that new disposition of the affections, and that new activity of the will, by which the sinner accepts Christ. The cause is not in the response of the will to the presentation of motives by God, nor in any mere cooperation of the will of man with the will of God, but is an almighty act of God in the will of man, by which its freedom to choose God as its end is restored and rightly exercised (John 1:12-13)... While in the experience of the individual, faith in Christ is a result of choice and [an] act of the human will, it is nevertheless a work of efficacious grace. Efficacious grace never

¹⁷ Walvoord, 110, 116-118.

¹⁸ G. C. Berkouwer, *Man: The Image of God*. (Grand Rapids: Eerdmans Publishing Company, 1962), 155.

¹⁹ Erickson, 933.

operates in a heart that is still rebellious, and no one is ever saved against his will. It is rather in keeping with the principle that ‘it is God who worketh in you both to will and to work, for his good pleasure’ (Phil 2:13).²⁰

In summary, not only are there active, inherent capabilities within fallen mankind, but God is also at work within unregenerate man to communicate truth to the mind and to impact the will in positive ways. Although distinct from the act of regeneration, the pre-faith work of the Holy Spirit in applying common grace as well as efficacious grace sets the stage for unregenerate individuals to respond to the gospel of salvation.

The Nature of Saving Faith

One of the first issues that must be considered regarding the nature of saving faith is whether fallen and unregenerate individuals are capable of exercising such faith. Some theologians have determined that saving faith itself must be a gift given by God to the unsaved, and this conclusion is often based upon Paul’s statement in Ephesians 2:8 -- “For by grace you have been saved through faith; and that not of yourselves, it is the gift of God.” This verse appears to say that God by grace saves unregenerate people through faith, and this faith is not from within the unsaved person but is actually a supernatural gift given by God for the occasion. The important issue for interpreting this verse is to determine the antecedent of the word *that*. Meisinger makes the following comments regarding this important question:

When Paul in Ephesians 2:8 uses the clause *that not of yourselves* we are naturally drawn to ask the question ‘What does *that* refer to?’ According to Greek grammar, it cannot refer to the words *grace* or *faith* because the pronoun translated ‘that’ has an ending in the neuter gender. Both *grace* and *faith* are in the feminine gender. Corresponding terms must agree in gender. Grammatically, *that* can only refer to the conceptual notion as a whole, God’s provision of a salvation that is by grace through faith. His salvation is of grace because He provided and initiates eternal life apart from all human effort; it is of faith because one must believe in the Lord Jesus Christ. Moreover, salvation is ‘not of ourselves’ because the faith exercised has no virtue or merit in itself. Merit is drawn strictly from the object of faith, Jesus Christ.²¹

From the standpoint of the Greek syntax Wallace explains that, “On a grammatical level, then, it is doubtful that either ‘faith’ or ‘grace’ is antecedent of *τὸ*. More plausible is the view...that *τὸ* refers to the concept of a *grace-by-faith* salvation. As we have seen, *τὸ* regularly takes a conceptual antecedent.”²² In a related footnote Wallace goes on to say, “If faith is not meritorious, but is instead the *reception* of the gift of salvation, then it is not a gift per se. Such a view does not preclude the notion that for faith to save, the Spirit of God must initiate the conversion process.”²³ If saving faith is a gift imparted by God, then what must an unsaved person do to get this gift? The important question regarding salvation then becomes “What must I do to *believe*?” rather than the biblical question, “What must I do to *be saved*?” (Acts 16:30).

²⁰ Walvoord, 123-124.

²¹ Meisinger, 283.

²² Daniel B. Wallace, *Greek Grammar Beyond the Basics*. (Grand Rapids: Zondervan Publishing Company, 1996), 335.

²³ Wallace, note 53, 335.

Anderson calls this “sheer error” in his remarks on Ephesians 2:8.

‘The gift of God’ here is salvation by grace through faith. Not the faith itself....The assertion that faith is a gift, or indeed that it is a distinct entity at all, is sheer error. This matter is sometimes represented as though God gave faith to the sinner first, and then, on the sinner’s bringing Him the faith, went on and gave him salvation! Just as though a baker, refusing to supply empty-handed applicants, should first dispense to each the price of a loaf, and then, in return for the money from his own till, serve out the bread!...Suffice it to point out that to read the text as though faith were the gift, is to destroy not only the meaning of verse 9, but the force of the whole passage.²⁴

In summarizing this point Aldrich remarks that, “In the Bible there is no clear and dogmatic statement that saving faith is a gift of God....It can be agreed that saving faith is the gift of God in the broad sense in which all things come from God (1 Cor. 4:7; Rom. 11:35-36). However, this is entirely different from the position that an unsaved person cannot believe until he first receives a special gift of faith from God....A gift from a good man to a beggar does not cease to be a gift because the beggar stretches forth his hand to receive it.”²⁵

It is clear from Scripture that faith is the only requirement or condition on the human side of the equation for the salvation of the unregenerate individual. Chafer states this clearly when he says, “Outside the doctrines related to the Person and work of Christ, there is no truth more far-reaching in its implications and no fact more to be defended than that salvation in all its limitless magnitude is secured, so far as human responsibility is concerned, by believing on Christ as Savior. To this one requirement no other obligation may be added without violence to the Scriptures and total disruption of the essential doctrine of salvation by grace alone....The eternal glories which are wrought in sovereign grace are conditioned, on the human side, by faith alone.”²⁶ Lightner substantiates this and explains the far-reaching importance of this point:

The Bible knows of only one condition whereby a sinner becomes a saint, and that is through personal faith in Jesus Christ alone as his Savior. There are over one hundred verses in the Bible that make faith in Christ or its equivalent the sole condition for justification. True, man must know he is a sinner and deplore his condition before God (Rom. 3:23). He must know that the wages of sin is death (Rom. 6:23), and that Christ the Savior died for him and for his sins (Rom. 5:8; 1 Cor. 15:3). He must believe these truths, the essentials of the gospel, in order to trust the Christ to whom they refer. But knowing them does not bring salvation. It is personal faith in Christ the sin-bearer and turning from all idols that bring one into the family of God (Acts 16:31; John 1:12). While repentant faith is necessary for salvation, yet it is not man’s faith that justifies him. Faith is not the cause of salvation. It is the channel through which salvation comes to the sinner.²⁷

As Lightner has mentioned, there are specific truths which the unsaved person must understand before he can be said to have the correct *content* and *object* for his faith. Calvin remarked on this when he said that, “Faith consists not in ignorance, but in knowledge -- knowledge not of God merely, but of the divine will.”²⁸ Scripture is clear that the Word of God is the only reliable

²⁴ Sir Robert Anderson, *The Gospel and its Ministry*. (Grand Rapids: Kregel Publications, 1978), note 2, 54.

²⁵ Aldrich, 252-253.

²⁶ Lewis Sperry Chafer, *Systematic Theology, Vol. III*. (Grand Rapids: Kregel Publications, 1995), 371.

²⁷ Robert P. Lightner, *Handbook of Evangelical Theology*. (Grand Rapids: Kregel Publications, 1995), 200.

²⁸ Calvin, Book 3, Chapter 2, Section 2.

source for the special knowledge that is required for salvation. Calvin eloquently explains the relationship between faith and the Word of God in the following words: “First, we must remember, that there is an inseparable relation between faith and the word, and that these can no more be disconnected from each other than rays of light from the sun....Take away the word, therefore, and no faith will remain....The word itself, whatever be the way in which it is conveyed to us, is a kind of mirror in which faith beholds God....Faith is the knowledge of the divine will in regard to us, as ascertained from his word.”²⁹

It is obvious that the inherent capabilities of unregenerate man as well as the working of the Holy Spirit are both involved in the reception of this knowledge. In explaining one of the biblical words for “believing,” Meisinger provides several Scriptural examples that show what is involved from the human side of the equation:

One must either believe the gospel or reject it in disbelief. In Acts 28:24, Luke contrasts *persuaded* with *disbelieved*, showing that *persuaded* and *disbelieved* are opposite sides of a coin. Accordingly, not to believe is not to be persuaded. To believe is to be persuaded of the truth of the gospel, thus Luke expresses the concept of ‘believe’ using its synonym. What about the term *persuade* (πείθω)? The New Testament uses it both in active and passive senses. That is, Scripture speaks of trying to persuade someone that the gospel is true; this is the active use. Alternatively, the word is used of someone becoming convinced that something is true, the passive use. Here are examples of someone taking initiative (active voice): Luke 11:22 speaks of armor in which a man trusted (lit. ‘had trusted,’ from πείθω), adding the nuance of *trust* (having been persuaded) to the notion of *persuade*. Acts 18:4 reveals that Paul persuaded, or convinced Jews and Gentiles. Acts 19:8 speaks of ‘reasoning and persuading’ others of the things concerning the kingdom of God. Acts 28:24 shows the apostle trying to persuade, or convince the Jews of Rome. Luke also uses the term in the passive sense of being persuaded, coming to depend on, trust, or rest confidence in something: Luke 16:31, the rich man was told that if his brothers would not believe Scripture, they would not be persuaded even by someone rising from the dead. Luke 20:6, the people are persuaded (sure, certain) that John was a prophet. Acts 17:3b-4, ‘this Jesus whom I preach to you is the Christ. And some of them were persuaded.’ Acts 28:24, be persuaded, be convinced, come to believe. Here persuaded opposes disbelieved (ἐπίθοντο ... ἠπίστουν)....Did Paul persuade unbelievers by his ability to communicate? The Holy Spirit used his words -- which were God’s words -- to persuade them. God is the One who says ‘Let there be light’ (2 Cor. 4:6). Note how in John 3:36, being persuaded relates to eternal life: ‘He who believes in the Son has everlasting life; and *he who does not believe* (ἀπειθέω) the Son shall not see life, but the wrath of God abides on him.’ To ‘not believe’ (ἀπειθέω) is to refuse to believe the Christian message, even to refuse to be a believer, or to reject the Christian message (cf. Acts 14:2; Eph. 2:2).³⁰

This type of *persuasion* or *belief* involves knowing specific truths about the gospel of salvation, but it also seems to have an aspect of agreement or acquiescence as well. Calvin, for example, stated that, “It is the office of faith to assent to the truth of God whenever, whatever, and in whatever way he speaks....The human mind, when blinded and darkened, is very far from being able to rise to a proper knowledge of the divine will; nor can the heart, fluctuating with perpetual doubt, rest secure in such knowledge. Hence, in order that the word of God may gain full credit, the mind must be enlightened, and the heart confirmed, from some other quarter. We shall now

²⁹ Calvin, Book 3, Chapter 2, Section 6.

³⁰ Meisinger, 281-282.

have a full definition of faith, if we say that it is a firm and sure knowledge of the divine favor toward us, founded on the truth of a free promise in Christ, and revealed to our minds, and sealed on our hearts, by the Holy Spirit.”³¹ This clearly describes the interdependency between the capabilities of the unsaved individual and the working of the Holy Spirit before the moment of conversion.

Hodge provides a representative definition which includes all three key elements of saving faith when he says, “That faith, therefore, which is connected with salvation includes *knowledge*, that is a perception of the truth and its qualities; *assent*, or the persuasion of the truth of the object of faith; and *trust*, or reliance. The exercise, or state of mind expressed by the word faith, as used in the Scriptures, is not mere assent, or mere trust; it is the intelligent perception, reception, and reliance on the truth, as revealed in the Gospel.”³² Ryrie expands upon this by describing saving faith in the following words:

To believe in Christ for salvation means to have confidence that He can remove the guilt of sin and give eternal life. It means to believe that He can solve the problem of sin, which is what keeps a person out of heaven. One can also believe Christ about a multitude of other things, but these are not involved in salvation....The only issue is whether or not you believe that His death paid for all your sin and that by believing in Him you can have forgiveness and eternal life. Faith has an intellectual facet to it. The essential facts are that Christ died for our sins and rose from the dead (1 Cor. 15:3-4; Rom. 4:25). In addition, faith involves assent or agreement with those facts. One can know the facts of the Gospel and either agree or disagree with them. But faith also involves an act of the will, for we can decide either to obey or to reject God’s command to believe (Acts 16:31)....It is obvious that faith involves more than the knowledge of facts. The facts must be there or faith is empty. But even assent, however genuine, must be accompanied by an act of the will to trust in the truth that one has come to know and assent to.³³

This extended explanation of the key elements of saving faith is viewed by some theologians as being too great a task for fallen and unregenerate individuals to undertake. They would argue that a person who is under the influence of total depravity is simply not capable of knowing, agreeing, and completely relying upon the gospel of salvation -- that this type of faith must itself be imparted by God to the helpless sinner. Lightner clarifies the relationship between saving faith and the finished work of Christ in the following words:

It must be emphasized that it is not man’s faith which saves him. Man’s faith is not the cause of his salvation. It is Jesus Christ, the *object* of our faith, who saves us. Christ and Christ alone saves sinners; faith does not. Salvation, however, is always *through* faith by God’s marvelous grace. The gospel is sometimes presented as though some special kind or amount of faith is required for salvation....As far as Scripture is concerned, God simply requires all the faith or trust one has and that one’s faith be in Jesus Christ. The sinner’s reception of God’s great gift of salvation adds nothing to the completed work of Christ. Were that true it would be Christ’s substitutionary atonement plus faith in Christ which saves. Christ’s work alone saves, but unless His Person and work are received by

³¹ Calvin, Book 3, Chapter 2, Section 7.

³² Charles Hodge, Commentary on the Epistle to the Romans. (Grand Rapids: Eerdmans Publishing Company, 1967), 29.

³³ Charles C. Ryrie, So Great Salvation. (Chicago: Moody Press, 1997), 109-111.

faith, no benefit comes to the individual sinner.³⁴

While it is true that all of the work of salvation is accomplished by God on behalf of the helpless sinner, the unsaved individual must understand some of the details of this work, agree that it is necessary, and rely on the completed work of the Lord Jesus Christ -- the One who has done all of the work required to accomplish salvation. As Packer has said, "Salvation, with all that it involves, comes to many by faith; and faith is no more than an activity of reception, contributing nothing to that which it receives."³⁵

The solution to the issue seems to be in a proper understanding of the operation of faith. In his classic work on this subject, Machen maintains that, "The faith of man, rightly conceived, can never stand in opposition to the completeness with which salvation depends upon God; it can never mean that man does part, while God merely does the rest; for the simple reason that faith consists not in doing something but in receiving something. To say that we are justified by faith is just another way of saying that we are justified not in slightest measure by ourselves, but simply and solely by the One in whom our faith is reposed."³⁶ Chafer concurs when he says that, "A moment's attention to the transforming divine undertakings which enter into salvation of the lost will bring one to the realization of the truth that every feature involved presents a task which is superhuman, and therefore if to be accomplished at all, must be wrought by God alone. Such a discovery will prepare the mind for the reception of the truth, that the only relation man can sustain to this great undertaking is to depend utterly upon God to do it. That is the simplicity of faith."³⁷ Faith, therefore, is not the exercise of a human ability. Rather, it is the realization and the admission of one's human inability. Machen explains that, "The basal fact about faith is that all faith has an object; all faith is not only possessed by someone, but it consists in confidence in someone....The efficacy of faith, then, depends not upon the faith itself, considered as a psychological phenomenon, but upon the object of the faith, namely Christ. Faith is not regarded in the New Testament as itself a meritorious work or a meritorious condition of the soul; but it is regarded as a means which is used by the grace of God; the New Testament never says that a man is saved *on account of* his faith, but always that he is saved *through* his faith or *by means of* his faith; faith is merely the means which the Holy Spirit uses to apply to the individual soul the benefits of Christ's death."³⁸ He goes on to explain that saving faith is simply the abandonment of all human effort to earn the favor of God.

The true reason why faith is given such an exclusive place by the New Testament, so far as the attainment of salvation is concerned, over against love and over against everything else in man except things that can be regarded as mere aspects of faith, is that faith means receiving something, not doing something or even being something. To say, therefore, that our faith saves us means that we do not save ourselves even in slightest measure, but that God saves us. Very different would be the case if our salvation were said to be through love; for then salvation would depend upon a high quality of our own. And that is what the New Testament, above all else, is concerned to deny. The very center and

³⁴ Robert P. Lightner, Sin, the Savior, and Salvation. (Grand Rapids: Kregel Publications, 1991), 160.

³⁵ J. I. Packer, Fundamentalism and the Word of God. (Grand Rapids: Eerdmans Publishing Company, 1958), 172.

³⁶ J. Gresham Machen, What is Faith? (Grand Rapids: Eerdmans Publishing Company, 1946), 172.

³⁷ Chafer, 371-372.

³⁸ Machen, 177, 180.

core of the whole Bible is the doctrine of the grace of God -- the grace of God which depends not one whit upon anything that is in man, but is absolutely undeserved, resistless and sovereign.³⁹

To depend even to the slightest extent on our own actions or merit before God is the real meaning of “unbelief.”⁴⁰ Machen provides an unmatched description of the passive character of saving faith in the following words:

Faith means not doing something but receiving something; it means not the earning of a reward but the acceptance of a gift. A man can never be said to obtain a thing for himself if he obtains it by faith; indeed to say that he obtains it by faith is only another way of saying that he does not obtain it for himself but permits another to obtain it for him. Faith, in other words, is not active but passive; and to say that we are saved by faith is to say that we do not save ourselves but are saved only by the one in whom our faith is reposed; the faith of man presupposes the sovereign grace of God.⁴¹

Again, faith is simply the admission of one’s human inability and the conscious abandonment of all human effort to establish any merit in the sight of God. “Not only were we saved by grace, but because of the peculiar means which God used to save us, we *knew* that we were saved by grace; it was of the very nature of faith to make us know that we were not saving ourselves. Even before we could love as we ought to love, even before we could do anything or feel anything aright, we were saved by faith; we were saved by abandoning all confidence in our own thoughts or feelings or actions and by simply allowing ourselves to be saved by God.”⁴² This notion of the passive character of saving faith is what describes the actual role which faith plays in the process of salvation. It can in no way be said to be a meritorious accomplishment based on the skills, abilities, or capacities within the unregenerate individual. Machen explains how faith operates:

Thus the beginning of the Christian life is not an achievement but an experience; the soul of the man who is saved is not, at the moment of salvation, active, but passive; salvation is the work of God and God alone. That does not mean that the Christian is unconscious when salvation enters his life.... Faith is always a conscious condition of the soul. There is, moreover, a volitional aspect of faith, in which it appears to the man who believes to be induced by a conscious effort of his will, a conscious effort of his will by which he resolves to cease trying to save himself and resolves to accept, instead, the salvation offered by Christ.⁴³

Even though the unsaved man does not contribute anything to his salvation, he is consciously aware of the transaction and all of the faculties of his soul are engaged. The process of conversion is not something that can happen when an unsaved man is asleep or in a coma. Although it is accomplished entirely by God, there is an experience of mindful and purposeful reception by the unregenerate individual during which he resolves to cease striving and trust in the work of another on his behalf. “True faith, strictly speaking, does not do anything; it does not give, but receives. So when one says that we do something by faith that is just another way of saying that we do nothing -- at least that we do nothing of ourselves. It is of the very nature of

³⁹ Machen, 173-174.

⁴⁰ Machen, 202.

⁴¹ Machen, 195.

⁴² Machen, 196-197.

⁴³ Machen, 197.

faith, strictly speaking, to do nothing.”⁴⁴ Faith, then, is a choice to passively receive what Christ has accomplished. This presupposes that there is some knowledge of and agreement with the truths of God, culminating in a moment of acquiescent acceptance of God’s gift of salvation. This is what constitutes saving faith.

Conclusion

It has been established that, despite the reality and devastating impact of total depravity, the unregenerate individual does possess certain mental, emotional, and volitional capabilities which can be exercised in relatively positive ways. It has also been shown that God maintains an active ministry to the unsaved, both elect and non-elect alike, and that He makes use of the conscious capabilities of unregenerate man during this ministry by illuminating the mind and influencing the will. The Scriptures make clear that faith is the one condition for salvation on the human side of the equation, but a proper definition of saving faith is essential in order to maintain a doctrinal balance between the areas of hamartiology and soteriology. On the one hand, an accurate doctrine of the total depravity of man must recognize the inability of the unsaved to contribute in any way to their salvation, while at the same time acknowledging the inherent capabilities of fallen man. On the other hand, the completeness with which salvation depends on the work of Christ alone must be balanced against the biblical call for the unsaved to exercise saving faith in that finished work of Christ on their behalf. This cannot mean that God does most of the work, leaving man to complete the final act. A proper definition of saving faith views it as a passive reception of the completed work of Christ. This involves a conscious awareness of the truths of the gospel, an agreement with those truths, and a trusting acceptance or acquiescence. It is this conscious but purposeful reception on the part of the unsaved individual that constitutes saving faith and fulfills the biblical condition of salvation on the human side of the equation.

⁴⁴ Machen, 216.