MYTH 3

Faith Is a Tricky Word

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*Now **faith** is
the assurance
of things hoped for,
the conviction
of things not seen.*

Hebrews 11:1

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Faith Is a Tricky Word

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FAITH IS SIMPLE TRUST

In the movie, *Good Will Hunting*, a twenty-year-old mathematical genius worked as a janitor at MIT. Will Hunting, played by Matt Damon, blames himself for the abuse he experienced in his childhood and the abandonment by his parents. As a result he struggles to relate to other people, being cynical about everything. Following an angry physical altercation that could land him in prison, Will is brought before a judge for sentencing. An MIT professor of mathematics, realizing Will's potential after he solved a supposedly unsolvable formula, intervenes to keep him from going to jail. The professor set down two conditions: Will must meet with him for mathematical research and must see a therapist weekly to deal with his emotional problems.

In the long therapy process Will and Sean, a therapist played by Robin Williams, develop a growing trust in one another. In the final climatic session Sean assures Will that he was not responsible for the abuse he had experienced. Sean said, "It's not your fault." He continues to repeat the statement. At first, Will shrugs off the reassurance. As Sean continues to repeat, "It's not your fault," "It's not your fault," "It's not your fault," he moves closer to Will to the

point that his face was only inches away from Will's. Again, Sean assures, "It's not your fault." With tears in his eyes Will breaks down, acknowledging that the abuse that had been afflicted on him was indeed not his fault. He realized that he no longer needed to be a victim of his past. That fact became a reality for Will. He realized it as true.

Will continued to be a victim until he believed the truth. Once addressed and embraced, he was released from his emotional bondage.

It Is What It Is!

Some have gone to great lengths to explain faith in a number of different ways. Some have even indicated that the *nature of faith* contains many facets. I once heard a pastor say, "Faith is a *tricky* word." He went on to say that faith is a complicated concept, requiring a detailed explanation.

Faith is what it is, and it isn't anything more!

There is a saying that cuts to the quick of a seemingly complicated issue. It eliminates all analysis and introspection. When reality is staring you in the face and there isn't anything more to understand, we say, "It is what it is!" Faith is like that. As a noun, faith means the trust that one has in an object. As a verb, it means to trust. It is the realization of the trustworthiness of someone or something. It is embracing the certainty, the reliability, and the factual accuracy of an object of trust. Faith is what it is, and it isn't anything more!

Theological Ventriloquism

When ventriloquists perform on stage, the dummy says things it's unable to say. Manipulating the dummy, the ventriloquist, with almost undetectable lip movements, transmits his voice so that the

dummy seems to be speaking. The act is a two-way conversation with the ventriloquist playing the "straight man" while the dummy provides all the funny lines. When done well, it can be very amusing. Figuratively speaking, the ventriloquist actually puts words in the dummy's mouth. John Robbins warns that the identical thing occurs in the church. In this case teachers are actually saying things the Bible does not say, but claim to be speaking for the Bible and for God. They substitute their own words for the very words of Scripture. Robbins calls this *theological ventriloquism*.[1]

Paul informs us "All Scripture is inspired by God" in order that "the man of God may be adequate, equipped for every good work" (2 Tim. 3:16-17). James instructs us to pay close attention to the Word of God (Jam. 1:22-25). Each one of us is to choose to be a "hearer of the Word" and in turn a "doer *of the Word*." Obviously, we must allow the Scriptures to teach us, but we must make sure that what we are taught "from the Scriptures" is the intent of the original writers in the original context and not just someone's idea about the Scriptures. The latter may not actually align with the Word of God. If not, it is nothing more than theological ventriloquism.

What It Does Not Say

The case in point is the concept of faith. What is faith? How is it defined in Scripture? Some say that faith is not simple trust in an object. Don't we simply trust in the ability of a plane to fly when we get aboard, in the ability of the doctor when we take the medicine prescribed, or in the ability of walls to hold up a roof when we enter a building? Is faith in Scripture any different?

Playing the part of a ventriloquist, John MacArthur, R.C. Sproul, James Boice, and others say that saving faith is not simple faith but involves three steps.[2] Although different writers employ different terms, they agree that the three supposed essential components of saving faith are (1) *notitia*, content or understanding the truth, (2) *assensus*, assent or affirming the truth, and (3) *fiducia*, trust or

committing to and obeying the truth. These terms compose the alleged *nature of saving faith*. Indicating that all three ingredients are absolutely necessary for saving faith, R.C. Sproul explains, "None of these elements, even *fudicia*, taken alone or separately, is a *sufficient* condition for saving faith. All three are essential to it."[3]

However, the Greek word for faith has no such distinctions nor does it indicate anything other than a simple trust in the saving object of faith, Jesus Christ. This is the very reason Robbins rightly questions the use of three Latin words (*notitia*, *assensus*, and *fiducia*) to explain the three aspects of saving faith.[4] In his book, *What is Saving Faith?* Gordon Clark indicates that a careful study of how the word "faith" is used in Scripture demonstrates the singular nature of saving faith, rather than being made up of three elements.[5] Faith, used either as a noun (*pistis*) or a verb (*pisteuo*), means simply the trust one has in an object or to trust in an object. In regard to saving faith the object obviously would be Jesus Christ.

> *Scripture demonstrates the singular nature of saving faith.*

Defending What It Does Not Say

Those who suggest that the nature of faith consists of three elements fail to grasp the concept of simple trust. They say that "personal trust" or *fiducia*, the third of the alleged three aspects of saving faith, involves a commitment of life or surrender in obedience to Christ.[6] Distinguished from both a knowledge of a saving object (*notitia*), and a conviction of the reliability of the saving object to save (*assensus*), "personal trust" requires obedient action.[7] MacArthur elaborates, "Yet faith is not complete unless it is obedient."[8] However, biblical saving faith is merely a confidence in or reliance on Jesus and His promise of eternal life to all who believe. It is

to singularly embrace the truth of Jesus and His promise, nothing more.

You might be saying to yourself, "Aren't we supposed to put our personal trust in Christ as Savior?" The answer is "Maybe, depending upon what you mean by *personal trust*." If personal trust is a reliance on Jesus and His promise based on the evidence of Christ's trustworthiness, the answer is Yes![9] If, however, the commitment of one's life or a surrendering in obedience is required, this third element of saving faith is not biblical personal trust, but is in fact *personal works*. In doing so, the object of trust is Jesus *plus your works*. The surrender-in-obedience

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aspect of saving faith is not only an error to the highest degree, but it also utterly confuses the concept of personal trust. Rather than a passive realization of the trustworthiness of Jesus Christ, works are required; in fact in this definition of faith, works are absolutely necessary for eternal life.

Proponents of this view appeal to Scripture to support their position. When addressing passages directed specifically to disciples (i.e., Matt. 16:24-27; Luke 9:23-26; 14:26-33; etc.) which require commitment, abandonment, and surrender, these advocates erroneously assume the phrase, "If anyone wishes to come after Me," refers to unbelievers. Based on a wrong interpretation of the context, John MacArthur writes, "Let me say again unequivocally that Jesus' summons to deny self and follow Him was an *invitation to salvation*."[10] Their logic goes like this: (1) to become a Christian is to become a disciple, and (2) all disciples are required to count the cost of following Christ. Therefore the conclusion is: to become a Christian is costly—it requires works!

First, this logic is incorrect in assuming that the term "disciple" cannot refer to various categories of disciples. Not only are unbelievers called disciples (Matt. 22:16) but also there are differences between the believing followers (disciples) that were in the crowd and the intimate followers like the Twelve. Second, that logic forces the "If anyone wishes to come after Me" passages to conform to the complex view of faith. Is the preconceived three-pronged idea of faith the basis for interpreting these passages as initial salvation passages? Even worse, was the three-part definition of faith originally created, based on, and supported by a faulty understanding of these texts? This is the proverbial chicken or the egg. Either their definition is preset, forcing these passages to fit the definition, or their interpretation of the discipleship texts determines their definition of faith. Whatever the answer, it is based on (1) an inaccurate assessment of the term "disciple" which does include varying degrees of intimacy in fellowship, and (2) an unsupportable definition of saving faith. At best, the conclusion is questionable, and at worst, it is an error with eternal consequences.

Let's Cut to the Chase

The threefold understanding of saving faith is in reality teaching salvation by works. Initial salvation and works are intertwined. Recognizing this dilemma, MacArthur suggests the comingling of faith and works as an apparent paradox: "salvation is both free and costly."[11] He then explains what the "costly" portion involves when he writes that personal trust or *fiducia* "denotes implicit obedience, full surrender.…Nothing less can qualify as saving faith."[12] Requiring works as part of saving faith, he explains, "Lest someone object that this is salvation of human effort, remember it is only the enablement of divine grace that empowers a person to pass through the gate [of heaven]."[13]

He is saying it is God's grace that produces the works (i.e., God is doing the works in and through the individual). Therefore

the works of saving faith are God's works and not works by man to merit salvation (Eph. 2:9). MacArthur writes, "Salvation by faith does not eliminate works per se. It does away with works that are the result of human effort alone (Ephesians 2:8)."[14]

However, as Jody Dillow points out, this paradox is in fact a contradiction.[15] The contradiction is evident when their understanding of "saving-faith works" is extrapolated into the "If anyone wishes to come after Me" passages. They insist that the words "let *him* deny *himself*" and "let *him* take up *his* cross," and "let *him* follow Me" refer to God's work in an individual's life. According to this position, since those works are the works of God, they do not refer to works by man to gain eternal life. However, look carefully. Is it God or man doing the work in these passages? If it is not the work of man, then Peter's question to Jesus, "Behold, *we* have left everything and followed You; what then will there be for *us*?" (Matt. 19:27) makes no sense [italics added].[16] Without hesitation, Christ immediately informs Peter and His other intimate disciples that they would be rewarded for their *own* obedience (Matt. 19:28-30). The point is that Jesus promises rewards to all who obey Him, but if God is the one who accomplishes the work, then there would be no basis for them to be rewarded. This is not an initial salvation text and neither are the other "discipleship" passages listed above. Works are expected from maturing believers, but not to gain eternal life. Not only does this three-tiered view of faith misinterpret these Scriptures, but in fact it demands human effort to be saved.

Saving faith is to believe in Jesus and His promise—no more and no less.

Grab Hold of the Truth

Saving faith is to believe in Jesus and His promise—no more

and no less. *That is what it is!* Faith is recognizing the trustworthiness of Jesus and His promise to grant eternal life to all who believe. Faith is embracing the dependability of Christ. Faith is what it is, and it isn't anything more! A concept of works cannot be forced into the idea of faith. Faith is belief, without works of any kind.

> *A concept of works cannot be implanted into the idea of faith.*

For some people, coming to the biblical understanding of faith is similar to Will Hunting's experience. He came to understand, to be persuaded, that the abuse was not his fault. It was difficult for Will to come to that point, yet it was a freeing understanding when he did so. So it is when one sheds the idea that faith must include works, and he comes to the realization that faith is just faith. That awareness liberates the soul and gives wings to a life lived in humble gratitude to Christ. Saved by faith alone, really alone!

Those who tell us that to *truly* believe in Christ involves more than a simple trust in Christ are manipulating the Scriptures, saying what the Word of God does not say. This is theological ventriloquism at it worst.

FAITH IS SIMPLE TRUST

Myth 3, NOTES

1. John W. Robbins, *R. C. Sproul on Saving Faith*, The Trinity Review (Unicoi, TN: Trinity Foundation, March 2007), p. 3.

2. John Murray, *Collected Writings of John Murray*, (Carlisle, PA: The Banner of Truth, 1977), vol. 2, pp. 257-261; Louis Berkhof, *Systematic Theology* (Grand Rapids: Eerdmans Publishing Co., 1939), pp. 503-506; John F. MacArthur, *The Gospel According to Jesus* (Grand Rapids: Zondervan, 1988), p. 173; John F. MacArthur, *Faith Works*, (Dallas: Word, 1993), pp. 44-45; R.C. Sproul, *Faith Alone* (Grand Rapids: Baker Books, 1995), pp. 75-88; and James Montgomery Boice, *Christ's Call to Discipleship* (Chicago: Moody Press, 1986), p. 21.

3. Sproul, *Faith Alone*, p. 75 (italics his).

4. Robbins, *R. C. Sproul on Saving Faith*, p. 2.

5. Gordon H. Clark, *What is Saving Faith?* (Unicoi, TN: Trinity Foundation, 1983), pp. 73-88.

6. Louis Berkhof, *Systematic Theology*, pp. 503-506; R.C. Sproul, *Faith Alone*, pp. 75-88.

7. MacArthur, *The Gospel According to Jesus*, pp. 173-175.

8. Ibid., p. 173.

9. Knowledge of Christ's trustworthiness is the evidence on which faith is based. However, evidence or content (knowledge about a saving object) is not in any way a part of the definition of saving faith. Faith is simply trust. Evidence is the basis of faith, but it is not to be confused with faith. Faith is a passive realization or the embracing of an object of faith, nothing more.

10. MacArthur, *The Gospel According to Jesus*, p. 196 (italics added).

11. Ibid., p. 140.

12. Ibid.

13. Ibid., p. 183.

14. Ibid., p. 33.

15. Joseph C. Dillow, *The Reign of the Servant Kings* (Hayesville, NC: Schoettle Publishing Co., 1992), p. 275.

16. Like Luke 9:23-26; Matthew 16:24-27; and Luke 14:26-33, Matthew 19:27 is a "follow Me" discipleship passages, not an initial salvation passage.