

MYTH 4

Faith Is Distinguished
by Head & Heart



HOLD FAST

*For by grace you have been saved
through faith; and that not of yourselves,
it is the gift of God; not as a result
of works, so that no one may boast.*

Ephesians 2:8-9

*If you...**believe in your heart** that
God raised Him from the dead,
you will be saved.*

Romans 10:9

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MYTH



HEAD & HEART ARE USED INTERCHANGEABLY

TRUTH

A friend's wife suffered serious injuries after falling down a set of stairs. When I found out, I sent the following email—

*Kay and I just found out that your wife fell
and was injured. Our thoughts and prayers
go out for both of you.*

You have probably said the same thing to those for whom you have been concerned—*Our thoughts and prayers go out to you.* Possibly you inserted “hearts” for “thoughts.” As a result the words spoken would be—

Our hearts and prayers go out to you.

We all understand that interchanging *hearts* for *thoughts* does not change the meaning being presented. The self-same idea is being portrayed. We are empathizing with our friends in their particular situation.

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Context Is the Key to Meaning

Usually different words mean different things. The hand is never confused with the foot, or a camel is never confused with a rabbit. However, there are times when a word has several meanings. A trunk can refer to either the large compartment of a car, a tree, or the flexible snout of an elephant. Obviously the context is key

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to understanding the word usage. Standing in a garage, trunk conjures up a different meaning than when standing in a forest or at a zoo. In addition, there are times when different words mean exactly the same thing. House and home refer to a dwelling place. While the latter may imply a particular residence, it

is just as correct to say, “That is my house” as “That is my home.” Additionally, *thoughts* and *hearts*, as noted above, are understood as the same thing in a particular context. They can be the source of our concern for someone else.

Some would have you believe that “faith” differs in meaning, indicating that sometimes it refers to *head faith* and sometimes to *heart faith*. The underlying issue is whether faith comes from the mind or the heart?

Faith Dissected

In sermons you have probably heard faith defined by head or by heart. It usually goes like this, “You must not only believe in Christ with your head, but you must also believe, 18 inches lower, with your heart.” Typically the preacher then explains that the difference is between mental assent and personal trust, between head faith and heart faith.¹ Then he adds an explanation, saying, “Saving faith is more than just believing, as we would historically believe,

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that George Washington was the first president of the United States. Mental assent is not enough. There must be personal trust in Christ alone.”

At this point most people would say, “That sounds about right to me. Is there a problem here?” We all know that “You can know all about Christ, but never really know Him.” Obviously to have saving faith, you need one who can save and whom you know. Your confident trust must be placed in the saving object. Of course, George Washington could not spiritually save anyone.

The problem, however, lies in the concept of *personal trust* or heart faith when distinguished from *mental assent* or head faith. Heart faith would refer to the submission-in-works or surrender-of-life discussed in *Myth 3: Faith Is a Tricky Word*. Personal trust becomes more than merely a reliance on the one who can save. Works are required as a proof of heart faith. Bill Jones illustrates this understanding of faith with a historical event by a tightrope walker. He writes,

A huge crowd of people were watching the famous tightrope walker, Blondin, cross Niagara Falls one day in 1896. Blondin crossed the rope numerous times—a 1,000-foot trip, 160 feet above the raging water. The story is told that he spoke to the crowd, asking if they believed he could take one of them across. Of course, they all gave their assent. Then he approached a man and asked him to get on his back and go with him. The man who was invited, refused to go. It is like with Jesus Christ. Mental assent is not enough. There must be personal trust...in Christ alone.²

Note in the illustration that the person was present to (1) observe the event and (2) give mental assent. But further, the man was required (3) to actually mount the tightrope walker’s back in order to confirm his trust in the walker’s ability to safely transport him across the Falls.³ The illustration therefore is to demonstrate that

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one must not only have an intellectual assent (head faith) but also an action (heart faith) in order to be saved.

There is only one problem with this approach; it lacks a biblical basis. It might preach well, but it lacks scriptural support. Biblically personal trust is reliance on that saving object of your faith. Certainly it involves knowledge of Jesus and His promise of eternal life, as the object your faith, and a personal reliance on Him as Savior. But to redefine “personal trust” in Christ for salvation to include action is foreign to the Scriptures. As discussed earlier in *Myth 2: Faith Is Active*, faith is not active but only passive by nature.

Believe with Your Heart?

Now you are probably thinking to yourself, just as I did a number of years ago, that the Bible does indicate, at times, that you are to “believe with your heart.” In fact, there are *only two times* in the entire New Testament that this expression is used. They are both found in Romans 10:9-10. This means there are numerous times that

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the heart is not mentioned at all for salvation—you are just to believe. So is a head-faith versus heart-faith categorization appropriate?

The solution to understanding most words comes from a study of the word as it is used in its various contexts. The trunk referring to a tree or an elephant illustrates this point. For sure, the heart is used in the Scriptures for (1) the seat of our emotional life, (2) our will, (3) the inner part of something metaphorically, and (4) the seat of our intellectual life.⁴ Heart is used in both Hebrews 4:12, “the thought and intentions of the heart,” and James 1:26, “deceives not his heart,” for the faculty of thought or the seat of intellectual life. This would be the correct way to understand the

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use of heart in Romans 10:9-10. Also following an extensive study of scriptural evidence in his book, *What is Saving Faith?*, Gordon Clark concludes that “the basic meaning of the word [heart] is mind or intellect.”⁵ As a result, to be saved one needs only to believe with one’s mind the validity of the evidence concerning the person and promise of Jesus Christ.

As I previously illustrated in the writing of a sympathy email to my friend, “mind” and “heart” could be used interchangeably—so too with saving faith. To trust Christ with one’s mind is to trust Christ with one’s heart and vice versa. An accurate understanding of word usage reveals the obvious—to be saved, individuals are to simply rely on the validity of the evidence concerning the person and promise of Jesus Christ. Nothing more is required! That is saving faith!

Demons Believe?

Adherents of head-faith versus heart-faith, such as John MacArthur, R.C. Sproul, and James Boice, turn to James 2:19, citing the fact that the demons’ faith represents head faith.⁶ “You believe that God is one. You do well; the demons also believe, and shudder.” However, the faith of the demons in James 2 can be viewed from two different perspectives, resulting in two different explanations. The *first view* is that the demons can only possess intellectual faith (head faith). Demons are portrayed obviously as only believing in orthodox doctrine, the creedal statement in the Jewish *Shema* that God is one. As a result, this is explained as *only assent* of doctrinal content, with the demons’ belief being inadequate for real, saving faith. So the argument goes, “Since demons believe God is one and are not saved, saving faith requires an additional step.” This perspective obviously reinforces the concept that saving faith must be active and include something more than merely head faith. Douglas Moo says, “Genuine faith must go beyond the intellect to the will; it must affect our attitudes and actions as well as our ‘beliefs.’”⁷ From the

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same point of view, John MacArthur indicates that genuine, saving “faith encompasses obedience.”⁸

The first view concludes that James was writing to those who had made only a “profession of faith”—only possessing head-faith—and therefore were not manifesting good works. As a result, those to whom James wrote were obviously not saved. They did not possess saving faith, a commitment-in-works kind of heart-faith. MacArthur writes, “James is...contrasting...between two kinds of faith: one that saves and one that doesn’t.”⁹

On the other hand, the *alternative view* understands that James was writing to believers (1:2, 16, 19; 2:1, 5, 14; 3:1, 10, 12; 4:11; 5:7, 9, 10, 12, 19). As such, he was not questioning their initial salvation; rather he is challenging them to demonstrate good works as part of their Christian experience.¹⁰ Addressing James 2:14-26, Zane Hodges writes,

But what James is *not addressing* is the issue of the eternal destiny of his readership. Although this famous passage is often taken that way, this approach actually rips James’s text out of the larger context in which it is found. It introduces into the text a concern which James did not have here at all, and ignores the fact that James regards his readers as his brothers and sisters (1:2 and *passim*) and as born again (1:18).¹¹

Maturity (i.e., present salvation) is the issue in James, not initial salvation. Believers’ deliverance or being saved from their complacency is the issue in James, that is, saving their lives from laziness, mediocrity, and apathy.

This alternative view agrees with the first view in that demons believe orthodox theology. Demons know more than just the doctrine of God. They also hold a correct doctrine of future things. Both Matthew 8:28-29 and Mark 1:23-24 reveal that demons recognize that Christ will judge and condemn them to the lake of fire in the future. Their response was, “What do we have to do with

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You, Son of God? Have You come here to torment us before the time?” Demons, in fact, know all about God. Remember that they once were in heaven before one-third of the angelic host rebelled (Ezek. 28:16-19). Theologians understand and agree that their rebellion sealed their future fate. Therefore their reaction to Christ in Matthew 8 and Mark 1 shows their fear of God and is likewise the reason for their “shuddering” in James 2:19. Without question, demons accept biblical orthodoxy.

More importantly in the alternative view, the issue with the demons in James 2 is not one of incomplete faith (i.e., lacking heart-faith), but the faith of beings who know God and *cannot be saved*. Their fate is sealed. Demons are incapable of spiritually receiving Christ as Savior,¹² but they certainly can react to Him. If demons, who really do know God and believe that He will judge them, shudder, what then should believers do who possess a relationship with Christ as Savior? James’s point is that just as orthodox theology of demons results in a fear of God, so should the saving faith of believers result in a fear of God, manifesting itself in good works. This is the very reason James inserted the illustration about the demons. The illustration provides a stimulus, a prodding for those who already are saved to continue on in good works, since faith without works is useless and of no value to the individual or to the body of Christ. The context of James does not address proof of saving faith; rather it addresses the subject of a proof of maturing faith, one rich in good works, motivated by gratitude for what God has done. James’s warning is that believers, who do not reflect good works in their lives, are a contradiction—possessing life, but not revealing it.

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Saving Faith Excludes Works

A concept of saving faith that includes works will of necessity require a distinction in kinds of faith—head and heart. If so, heart-faith always must include works to obtain and prove the possession of saving faith. In addition, the context of James 2 must be turned upside down to address unbelievers. Oddly enough, the demons of 2:19 are *always* the example given to validate a twofold-faith perspective. This passage becomes the supposed *trump card* for those demanding both head and heart faith.

Did Christ die for the demons? Is salvation even possible for them? If so, then their example is pertinent for initial salvation. If not, we would do well to move away from the misinterpretation of an illustration that leads to a flawed definition of faith. Pursue biblical faith! God does not ask us to have the right kind of faith; He asks us to have faith in the right thing, which is Jesus Christ and His promise of eternal life.

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Myth 4, NOTES

1. The invalid distinction between head faith (mental assent) and heart faith (personal trust) is addressed in *Myth 3: Faith Is a Tricky Word*.
2. Bill Jones, *One Verse Method* (Columbia, SC: Crossover, 1995), p. 15.
Jones is using the illustration from D. James Kennedy (D. James Kennedy, *Evangelism Explosion* [Wheaton, IL: Tyndale House Publishers, 1970], p. 103.)
3. Gordon H. Clark, *What Is Saving Faith?* (Unicoi, TN: Trinity Foundation, 1983), p. 158.
Clark argues that any illustration that involves a physical factor produces only an illusion of truth. He says, "Those who use such illustrations import into a spiritual situation something, a physical motion, that cannot be imported into it." His argument is that illustrations, like the tightrope walker, are improper and invalid.
4. Charles C. Ryrie, *Balancing the Christian Life* (Chicago: Moody Press, 1969), pp. 39-40.
5. Clark, *What Is Saving Faith?* pp. 55-63.
6. John F. MacArthur, *The Gospel According to Jesus* (Grand Rapids: Zondervan, 1988), p. 32; John F. MacArthur, *Faith Works* (Dallas: Word Publishing, 1993), pp. 150-152; R.C. Sproul, *Faith Alone* (Grand Rapids: Baker Books, 1995), p. 80; James Montgomery Boice, *Christ's Call to Discipleship* (Chicago: Moody Press, 1986), p. 21.
7. Douglas J. Moo, *James* (Grand Rapids: Zondervan, 1985), p. 107.
8. MacArthur, *The Gospel According to Jesus*, p. 173.
9. MacArthur, *Faith Works*, p. 152.
10. The Alternate (Free Grace theology) View is supported by Zane Hodges and Joseph Dillow.
Zane C. Hodges, *The Epistle of James* (Irving, TX: Grace Evangelical Society, 1994), pp. 58-67; Joseph C. Dillow, *The Reign of the Servant Kings* (Hayesville, NC: Schoettle Publishing Co., 1992), pp. 188-194.
The First (Reformed theology) View is supported by John MacArthur and R.C. Sproul.
John F. MacArthur, *Faith Works*, pp. 147-155; R.C. Sproul, *Faith Alone* (Grand Rapids: Baker Books, 1995), pp. 163-165.

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11. Hodges, *The Epistle of James*, p. 59 (italics his).
12. In the First View, demons actually could be saved if they had heart faith.