

# Faith: The Gift of God

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*Dedicated to Dr. Robert Provost,  
President of Slavic Gospel Association:  
Life-long servant of Christ,  
Man of faith,  
Exemplary servant,  
True apologist,  
Dear friend*



## CONTENTS

Series Preface	9
Introduction	11
<b>1</b> True Faith	21
<b>2</b> Where Does Faith Come From?	43
<b>3</b> Where Faith Doesn't Come From	65
<b>4</b> The Reformers on the Spirit and the Word	77
<b>5</b> Faith and Reason	95
<b>6</b> Conclusion	105
Abbreviations/References	111



## SERIES PREFACE

Our mission with the *BIG TRUTH little books*<sup>™</sup> series is to provide edifying, accessible literature for Christian readers from all walks of life. We understand that it is often difficult to find time to read good books. But we also understand that reading is a valuable means of spiritual growth. The answer? Get some really big truth into some little books. Every book in this series is only 5" x 8" and around 120 pages. But each is full of Scripture, theological reflection, and pastoral insight. Our hope is that Christians young and old will benefit from these books as they grow in their knowledge of Christ through his Word.

Cliff McManis, General Editor  
Derek Brown, Series Editor



## INTRODUCTION

“What does an unbeliever need to acquire in order to be saved?” That is a question I ask my seminary students the first class of the semester every time I teach the Apologetics course. Answers abound. I write them all on the board until no more suggestions are offered. The various answers are pretty typical, including “repentance,” “conviction,” “the gospel,” “knowledge,” “information,” “the illumination of the Spirit,” “truth.”

Those are all good answers, but one answer that is routinely omitted is “faith.” The Apostle Paul clearly revealed God’s divine plan on the matter when he wrote, “by grace you have been saved through faith” (Ephesians 2:8).

I imagine that “faith” is regularly not

mentioned because many folks assume people already have faith; they assume faith is innate, intuitive, and that it just comes naturally for most people. But the Bible teaches just the opposite—faith that saves is “unnatural.” It is not inherent or second nature to humans. It’s not inside us, rather it is alien to us. Saving faith comes from outside of ourselves and must be given to us by God, “supernaturally.”

In Christian apologetics the topic of “faith” is paramount. Most apologetics books talk of faith generically. Few give explicit definitions of faith and just assume the reader knows what it means, assuming also that everyone has the same agreed upon definition. Rarely does someone tackle the topic deliberately, but on such rare occasions the author may address the issue of how faith relates to reason in the form of a question: Do they complement one another or do they conflict?

A classic example would be the highly

popular book, *Five Views On Apologetics*, written in 2000 by five noted Evangelical apologists. All five authors talk about faith, but never is the word defined by any one of the writers, and no one seems to disagree with how each of the authors understands the concept.

When so-called expert Christian apologists do define faith in their writings, they usually define it based on the Latin usage and not patterned after the biblical function flowing from the original Hebrew and Greek. For example, Ramm says, “Faith is assent (*assensus*)” (CAR, 107). Craig and Moreland define faith as follows: “The biblical notion of faith includes three components: *notitia* (understanding the content of the Christian faith), *fiducia* (trust) and *assensus* (the assent of the intellect to the truth of some proposition)” (PF, 18). Sproul says the same thing: “The thinkers of the sixteenth century distinguished among several...elements...of faith...The three main levels of faith...[are] *notitia*

(sometimes called *notitia*), *assensus*, and *fiducia*” (DYF, 22). Countless others of the Reformed ilk have taken Sproul’s axiom and milked it for all it’s worth. Gregory Koukl of *Stand to Reason*, an apologetics ministry, echoes Sproul:

The early church Fathers and Reformers recognized three aspects or types of faith. In Latin they call it *notitia* (knowledge), *assensus* (assent), *fiducia* (trust), which simply means that there is a knowledge element, an assent to the truth that you know. But it can't stop there. There also has to be trust. All three are necessary for saving faith (STR).

And another follows suit: “The Reformers of the 16th Century were very clear about all this. They described true saving faith as having three parts to it, which were described by three Latin words: *notitia*, *assensus* and *fiducia*” (RTC). Traditional

## Faith: The Gift of God

apologist Kenneth Boa mimics the same: “There are three Latin words that can all mean *faith*: *notitia*, *assentia*, *fiducia*” (KB). J. I. Packer whistled this tune as well:

Older Reformed theology analyzed faith as *notitia* (“knowledge,” i.e., acquaintance with the content of the gospel), plus *assensus* (“agreement,” i.e., recognition that the gospel is true), plus *fiducia* (“trust and reliance,” i.e., personal dependence on the grace of Father, Son, and Spirit for salvation, with thankful cessation of all attempts to save oneself by establishing one’s own righteousness: Rom. 4:5; 10:3). Without *fiducia* there is no faith, but without *notitia* and *assensus* there can be no *fiducia* (Rom. 10:14) (CT, 159-160).

A glaring red flag regarding the above trichotomization of faith repeated by the

traditional apologists is that they all say this supposed trilogy of belief comes as a legacy from the Reformers, but nowhere do they quote from the Reformers to prove the point. They assume it comes from the Reformers. I could not find Calvin defining faith like this in the *Institutes*. Luther used the various Latin terms but was not dependent on them for his full understanding of biblical faith. After 1517 he is not found waxing eloquent about a Latinized, splintered faith. On the contrary, Luther was all about preserving the biblical languages:

Experience too has proved this and still gives evidence of it. For as soon as the languages declined to the vanishing point, after the apostolic age, the gospel and faith and Christianity itself declined more and more...On the other hand, now that the languages have been revived, they are bringing with them so bright a light and accomplishing such

## Faith: The Gift of God

great things that the whole world stands amazed and has to acknowledge that we have the gospel just as pure and undefiled as the apostles had it, that it has been wholly restored to its original purity, far beyond what it was in the days of St. Jerome and St. Augustine (HG, 120).

Luther points out that preserving the original languages of the Bible (not Latin) provides a beautiful simplicity. Even if the Reformers did somewhere dissect faith in a three-fold manner, it does not make it right—they are not the authority. Scripture is. Jesus never delineated a three-headed Roman cognate of “believe.” The Apostles did not talk of faith in three tones of Latin—neither should we. This common trichotomization of faith, typical of so many Evangelical writers, is a fabricated canard. The traditional apologists do this in an attempt to bypass the effects of total depravity on the

unbeliever's ability to "reason" about God, illegitimately granting them a dose of the so-called *noticia* kind of faith, while depriving them of the imaginary *fiducia* brand.

The whole notion is quite sophisticated, elitist and misleading. The Bible knows of only one kind of true faith, not three.

The above examples clearly illustrate that a true biblical definition of faith is not being well publicized in Christian literature at present. Parks is correct when he laments,

The concept of faith has been radically redefined in some philosophical and theological circles during the past century. Those definitions rarely address the complexities of the biblical concept, a concept in which the whole person, the physical world, God's Word, and God Himself play crucial roles. Those alternative definitions often do not grasp the objective and

## Faith: The Gift of God

subjective characteristics of biblical faith (HBD, 547).

The goal of the remainder of this book is to clearly define saving faith from a biblical perspective instead of the more common philosophical approach. Hopefully as a result, the believer will be better equipped to share the gospel with unbelievers and avail them the requisite faith needed that leads to salvation in Christ.

**Questions for Discussion: Introduction**

1. Do unbelievers have faith? Explain your answer.
2. Is having “faith” to sit in a chair or to walk on a high bridge the same or different than having “saving faith”? Explain.
3. How much Latin is required for a believer to have a deep understanding of the Bible?
4. What is a “Christian apologist”?
5. Who were the Reformers? What is your view of them?

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## TRUE FAITH

Faith is a biblical word and concept. Biblical faith is not *notitia*, *assentia*, and *fiducia*. To properly understand the true meaning and nature of faith, we can't rely on myopic isolated word studies. Faith needs to be defined in light of the whole Scriptural corpus, letting all the contextual factors of grammar, syntax and usage stand on their own in each case. The end result will be a full, rich, versatile and true picture of biblical faith in all its dynamic nuances.

Shires accentuates this important hermeneutical rule: "Our task is not to define 'faith' abstractly or to demarcate it by definition from other terms such as 'belief,' but by

investigating biblical usage to give it its proper content as it stands within its biblical context...*pistis* ‘faith,’ *pisteuō* ‘believe,’” with related words, and the various Hebrew words which form the relevant OT background (HD, 288). Barrick’s corrective reminds us as well that our theology “is not dependent upon the imposition of questionable etymological analyses for the individual terms employed in the passage. Individual words in and of themselves make no direct contribution to the task of determining” the corporate and comprehensive meaning of the biblical virtue, faith.

Rather, such contributions must be founded upon the sounder semantic clues provided by phraseology, literary devices, and context—the collective impact of the entire narrative (CTG, 260).

Another note is important. Scripture presents

faith from a subjective as well as an objective perspective. The subjective perspective emphasizes the religious and spiritual quality of individuals by virtue of which people are held in relations of confidence in God and fidelity to Him, as in Habakkuk 2:4 which reads: “the righteous shall live by his faith” (cf. Romans 1:17). The objective perspective highlights the body of truth or doctrine—that which men believe. An example here is Jude 3: “I felt the necessity to write to you appealing that you contend earnestly for the faith which was once for all delivered to the saints” (cf. Philippians 1:27). The following discussion will address the former perspective of faith.

**Faith in the Old Testament:  
Trust and Fear**

Now we turn to exploring the vast and rich background that defines, illustrates and commends true, spiritual, saving, divine faith. The Old Testament diversely defines and illustrates

the reality of faith through several words, concepts and themes. These words emphasize a person's trust in God which becomes the foundation for the inner life of the true worshipper of God. Also, there are other words that express an attitude of reverential fear of the saint toward God that also encapsulates the notion of biblical faith. So Shires is correct in summarizing the concept of biblical faith: "The terms for trust and those for fear might be taken together to give something in the OT which would roughly correspond to faith in the NT" (HD, 288).

The main Hebrew term for "believe" comes from *be'ēmin*, the root being *'āman*, the act of believing or trusting (EDT, 399). The original sense of this is commonly taken to have been that of "firmness," but in usage the basic senses are that of "trust" and "constancy." One of its most familiar usages is in the common *Amen*, "it is sure." It can also mean "put one's trust in" (*hiphil*

for the entering into, and continuing in a state) (HD, 288).

One of the beauties of the Hebrew language is its concrete imagery at the heart of many words. That is true of *'āman*. Parks notes the following: “*Aman* concretely meant to support or to uphold, as for example the strong arms of a parent would uphold an infant. Those arms are sure, certain, and firm” (HBD, 548). The passive use of *'āman* connotes “to be reliable, constant, well-founded, be established,” the greatest example being the character and nature of God Himself who is reliable and trustworthy (Deuteronomy 7:29). This Old Testament usage is the dominant one employed in the New Testament for the concept of faith as seen in the Greek word, *pistis*, and the related verb *pisteuō*, although in the New Testament the word *pistis* becomes more technical and narrow in meaning with an emphasis on placing confidence in the person, words or office of another.

Another key Old Testament word defining biblical faith is the verb *bātah*. Used sixty times in the OT in a secular sense and fifty-seven in a religious sense (ZPE, II: 480), it relays the idea of “be secure, feel secure, trust in.” For example, Psalm 4:5 says, “Offer the sacrifices of righteousness, and trust in the LORD” (cf. 9:10; 13:5; 31:14). Depending upon the context, this word can also have a nuance in reference to a faulty sense of security if it is based on human power, military might or false gods (e.g. Jeremiah 5:17; 7:4, 8, 14; 9:4; 17:5; Isaiah 42:17). Another frequently used word related to faith is *hāsāh*, meaning “seek or take refuge, shelter,” as seen in the worshipper who takes refuge and shelter in God (Psalm 2:11; 5:11; 7:1; 46:1).

This word brings out strongly the position of dependence of the person, and is seldom used of false security. We must also mention the place of the various terms approximately meaning

## Faith: The Gift of God

'hope.' As in the NT, hope and trust are closely similar, and the aspect of hope appears where there is a reference to the future and a contrast with a present dark or unhappy situation; *e.g.* Ps 42<sup>5</sup>, 114<sup>5</sup>, 2 K 6<sup>33</sup>, Is 8<sup>16-17</sup> 40<sup>27-31</sup> (HD, 288).

There are other words that additionally contribute to the variegated richness and depth of the Old Testament teaching on faith, synonyms including "hope," "fear," and "trust." There is *gâlal*, "to roll, trust" used in Psalm 22:8: "He trusted on the LORD." Job 35:14 uses *châm:* "Trust thou in Him." Utilizing *yâchal*, Job 13:15 reads, "I will hope in Him." This concept is carried over into the New Testament as evidenced by the author of Hebrews: "Now faith is the assurance of things hoped for, the conviction of things not seen" (11:1). In Genesis 20:11 Abraham says, "there is no fear [*yr*] of God in this place." Psalm 33:18 says, "The eye of the LORD is...on those who hope [*ybl*] for His lovingkindness." And the well

known, “do not lean [יָנַח] on your own understanding” of Proverbs 3:5b, which parallels “trust” in 3:5a.

One last word of import is the familiar, *chesed*. Although not translated as “faith,” but rather as “faithfulness, loyalty,” and the actions expressive thereof: “especially in a covenant relation between persons or families, particularly when the more powerful person shows loyalty by fulfilling the obligations involved; so David to the house of Saul, 1 S 20<sup>15</sup>, 2 S 9<sup>1</sup> (RSV ‘kindness’), and God to His servants, Ex 20<sup>6</sup> etc.” (HD, 288).

A common theme in all these Old Testament usages related to the theme of faith puts an emphasis on the idea of trust in a person, namely God and His Word, by virtue of His character and nature which are wholly trustworthy and reliable. Biblical faith is not a generic faith in the abstract, nor is it a strained version of belief in an academic sense. Nor is biblical faith an inane profane kind of trust—

## Faith: The Gift of God

“faith in the chair I am about to sit in”—but rather it is a sanctified, spiritual, heavenly, supernatural and religious capacity to trust. In the Old Testament, faith is a personal trust in someone, namely God.

An added nuance is the idea that the worshipper *must* trust in God, for the sinner has no resources sufficient of his own doing or inherent in his own being to provide the needed security and protection, whether it is physical, emotional or spiritual refuge that is needed. Zemek well notes on this point, “turning to a theological antonym of faith, it stands in stark contrast with self anything” (BT, 181). At the heart of true faith is the recognition that we have absolutely no sufficiency in and of ourselves, but are dependent upon God for all things, as Jeremiah reminds us:

Thus says the LORD, “Let not a wise man boast of his wisdom, and let not a rich man boast of his riches; but let him

Cliff McManis

who boasts boast of this, that he understands and knows Me, that I am the LORD who exercises loving-kindness, justice, and righteousness on earth; for I delight in these things,” declares the LORD (9:23-24).

Parks well summarizes a composite understanding of faith from an Old Testament perspective when he writes the following:

Throughout the Scripture faith is the trustful human response to God’s self-revelation via His words and His actions. God initiates the relationship between Himself and human beings. He expects people to trust Him; failure to trust Him was in essence the first sin (Gen. 3:1-7). Since the fall of humanity God nurtures and inspires trust in Him through what He says and does for the benefit of people who need Him. He

## Faith: The Gift of God

provides evidence of His trustworthiness by acting and speaking in the external world to make Himself knowable to people who need Him. Thus, biblical faith is a kind of limited personal knowledge of God (HBD, 547).

The above select examples show the Old Testament Hebrew describes “faith” using multiple different words. The end result gives a picturesque, rich, full and multi-faceted description of heavenly faith—the composite of these many words weave a tapestry illustrating a deep personal trust of spiritual certainty in the Words of God to His people. *Amen* emphasizes certitude and stability. *Batab* speaks of personal security. *Hasab* portrays an unshakable hope in the future in view of God’s reliable character. *Galal* emphasizes “trust” in God. *Yachal* speaks of assurance. And the well known word *chesed* which speaks of God’s covenant faithfulness to His

people. Space does not permit mentioning several other words that further buttress the depth and breadth of the biblical depiction.

### **New Testament Faith**

In the New Testament, all the various words and themes for belief, faith and trust that are found in the Old Testament are consolidated into a couple of words, the main one being the noun *pistis* and its related verb *pisteuō*. *Pistis* being the primary vehicle does not limit the versatility or richness reflected in the many nuances of faith found in the Old Testament, though. These complexities are preserved in detail by the intricacies of the Greek language, as employed through its versatile prepositions in combination with the various cases. *Pistis* maintains the true Old Testament meaning of faith as,

reflected in the variety of constructions used with the verb; a *hoti* clause, or accusative and infinitive, expressing

## Faith: The Gift of God

truth believed; *en* and *epi* with the dative, denoting restful reliance on that to which, or him to whom, credit is given; *eis* and, occasionally, *epi* with the accusative—the most common, characteristic, and original NT usage, scarcely present in the LXX and not at all in classical Greek—conveying the thought of a movement of trust going out to, and laying hold of, the object of its confidence (EDT, 399).

*Pistis* and the verb *pisteuō* both occur more than 240 times, while the adjective *pistos* is found sixty-seven times. The central context is related to the saving work of God in Christ. Primary emphasis in the New Testament is the reality that God sent his Son to be the Savior of the world.

Christ accomplished man's salvation by dying an atoning death on Calvary's cross. Faith is the attitude whereby a

man abandons all reliance in his own efforts to obtain salvation, be they deeds of piety, of ethical goodness or anything else. It is the attitude of complete trust in Christ, of reliance on him alone for all that salvation means” (IBD, 496).

Note here that faith as conveyed by the word *pistis* is Christ-centered and cross-centered.

The verb *pisteuō* is often followed by “that” [*hoti*], indicating that faith is concerned with facts, though there is more to it than that. *Pisteuō* may be followed by the simple dative, when the meaning is that of giving credence to, of accepting as true, what someone says—faith in the sense of trust (Matthew 21:32; John 8:45). There is also an intellectual content to faith as seen in John 5:24: “Truly, truly, I say to you, he who hears My word, and *believes* [*pisteuōn*] Him who sent Me, has eternal life, and does not come

into judgment, but has passed out of death into life.”

One dominant characteristic construction in the New Testament for saving faith is the verb *pistēnō* followed by the preposition *eis*. Frequently this construction can literally mean to believe “into.” It denotes a faith, which, so to speak, takes a man out of himself, and puts him into Christ. This is parallel in meaning to Paul’s assigning the believer as “in Christ,” a phrase that occurs over twenty times in Ephesians. It denotes not simply a belief that carries an intellectual assent, but one wherein the believer cleaves to his Savior with all his heart, and shares the very identity of Christ (IBD, 497). The man who believes in this sense abides in Christ and Christ in him (John 15:4). Faith is not only accepting certain things as true, but includes trusting a Person, and that Person is Christ.

Sometimes *pistēnō* is followed by *eπι*, “upon.” Faith has a firm basis. We see this

construction in Acts 9:42, where, when the raising of Tabitha was known, “many believed on [*epi*] the Lord.” The people had seen what Christ could do, and they rested their faith “on” Him. Sometimes faith rests on the Father, as when Paul speaks of “those who believe in Him who raised Jesus our Lord from the dead” (Romans 4:24). Prominent in the New Testament is the absolute use of the verb. When Jesus stayed with the Samaritans many of them “believed because of His word” (John 4:41).

The different tenses of *pisteuō* are also important to note. Morris summarizes:

The aorist tense points to a single act in past time and indicates the determinative character of faith. When a man comes to believe he commits himself decisively to Christ. The present tense has the idea of continuity. Faith is not a passing phase. It is a continuing attitude. The perfect tense

## Faith: The Gift of God

combines both ideas. It speaks of a present faith which is continuous with a past act of belief. The man who believes enters a permanent state (IBD, 497).

Much more could be said about the true meaning of biblical faith from an Old Testament and New Testament perspective. Notice the vast array of variables contributing to its meaning, usage, application and development—a conglomeration of differing words, the proximity of multiple prepositions, differing cases, varying verb tenses, verb and noun cognates, Hebrew and Greek origins, countless individual contexts, all producing an organic, dynamic and thematic unity that defines and illustrates the supernatural gift from God bequeathed to sinful humanity providing the means whereby sinners can be in covenant relationship with the Creator. How majestic!

In light of the above, Zemek is correct

when he says, “From the array of data previously surveyed, it should be obvious that it is difficult to synthesize a comprehensive definition of faith” (BT, 182). But it’s not impossible. Zemek continues,

Having recognized the limitations of all simple definitions, does not mean, however, that descriptive attempts at summarizing the basics of biblical faith should be abandoned. Some of these attempts, as a matter of fact, put an illuminating spotlight on the various characteristics and associations of faith in the Bible” (BT, 182).

With that said, we highlight Morris’ skillful summary definition:

Faith is clearly one of the most important concepts in the whole NT. Everywhere it is required and its importance insisted upon. Faith means

## Faith: The Gift of God

abandoning all trust in one's own resources. Faith means casting oneself unreservedly on the mercy of God. Faith means laying hold on the promises of God in Christ, relying entirely on the finished work of Christ for salvation, and on the power of the indwelling Holy Spirit of God for daily strength. Faith implies complete reliance on God and full obedience to God (IBD, 498).<sup>28</sup>

Hopefully one thing is readily apparent from the above survey. Categorically defining faith myopically in a simple half sentence as *fiducia*, *notitia* and *assensus*, exposes such a definition for what it really is: a superficial inane and hackneyed counterfeit. Words matter. With Luther, let us take pains to preserve the original sheath in which God gave us the sword of His Word, along with the original vocabulary. Thus we will ensure the original intent and meaning in which God first

Cliff McManis

gave His Word, including the God-given attitude  
and virtue of divine faith.

**Questions for Discussion: Chapter 1**

1. Why are isolated word studies not sufficient for proper biblical interpretation?
2. What is the most important factor to consider in biblical interpretation?
3. What is the main Hebrew Old Testament word for “faith” and what are its different meanings?
4. Old Testament “faith” or “trust” is primarily trust or belief in what?
5. What are the Greek New Testament words for “faith” and “believe”?



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## WHERE DOES FAITH COME FROM?

What does the unbeliever need to be saved? He needs faith! But where does faith come from? What is the origin of faith? The answer to this question is one key that sets biblical apologetics categorically apart from traditional apologetics.

Traditional Christian apologists would agree that unbelievers need faith. But they understand the nature of faith differently than just explained in the previous chapter. And they also propose that faith comes from countless sources that flatly contradict what the Bible says on the matter. They say faith can come from logic or human reason, natural revelation, natural theology, history, experience, intuition, education,

and a host of other sources.

On the contrary, the Bible teaches that there is only one source of true faith. Faith comes only from divine revelation given by God! There's the secret. That's the simple litmus test that can be used to scrutinize all apologetical approaches to discern whether they pass or fail. Ask the apologist under consideration: "Where does faith come from?" His answer will expose an entire intricate system of beliefs, presuppositions and a worldview that forms the foundation of everything related to his apologetical approach. The Bible teaches that "faith comes from hearing, and hearing by the word of Christ" (Romans 10:17). It is that simple. True, saving faith comes from hearing the Word of God centered in the Person of Christ and His saving gospel. And that is the only place from which it comes.

### **The Context**

Before delving into the exegetical details of Romans 10:17, the surrounding context needs to be established. In Romans 10:1 Paul prayed for the salvation of unbelieving Jews. Being Jewish himself, he greatly longed for their salvation. He said his fellow unbelieving Jews had zeal for God (10:2), but it was based on human works and a wrong view of the Law (10:3) and not on faith as God had decreed. The Old Testament taught that true salvation comes only through faith in God and His Word not through human works (10:6-8). And Jesus Christ was promised in the Old Testament as the One who would bring and accomplish salvation (10:4). So today, the only way to be justified or saved is by believing in the gospel which is the death and resurrection of Jesus Christ (10:9-10).

This salvation that comes by faith in Christ was promised in the Old Testament for everyone, Jews and Gentiles alike (10:11-13).

Since salvation comes only through believing in the gospel of Jesus Christ, the Church has a mandate to preach the gospel of Christ to everyone (10:14-15). Even the Old Testament prophets taught that special revelation had to be preached in order for people to believe and have salvation (10:16). The Jews in the Old Testament were given much special revelation about gospel truths, yet many did not believe (10:16). What sinners need to be saved is supernatural faith. This was true of Jews in the Old Testament. And God imparts that saving faith, always and only, through special revelation about Himself. The content of that revelation about Himself that brings saving faith is the word of Christ or the gospel truths about Christ's person, words and work of redemption. It is the divine revelation of the gospel—not natural revelation, or natural theology, or human wisdom—that imparts saving faith (10:17-21).

One of the main themes in Romans 10 is

Paul's dealing with unbelievers who are critics of the Christian faith. In addition, he has a desire to interact with them about the hope that is within him, and his ultimate desire is their salvation. Paul wants to see unbelievers get saved and he wants to be an active part of that process by interfacing with the objections of the critics. All these principles and desires of Paul comprise one of the main goals of Christian apologetics—seeing unbelievers get saved.

Even the *Five Views* authors embrace this goal. For example, John Frame says, “The goal of apologetics is to evoke or strengthen faith...Directed toward unbelievers, it is an aspect of evangelism” (FV, 219). Craig, the religious rationalist, says the role of Christian apologetics is “to draw unbelievers to a knowledge of God” so that they “respond to the apologetic we present and place their faith in Christ” (FV, 54-55). Evidentialist Gary Habermas says, “the use of apologetics” is for “bringing unbelievers to” God

(FV, 97). These statements sound like Paul who says in Romans ten, “my heart’s desire and my prayer to God for them is for their salvation” (10:1).

Ironically, the traditional apologists named above share the same ultimate goal as Paul—salvation for unbelievers—but they don’t share his divinely offered solutions on how to achieve that goal. Paul says that goal is accomplished when unbelievers gain saving faith by being exposed to special revelation about Christ’s gospel. Traditional apologists say that goal can be achieved by first imparting natural theology (i.e., human wisdom and man-made theology) to the unbeliever, not special revelation nor the gospel. Worse still, traditional apologists are silent on the import of Romans 10:17 in apologetics, both in refuting the critics and also in seeing them get saved.

### **The Certainty of Faith**

Let’s take a closer look at the details of Romans

10:17 along with the implications of our findings. The passage in the New American Standard text is as follows: “So faith *comes* from hearing, and hearing by the word of Christ.” We zero in on the details of 10:17 starting with “faith.” Faith is a main theme of this passage. Paul refers to it or a synonymous variant of it in eleven of the first seventeen verses (vv. 4, 6, 8, 9, 10, 11, 12, 13, 14, 16, 17). This faith is the supernatural capacity to believe in the gospel that results in salvation (10:9). The noun has the definite article showing that it is a specific kind of faith—a faith that saves. This kind of saving faith speaks of certitude, not mere probability.

Traditional apologists often tell us we are seeking to attain mere “probability” and not “certainty” when interacting with unbelievers in the apologetics task. Geisler says, “probability is the guide. Whichever view best fits and is most consistent must suffice” (CA, 146). McCallum says we only have to show the unbeliever that

Christianity “is more plausible than the others” (CTF, 12). J. P. Moreland says the goal in apologetics is to make “the belief that the Christian God exists at least permissible” (SSC, 13). R. C. Sproul says we do apologetics to show “the extreme plausibility” that God may exist (DYF, 50). Craig repeats like a *mantra* that the apologist’s goal is not to establish certitude, but rather that Christianity’s validity “is more likely than not” (FV, 53). Even presuppositionalist John Frame at times is infected with the “probability” syndrome of traditional apologetics, saying that Christianity, at best, is “a theistic hypothesis” instead of the indisputable truth of God (FV, 224). The reason they all push “probability” is because they believe certainty is elusive. With traditional apologist Kelly James Clark, they say, “Gone, I believe, are the prospects of rational certainty” (FV, 277).

But such epistemological agnosticism flies in the face of the meaning of faith in this passage.

Contrary to most traditional apologists, Richards accentuates, correctly, that true faith breeds certainty, not probability. The biblical words “belief” and “faith”

are often corrupted by a misunderstanding of their biblical meaning. People today may use “faith” to indicate what is possible but uncertain. The Bible uses “faith” in ways that link it with what is assuredly and certainly true. Christians may sometimes speak of “believing,” as if it were merely a subjective effort, as if our act of faith or strength of faith were the issue. But the Bible shifts our attention from subjective experience and centers it on the object of our faith—God himself (NEBW, 113).

In the same vein he continues by noting that “*āman* ...This powerful OT term, which captures

the biblical meaning of faith, affirms certainty, never doubt. It expresses firm conviction—conviction based on the reliability of what is believed” (NEBW, 113). Richards’ eloquent observation reminds us of the inspired working definition of faith, and the certainty inherently therein: “Now faith is **the assurance** of things hoped for, **the conviction** of things not seen” (Hebrews 11:1). Commenting on the Greek words in this verse, Rogers says, “Faith offers the full certainty of proof for what is not seen” (NLEK, 542). So when Paul speaks of faith in Romans 10:17 he is referring to certitude and full assurance that flows from God’s character and Word, not mere probability or plausibility in the abstract.

### **The Source of Faith**

Unbelievers need supernatural faith to be saved, and such faith overcomes personal sin and satanic blindness, enabling the sinner to believe in the gospel. But what is the source of such faith? Is

the source of saving faith the laws of logic as traditional apologists would have us believe? No, Paul says saving faith comes “from hearing.” The preposition “from” (*ἐκ*) refers to the source, “out of,” and that source is “hearing” (GEL, 234). Lenski observes the significance of the preposition with the genitive here: “Right ‘out of’ the thing one is made to hear comes this justifying faith; it never has another source” (LR, 667-668). “Hearing” is actually a noun and refers to the specific published message that was being proclaimed through the preaching of Jesus and the apostles. As such, Alford translates the phrase, “Faith then is ‘from report’” (TGT, 422). “Hearing,” then, refers to the specific gospel message being preached to unbelievers. This is established by the immediate context as Paul mentions, “the word of faith which we are preaching” (10:8).

To sum up this phrase, “faith comes from hearing,” Paul means “the only source of saving

faith is in the preached message of the gospel.” So faith comes from no other source. Richards is right when he says, “Faith is not some response to evidence, even when that evidence is clearly miraculous. Abraham believed *God*” (NEBW, 115). Traditional apologists say faith comes from mere “evidence,” usually the so-called evidence produced by human logic apart from special revelation.

For example, Carnell says the Christian should not begin with the gospel when talking with the unbeliever, for that “is to cast pearls before swine”! Rather we are to begin with unaided reason (or philosophy), logic and human arguments which “may serve to prepare the way for the display of those objective evidences” which may “effect regeneration” (ICA, 41). The “evidences” are not gospel truths for Carnell, but rather the laws of logic and natural theology. So Carnell says saving faith is produced and has its source in unaided human logic. Craig says the

same thing. He purports that Christians can present “rational self-evidence” to woo someone to belief apart from Scripture (FV, 44). Likewise, Plantinga says, “natural theology could be useful in helping someone move from unbelief to belief” (FV, 45). They say, “faith cometh from the Laws of Logic,” or “faith comes from human reason in the form of evidences and natural theology.” In stark contrast, Paul, inspired by the Spirit of God, says, “faith comes from hearing” the preached message of the gospel.

### **The Medium of Faith**

In the last part of 10:17 Paul specifies what he means by “hearing” or the published message that produces faith—specifically it is “hearing by the word of Christ.” The preposition “by” is *dia* with the genitive here it is instrumental, “by means of” (GEL, 180). Faith comes “by means of” the word of Christ. Lange notes, “the thing heard is through or by means of the revelation of God” (JPL, 349). Lenski comments, “what the

gospel heralds make men to hear is not their own so that men might be justified if they were disbelieving; it is mediated by nothing less than ‘Christ’s own utterance.’ Now the preposition is *dia* and not *ek*” (LR, 668). And Alford highlights as well the inseparable link showing *dia* connects saving faith with its ultimate and only origin, the word of Christ: “the report (the publication of the Gospel) is by means of...‘by,’ as its instrument and vehicle the word of Christ” (TGT, 422).

### **The Origin of Faith**

Finally we examine the ultimate origin of saving faith—divine, special revelation about Christ, “the word of Christ.” Where does faith come from? Saving faith comes from the “word of Christ,” and only “the word of Christ.” Here “word” is not the usual *logos* but *rhema* (cf. 10:8). *Rhema* refers to uttered and spoken words, and in the New Testament specifically in relation to special revelation uttered, spoken, proclaimed and preached by Jesus and the Apostles, usually

revolving around the good news of the gospel (Bauer, 735). The gospel must be verbalized so people can hear its propositional truth! We don't "live" the gospel for unbelievers; we "proclaim" it in propositional verbal speech. We are not the "good news"; Jesus is. Lange nails it here. He says the *rhema* of Christ is "the revealed word with which prophets and apostles were entrusted. The Divine message...denotes the Divine sources of revelation, on whose effluence the authority and effect of every message depend" (JPL, 349). Again, the very important point is reiterated: efficacious faith comes only from divine or special revelation. Or as Luther said 500 years ago in his commentary on this verse: "Hearing indeed comes only through the Word of Christ" (ML, 152).

In the phrase, "hearing by the word of Christ," Christ is an objective genitive or a genitive of content. As such, that which is spoken (*rhema*), is "the message which has Christ as its

object or content” (NLEK, 335). Faith results only after an unbeliever has been exposed to special revelation from God’s Word that is Christo-centric as it is preached and taught. This is what Peter meant in his apologetics passage. He said we begin by “setting apart Christ as Lord in our hearts” (1 Peter 3:15). We begin with the gospel. We station ourselves, pivoted on Scripture. All our conversation is Christ-centered, cross-centered and Scripturally-driven, because we know the unbeliever needs the supernatural gift of faith. And faith comes only from hearing about Christ in Scripture. Calvin knew this. In his commentary on Romans 10:17 from 500 years ago he wrote:

And this is a remarkable passage with regard to the efficacy of preaching; for he testifies, that by it faith is produced....

It must be further noticed, that faith is grounded on nothing else but the

## Faith: The Gift of God

truth of God; for Paul does not teach us that faith springs from any other kind of doctrine, but he expressly restricts it to the word of God; and this restriction would have been improper if faith could rest on the decrees of men. Away then with all the devices of men...because it tears away faith from the word.... (JCR, 401).

Similarly, addressing the practical implications for Christians as they practice apologetics defensively and evangelistically while interacting with unbelievers, MacArthur says this about Romans 10:17:

Salvation does not come by intuition, mystical experience, meditation, speculation, philosophizing, or consensus but by hearing and having faith in the word of Christ. To proclaim the saving word of Christ is therefore the central and

essential purpose in evangelism. . . .

The purpose of evangelism is not to use human persuasion and clever devices to manipulate confessions of faith in Christ but to faithfully proclaim the gospel of Christ, through which the Holy Spirit will bring conviction and salvation to those who hear and accept the word of Christ. It is tragic that many appeals to salvation are a call for trust in someone and something they know nothing about (JM, 86-87).

### **The Gift of Faith**

Romans 10:17 makes it clear that faith only comes from special revelation. And that special revelation concerns the gospel truths of Jesus Christ: who He is and what He did. Faith comes from no other source. Faith is a divine gift given by God. That is what Paul meant when he said, “For by grace you have been saved through faith, and that not of yourselves, it is the gift of God”

## Faith: The Gift of God

(Ephesians 2:8). Faith is not the by-product of clever rational arguments. Faith does not result from impressively amassed, indisputable archaeological evidences. Faith does not come from life-changing personal encounters and experiences. Faith is a supernatural gift from God. In Ephesians 2:8 Paul is actually saying that everything about salvation is a gift from God: the grace, the faith and the justification that is concomitant with it. Zemek explains:

The antecedent of the pronoun “that” in this verse is not “faith” alone. Buswell handles the syntax of this verse very credibly when he says, “The word ‘that’ refers not only to the ‘grace’ and not only to the ‘faith’ but to the whole manner expressed in these words. Both grace and faith are feminine nouns, but the word ‘that,’ *touto*, is neuter showing that it is not merely grace, and not merely faith, but the entire concept of

grace accepted by faith, which must be regarded as the gift of God” (BT, 184).

To summarize, this chapter has been an extended commentary on the truth of Romans 10:17: “faith *comes* from hearing, and hearing by the word of Christ.” We noted that “faith” here entails certainty, not probability. We also highlighted that Paul said the origin or source of this supernatural faith is found only in God’s special revelation which for us today is the gospel message as found in the Bible. There is no other source for life-changing faith.

Now in chapter three we will look at common unbiblical alternatives to the origin of faith that are frequently propagated by popular Evangelicals.

## Questions for Discussion: Chapter 2

1. Where does “faith” come from?
2. Which Bible verse says “faith” results from hearing God’s Word?
3. Typical Christian apologists say faith can come from other sources than the Bible. What are some of those supposed sources?
4. Biblical concepts of faith refer to “certainty” and not just “probability.” Why is that significant?
5. Comment on MacArthur’s statement about the importance of biblical faith and evangelism.



~3~

## WHERE FAITH DOESN'T COME FROM

Notwithstanding all the above about faith's true and only origin, many Christian apologists allege that faith comes from other sources than just the special revelation of "the word of Christ" as Romans teaches. This amounts to saying that we can preach the gospel without the Bible or without the truth and revelation of Scripture. For example, Evangelical Kelly James Clark says God "causes faith in a variety of ways" (FV, 250). He is talking about "saving faith" here. He says God uses human "evidence as a means to bring about faith." Notice Clark's phrase here, "as a means." Earlier it was

noted that the preposition *dia* in 10:17 means “as a means,” describing where faith comes from. Little prepositions are important. Paul limited “the means” by which faith comes to “the word of Christ” and only “the word of Christ.” So Clark is wrong. Unaided human logic, human wisdom and man-made evidences apart from the special revelation of Scripture are not “a means” for producing faith.

Calvin highlighted that point for us as well. In contrast to Calvin and the Bible, Clark thinks any person can muster up faith simply from their own volition or will power. He says, “We, in most cases, must rely on our God-given intellectual equipment to produce beliefs” (FV, 271). Elsewhere he says, “One’s properly functioning cognitive faculties can produce belief in God” (FV, 284). This is startling. Scripture says, “faith comes...by hearing the word of Christ.” In contrast Clark proposes, “faith cometh by our own reasoning capabilities.” The Bible teaches that saving faith is alien to us; Clark teaches

## Faith: The Gift of God

saving faith is inherent in us. He also suggests many other ways faith is created apart from Scripture, including “the birth of one’s child, watching the sunset on the mountains or the ocean, examining the beauty of a flower, noting that we are ‘fearfully and wonderfully made,’ or walking through the woods in a time of quiet reflection.” He literally suggests that saving faith “is quickened, enlivened” in such circumstances (FV, 279).

He does not stop there. He says that “by reading the *Chronicles of Narnia*” the scales can be removed and faith can be evoked thus bringing salvation (FV, 273). But *The Chronicles of Narnia* never mentions the gospel nor the name of Jesus and has no ability to evoke saving faith and has zero power for imparting salvation to anyone. Only the gospel has the power to create faith and impart salvation: “For I am not ashamed of the gospel, for it is the power of God for salvation to everyone who believes” (Romans 1:16). Putting faith in Jesus means salvation. Putting faith in Aslan the fictitious

lion is silly.

Presuppositionalist John Frame says faith can come from many non-scriptural sources and occasions as well. Saving faith is not limited to divine revelation found in Scripture. He asserts that the unbeliever is not in need of “more information” to attain faith; for “everyone has the intellectual knowledge required for faith” (FV, 219). I could not disagree more. Every unbeliever needs more information to attain faith and salvation. The needed information is the objective contents of the saving gospel. That is why in Romans Paul asks, “How shall they believe in Him whom they have not heard? And how shall they hear without a preacher?” (Romans 10:14). They cannot believe without the needed information of the gospel which is special revelation. That unique, life-changing information is not inherent in the individual.

What does the unbeliever need in order to be saved? He needs more information—the message of the gospel. And he also needs the

supernatural ability to believe it—faith. Frame goes on to say that we can “persuade” unbelievers and advance them toward faith or belief through, or “by means of” [*dia*], various arguments, evidences and natural theology apart from Scripture, including the cosmological argument (FV, 219-223).

***Sola Holy Ruach, Nada Logos***

An important related matter to the traditional apologists’ assumption that saving faith can arise apart from special revelation, is their belief that the Holy Spirit simply creates faith in people apart from the truth of the Word of God found in Scripture generally, and in the gospel specifically. This is a quasi neo-orthodox, semi-existentialist notion that crops up everywhere in traditional apologetics. They affirm the indispensability of the Holy Spirit’s role in salvation, which is a good thing. But then they undermine the indispensability of Scripture’s role in generating faith by dichotomizing the synergistic function of Spirit and Word, by isolating the work of the Spirit from the Word.

For example, Craig summarizes his view saying, “Conversion is exclusively the role of the Holy Spirit” (FV, 55). He actually argues that conversion can happen without the Bible as long as the Spirit is active, because the Spirit can do anything...even save people apart from special revelation. Evidentialist Gary Habermas writes, “Without the interceding of the Holy Spirit, no one comes to God” (FV, 97). Stackhouse says the same thing: “Conversion is a divine work only, effected by the Holy Spirit of God (1 Corinthians 3:5-7)” (HA, 82). The problem in the preceding statements is not what these men say; the problem is in what they don’t say, or what they refuse to say. They will not say that God’s Spirit uses only the Word of God found in Scripture and the gospel to convert sinners. They won’t say this because they believe saving faith can come from other sources apart from Scripture. They maintain that God’s Spirit can just create faith in a vacuum, out of thin air, without the truth-reservoir of Scripture.

## Faith: The Gift of God

Frame is typical here. In *Five Views*, answering the question, “Where does faith come from?” he says, “the answer is that God causes faith by his own free grace. This is the regenerating work of the Holy Spirit”(FV, 209). He never says the Holy Spirit causes faith by using “the word of Christ” (Romans 10:17) or Scripture. Instead, he says, “The Spirit creates faith in the heart, as we have seen, and that faith may or may not arise through an argumentative process” (FV, 215). So instead of faith coming from hearing the word about Christ as Romans 10:17 says, Frame claims the Spirit of God can simply say, “Poof!” and behold, a person has faith in the heart. But it does not work that way. Again, Paul asks, “How shall they believe if they have not heard” the gospel message found in the Word of God? Answer: They won’t believe, because they can’t believe, because saving faith is alien to the sinner.

Craig’s writings are replete with this *Sola* Holy Spirit approach that neglects Scripture’s role

in conversion and salvation. In his short chapter in the *Five Views* book, eighty times Craig refers to the Holy Spirit doing His regenerating work apart from Scripture! Here's a sample: "Belief in the Christian God is properly basic when formed in the circumstances of the witness of the Holy Spirit" (FV, 32). Holy Spirit, yes; Word of God needed, no. Here's another one: "The truth of the Christian faith is grounded in the witness of the Holy Spirit" (FV, 32).

The witness of the Spirit is a subjective reality, often hard to discern; the Scriptures provide the Christian with an objective "ground" for faith that Craig wholly ignores. But he goes on: "A believer . . . is rational in believing on the grounds of the witness of the Spirit in his heart even in the face of such unrefuted objections" (FV, 35). Again, he claims all Spirit, no Word. "The Christian will . . . rely primarily . . . on the gracious witness of God himself given to all his children by the indwelling Holy Spirit" (FV, 36). But in contrast to

## Faith: The Gift of God

Craig's claims, the Christian should equally rely on the objective truth revealed in Scripture as a witness for personal faith. Again he asserts: "God has not left us to our own devices to determine whether Christianity is true but has given us the testimony of his own Spirit" (FV, 37). And again, "Surely faith is available to everyone who, in response to the Spirit's drawing, calls upon the name of the Lord" (FV, 37).

Scripture says faith is available to everyone who responds to the gospel as found in Scripture. Responding to the Spirit's drawing is a passive action for the sinner; responding to the objective contents of the gospel is a required and active action on the part of the sinner. Craig neglects this objective component of salvation. Craig just cannot bring himself to recognize the dual role of the Holy Spirit in conjunction with the Word of God in Scripture by which God accomplishes salvation. Nowhere does Craig acknowledge the reality of 1 Peter 1:23 which says, "for you have been born

again not of seed which is perishable but imperishable, that is, through the living and abiding word of God.”

Is the Holy Spirit prominent in the work of regeneration? Yes! Titus 3:5 makes that clear. But the Word of God is equally prominent and indispensable in the work of salvation. We saw that in 1 Peter 1:23 and Romans 1:16. That has always been true, for Psalm 19:7 teaches that God saves human souls with His written Word.

In the next chapter we will survey key teachers in church history, namely the Reformers, showing that they clearly understood and properly taught the fullness about saving faith as given in Romans 10:17.

**Questions for Discussion: Chapter 3**

1. What does it mean to say, “Saving faith is alien to us”?
2. What is the value and what are the limits of books like *The Chronicles of Narnia*?
3. Can a person become a Christian today without hearing the gospel?
4. Does the Holy Spirit create saving faith apart from Scripture?
5. Does the unbeliever need “more information” to be saved? Explain.



~4~

## THE REFORMERS ON THE SPIRIT AND THE WORD

In contradistinction to the traditional apologists, who routinely accentuate the role of the Spirit apart from Scripture when it comes to generating faith and affecting an inner testimony to the truthfulness of Christianity, the Reformers taught differently. In particular, Luther and Calvin taught that the Spirit and the Word of Scripture were inseparable in working on the hearts of sinners, as they jointly labor together yielding conviction, faith and an inner testimony of witness. This biblical teaching of the Spirit working with the Word in the hearts of people came to be known as the doctrine of “the Testimony” (also referred to as the *testimonium*). The

doctrine of the Testimony is based on the promise given by Jesus to His disciples just before His death. He told them He would send the Holy Spirit in His place and the Spirit will “bear witness to” or “testify to” the truthfulness of His ministry, particularly His teaching (John 14:26). Luther affirmed the basic components of the doctrine and Calvin systematized it with an inimitable theological and exegetical precision. On the import of the doctrine of “the Testimony,” Zemek reminds us:

Sometimes we forget that alongside of the grand *Solas* of the Reformation stood another crucial watchword, the *testimonium*, i.e., the internal testimony of the Holy Spirit. It should not surprise us that the Divine Author of the Word is furthermore its effectual Applier. In salvation He attests to it as being God’s own Word and then applies it to the heart. He is also the Agent who uses His written instrument in and throughout the

## Faith: The Gift of God

process of sanctification. He wields the sword of His own fabrication mightily (Eph 6:17) (GZ, 1).

Here Zemek reminds us that the Spirit works in conjunction with Scripture, not independent of it. Traditional apologists like Craig, K. J. Clark, Frame and even Sproul, try to invoke the Reformers' doctrine of the Testimony, but in a historically revisionist manner. They say the Spirit creates faith and gives a subjective inner witness of truth apart from the objective revelation of Scripture (DYF, 189-93). To assert such, turns the Reformers' Testimony doctrine on its ear.

Note some of Luther's comments on the efficacy of the Spirit working necessarily in conjunction with the Word of Scripture:

These things, I say, being temporal, may be endured with less harm than inveterate evil ways, which will inevitably ruin all souls that are not

changed by the Word of God. If the Word were removed, eternal good, God, Christ, and the Spirit, would be removed with it (BOW, 92).

And again, in refuting the rationalist tendencies of Erasmus, Luther wrote:

This is our contention: that spirits must be detected and tried by a double judgment. The first is internal. By it, through the enlightening of the Holy Ghost, the special gift of God, one enjoys complete certainty in judging of and deciding between the doctrines and opinions of all men as they affect oneself and one's own personal salvation. . . . This is what we earlier spoke of as the *internal perspicuity of Holy Scripture* . . . .

The second is an external judgment. By it, we judge the spirits and doctrines of all men, also with the greatest certainty,

and not now for ourselves only, but also for the benefit and salvation of others. This judgment is the province of the public ministry of the Word and the external office, and is the special concern of teachers and preachers of the Word. . . . We spoke of this earlier as the *external perspicuity of the Holy Scripture*. We hold that all spirits should be proved in the sight of the church by the judgment of Scripture. For it should be settled as fundamental, and most firmly fixed in the minds of Christians, that the Holy Scriptures are a spiritual light far brighter even than the sun, especially in what relates to salvation and all essential matters (BOW, 124-25).

In assailing those who would try to extricate the work of the Spirit from Scripture, Luther had this rebuke:

The Psalmist does not say: ‘thy Spirit alone is a lamp unto my feet,’ though he assigns to the Spirit His part when he says: ‘thy good spirit shall lead me into the land of uprightness’ (Ps. 143.10). Thus Scripture is called a *way* and a *path*, doubtless by reason of its certainty (BOW, 126).

And finally, Luther says,

It has pleased God not to give the Spirit without the Word, but through the Word; that He might have us as workers together with Him, we sounding forth without what He alone breathes within wheresoever He will. This He could do without the Word; but He will not (BOW, 184).

Calvin is more exhaustive on this matter of the Spirit working in conjunction with Scripture. He formerly referred to the Testimony as “the secret

testimony of the Spirit” and the “inward persuasion of the Holy Spirit” (CI, I:4, 13). Following is a vintage statement by Calvin on the Testimony, taken from his commentary on the Psalms:

God deals bountifully with men, when he invites them to himself by his word and doctrine; and, secondly, that still all this is lifeless and unprofitable, until he govern by his Spirit those whom he has already taught by his word. As the Psalmist desires not simply to have his steps directed, but to have them directed to God’s word, we may learn that he did not hunt after secret revelations, and set the word at naught, as many fanatics do, but connected the external doctrine with the inward grace of the Holy Spirit; and herein consists the completeness of the faithful, in that God engraves on their hearts what he shows by his word to be right (JCP, 14).

Notice Calvin says Word and Spirit work together—both are present. There is not one without the other. The Spirit does not trump or work independently of Scripture as many traditional apologists allege. Also note that Calvin here, along with Luther earlier, equates the “word” with “Scripture”—a truth categorically denied by William Lane Craig and others. In his writings Craig claims Calvin as his own, but nothing could be further from the truth, especially regarding bibliology where Calvin’s view is the polar opposite of Craig’s. For example, regarding Calvin, Dakin notes, “the modern distinction between the Bible and the Word of God in the Bible is one that he did not make” (AD, 190). Craig says the Bible and the Word of God are not synonymous. Calvin and Luther taught, “No Spirit, no Word, then no witness.” Craig believes the Testimony entails only the Spirit and no Scripture needed. He writes,

Notice that if we restricted the Spirit’s witness to the Scriptures, we should

## Faith: The Gift of God

have to say that believers who have not yet heard or read the Scriptures . . . have no experience of the witness of the Spirit. But even believers without the Scriptures surely do know on the basis of the Spirit's witness that they are God's children. I therefore appeal to the witness of the Holy Spirit himself rather than Scripture in explaining how it is that we *know* Christianity is true (FV, 315).

Contrast that with a synopsis of Calvin's view:

Calvin taught "that the same Spirit who speaks to us in the Scriptures speaks also in our hearts. The exterior testimony which we read in black and white is confirmed to us and sealed in our hearts by the secret testimony of the Spirit. And the secret testimony of the Holy Spirit does not lift us proudly above the letter

of the Word, but, on the contrary, having made us understand it a little, it stimulates us to submit ourselves to it further in order to know it better. The inner testimony then sends the believer back to the external testimony, which alone is normative. It adds nothing to the written revelation. *Extra eam nulla revelatio*, said Calvin of Scripture. The Spirit only attests, seals, and confirms to the heart of man that such and such a page in the act of being read or explained in public worship or in private is truly the Word of God. The work of the Spirit then consists in making the exterior testimony speak in the inner testimony. . . . On the part of Calvin the inner testimony of the Holy Spirit occurred at two points: it made the believer know, on the one hand, the authority of Scripture, and on the other hand the certainty of his own personal

salvation . . .” (*TP*, 260-64).

As shown above the doctrine of the Testimony for Calvin was the Spirit working with the truth of Scripture, “the Word,” on the hearts of people. Calvin did not apply the Testimony of the Spirit to natural theology, the Laws of Logic, human reason independent of special revelation, or in reference to the truth of general revelation. The Testimony is reserved for the Spirit’s attestation of the truth of Scripture. Sproul, Gerstner and Lindsley misrepresent Calvin here. They say Calvin’s Testimony applied to the Spirit working in conjunction with natural theology and human reason apart from special revelation. Like Craig, they turn Calvin’s Testimony on its ear through selective historical revisionism. They write,

Calvin regarded evidence as a foundation for faith. Evidences “open the door” to or “commence” a process which is continued by instruction in the truth and

by the internal testimony of the Holy Spirit. In light of these passages, it is difficult to say that for Calvin testimony of the Holy Spirit was apart from or opposed to evidence (SGL, 206).

The fatal flaw in Sproul's thinking here is that he equates "evidences" with natural theology. Calvin never did that. When Calvin referred to "evidences" he was referring to miracles contained in Scripture, which is special revelation. Sproul *et al*, try to conflate divine evidences contained in Scripture with humanly fabricated evidences that are the byproduct of natural theology. As a result, like Craig, Sproul *et al*, misconstrue and misapply Calvin's teaching on the Testimony.

Luther and Calvin were justified in their teaching that the Holy Spirit and the Word of God go together. That is what Paul meant when he said the sword of the Holy Spirit "is the word of God" (Ephesians 6:17). The Spirit and the truth of Scripture must be preserved in tandem for only the

## Faith: The Gift of God

Holy Spirit and the Word of God are capable of penetrating the deepest inner recesses of the human heart, whether hardened or redeemed. Regarding the Holy Spirit's interpenetrating ministry into the deepest hollows of the human soul, the Psalmist acknowledged,

Where can I go from Thy Spirit?

Or where can I flee from Thy presence?

If I ascend into heaven, Thou art there;

If I make my bed in Sheol, behold Thou art there....

Search me, O God, and know my heart

(Psalm 139:7-8, 23).

A century after Luther and Calvin, the historic and unparalleled *Westminster Confession of Faith* was penned and distributed to the public in 1647. This monumental statement of faith was the by-product of 121 of the ablest Bible scholars of the day, carefully composed over the course of five years, and to this day is one of the strongest articulations

of the infallibility and efficacy of Holy Scripture ever composed in the English language. The divines of that day clearly understood the reality and the importance of the doctrine of the Testimony, for they preserved it with precision in their document. They affirmed the synergistic work of the Holy Spirit and Scripture when they wrote,

our full persuasion and assurance of the infallible truth, and divine authority thereof, is from the inward work of the Holy Spirit, bearing witness by and with the Word in our hearts (*WCF*, 1 V).

The Reformers and Westminster divines were merely echoing what the Bible clearly teaches about the Holy Spirit's cooperation with the Word on the souls of men. The New Testament affirms this unique ministry of the Holy Spirit. Paul said, "for the Spirit searches all things, even the depths of God" (1 Corinthians 2:10).

In like manner, the divine revelation of the

## Faith: The Gift of God

truth found in Scripture can penetrate into the deepest inner recesses of the human soul. “For the word of God is living and active and sharper than any two-edged sword, and piercing as far as the division, of soul and spirit, of both joints and marrow, and able to judge the thoughts and intentions of the heart” (Hebrews 4:12).

So contrary to the Reformers and the Bible, traditional apologists go adrift on the doctrine of the Testimony—the timeless truth whereby the Spirit works necessarily and always interdependently with the divine revelation of the Word of God. Beware of this oft occurring idiosyncrasy of many traditional Christian apologetics that champion the role of the Holy Spirit in salvation and apologetics but at the same time minimize or dismiss altogether the indispensable role of the special revelation of Scripture which God uses to produce faith in the sinner, which alone imparts salvation.

Cliff McManis

Now we turn to chapter five to discuss the centuries-old conundrum tackling the question of faith versus reason.

**Questions for Discussion: Chapter 4**

1. What is the doctrine of the *testimonium* or Testimony? What is the biblical basis for it?
2. Comment on Luther's statement, "It has pleased God not to give the Spirit without the Word, but through the Word."
3. Comment on Craig's assertion that people can become Christians apart from Scripture.
4. How was Calvin's view of "evidences" different from Sproul's?
5. What do you know about the content and history of the *Westminster Confession of Faith*? What is the value and proper use of historic creeds?



~5~

## FAITH & REASON

One more issue needs to be addressed in our discussion on faith. Not long ago a fellow Christian made the following remark that is commonly stated and believed:

Religion is a matter of faith, and since we believe our religious teachings based on faith, there is no evidence for what we believe; it just comes down to personal, subjective faith, and all religions believe what they believe based on faith, not on any objective evidence.

It sounds like this believer is saying that there is no evidence for the truth of Christianity and that we don't need any evidence either. I would say just the opposite—there is evidence for the truth of Christianity and in fact Christianity is based on true historical events that are corroborated by evidence. I agree with the late eminent Christian apologist, Greg Bahnsen, in his famous debate with the atheist Gordon Stein in 1985, when Bahnsen said, “I believe in the truth of Christianity because of the evidence; if there were no evidence for it, then I would not believe it.”

Let me explore this matter further with four main points. The first point is that faith and reason are not incompatible or mutually exclusive. Actually, true faith is the perfect complement to legitimate reason. Logic compliments belief. Intelligible thinking enhances sound believing. Faith is a necessity resulting from the fact that humans are finite—we don't know and can't know everything there is to know in this life. Faith is

inescapable. And our ability to think comes from God. God is the greatest intellect in the universe—He has a perfect and infinite mind. The ability to think, be rational, use logic, and reason all came from God as a gift. Long before Descartes declared, “I think, therefore I am,” God declared, “I AM that I AM,” (Exodus 3:14), a statement infinitely more profound than that of the 17<sup>th</sup> century French philosopher. So faith and reason, by God’s design, complement one another.

The second point is that every worldview, religion, or ideology has at its ultimate foundation basic presuppositions that can be labeled as “faith-based” assumptions. Atheistic evolution, for example, claims to have objective evidence for the “process” of how life developed, but no atheist can tell us how everything began in the first place, or what started the Big Bang. Through “faith,” based on no objective evidence whatsoever, the atheist believes the Big Bang happened billions of years ago, but cannot explain how. As a matter of fact,

every worldview in existence, apart from biblical Christianity, fails to explain how everything began in the first place. They have no objective evidence to explain ultimate origins. The question of origins lies outside the domain of the scientific method; it's a metaphysical question. They hold to their views based on subjective personal faith.

The third point is that biblical Christianity is not founded upon a sheer "leap of faith" that is lacking evidence or objective historical foundations. There is a popular aberrational strain of Christianity that is based upon a mere "leap of faith," but it is a counterfeit of true Christianity. It is not based on clear biblical teaching. The idea that Christianity is based on a "leap of faith" and not on evidence is usually attributed to Søren Kierkegaard, the 19<sup>th</sup> century Danish philosopher. He argued that subjectivity reigned supreme and that objective truth was over-rated.

His view also came to be known as existentialism—defining life and reality first through

the lens of self and subjective experience. Kierkegaard's definition of Christianity and faith is unbiblical and should be categorically rejected. It was his distorted view of Christianity that actually led to the idea that Christians don't care about facts, evidence, true science, studying or even thinking logically. Even today Christians are stigmatized as ignorant, uneducated buffoons who are not up to speed on modern science or logic—to believe in the Bible is to check your brain at the door. Nothing could be further from the truth.

The fourth point is that Christianity is based upon evidence. Or another way of saying it is that Christianity is based on real, historical events and people. For example, Jesus really lived, He truly died on a cross, He actually had Apostles and they really wrote down what happened. Moses was real. The Exodus was real. Adam and Eve were actual historical individuals. Noah was a real man, and so was his wife, Mrs. Noah. Those who say that none of these people were historical simply refuse to look

at the available evidence, or worse, they misinterpret and distort the evidence. Sinners misinterpret, deny and reject cold hard facts every day in courtrooms across the world.

The Bible explicitly teaches that there is “evidence” for what it asserts to be true. A couple examples will suffice. In Romans 1, the Apostle Paul explains that there are no real agnostics—no one can sincerely say, “I don’t know if God exists.” In verse 19 he plainly states through the Holy Spirit, “that which is known about God is **evident** within them.” The word “evident” is related to the word “evidence.” So this passage explains that God has given evidence to every human establishing that God exists.

Paul explains what that evidence is. First he says the evidence is “within them,” which he goes on to explain is the human conscience, which every person has from birth resulting from being made in God’s image (Genesis 1:26). And in the next verse he goes on even further laying out the incontestable

## Faith: The Gift of God

evidence:

for God made it evident to them; for since the creation of the world His invisible attributes, His eternal power and divine nature, have been clearly seen, being understood through what has been made, so they are without excuse (Romans 1:20).

So this passage says all people have internal “evidence” (a conscience) and external “evidence” of God’s existence and that evidence is clearly understood and undeniable. In view of this biblical fact, no one actually needs faith to believe in God! Belief in God is innate and inherent from birth. The problem is that over time sinners resist and mangle the self-evident revelation of God’s existence contained in their own constitution until they develop a self-inflicted seared conscience about the truth of God. To over-ride this spiritual self-destruction, God offers supernatural faith in the

life-changing good news of the gospel that comes only from His living Word, the Holy Scriptures.

Another example that Christianity is based on evidence is when Paul said that there were over 500 eyewitnesses who saw first-hand the bodily resurrection of Jesus (1 Corinthians 15:6-8). Paul himself was one of those eyewitnesses. Eyewitness testimony is accepted in courtrooms today. Paul was trained as a Jewish rabbi and was a scholar of the Torah, the Law of Moses. In the legal community of Paul's day truth had to be verified by eyewitness testimony. People could not make hapless assertions on a whim without corroborating support or validation. Truth assertions could only be established "on the evidence of two witnesses or three witnesses" (Deuteronomy 17:6). Paul had 497 witnesses in addition to the required three to validate the truth of Jesus' resurrection from the dead! We know Jesus rose from the dead because of the reliable evidence of the overwhelming eyewitness testimony.

## Faith: The Gift of God

Faith is not incompatible with evidence. Actually, true faith demands evidence and is based on evidence. That is why Hebrews 11:1 says, “faith...is the evidence” for things, or biblical spiritual truths, not seen. Faith that saves is a gift from God, it issues from exposure to Scripture, is the fruit of a rational enterprise, and is itself “evidence” for the truth of Christianity.

## Questions for Chapter 5

1. Why do you think that people often pit faith against reason as though they are incompatible?
2. Do you know any professing agnostics or atheists? How can Paul say in Romans 1 they undeniably believe in God when they claim they don't?
3. What was God's point in Exodus 3:14 when He told Moses that His name was "I Am that I AM"?
4. Give examples of how the following worldviews ultimately depend on faith to maintain their views and identify how some of their ultimate beliefs are even unreasonable, illogical or even religious in nature: atheism, evolution, humanism, communism, Marxism, deism, and environmentalism.
5. Explain the difference and the implications of the two following statements: a) the Bible is true because of the evidence vs. b) there is evidence because the Bible is true.

~6~

## CONCLUSION

In this book we reviewed four important issues about faith relative to apologetics: (1) The definition of faith; (2) the source of saving faith; (3) the role of the Holy Spirit in conjunction with special revelation in producing faith that leads to salvation; and (4) the relationship between faith and reason.

First we asked the question, “What does the unbeliever need in order to be saved?” Among other things, the believer needs faith to be saved. Paul said, “By grace you have been saved through faith” (Ephesians 2:8). We showed how traditional apologists typically define faith, inappropriately, with the three Latin terms, *notitia*

(knowledge), *assensus* (assent), and *fiducia* (trust). Biblical faith needs to be defined with biblical terms from the Hebrew Old Testament and the Greek New Testament. One of the common Hebrew Old Testament words we know for faith is “amen” and is a word that speaks of certitude and assurance. Jesus used it often in His teaching (Matthew 5:18, 26; 6:2, 5, 16; 8:10). The main word in the Greek New Testament for faith is the noun *pistis* and the verb *pisteuō*. We also noted that mere word studies are not sufficient to define faith. All the other literary variables of syntax, grammar, usage and context also have to be considered. Doing so gives the true picture of the richness, versatility and depth of what constitutes biblical faith or belief in God—the supernatural ability to respond to God and His promises as revealed in special revelation, fulfilled in the person of Christ.

Second we answered the question, “Where does faith come from?” Paul answered

## Faith: The Gift of God

that question for us in Romans 10:17: “So faith comes from hearing, and hearing by the word of Christ.” The sole origin of saving faith is found in the supernatural special revelation of God, found for us today in Scripture generally, and specifically in the gospel of Jesus Christ. Many traditional Christian apologists wrongly believe faith can originate from various sources, experiences and means apart from Scripture. Such a notion undermines the entire apologetical enterprise, short-circuiting the very power supply provided by God to accomplish salvation through the truth of His Word.

Third we examined the role of the Word of God in relation to the Holy Spirit to bring salvation to sinners. Traditional apologists say the Holy Spirit works independently from God’s Word in Scripture to produce faith. To do this, they often misinterpret the Reformers’ doctrine of the Testimony. Luther and Calvin taught that the Spirit always works on people’s hearts in

conjunction with the Word of God contained in Scripture, not independent of it. True biblical apologetics teaches the Spirit of God always uses the truth of God's Word to create faith and to effect salvation. Traditional apologists say the Holy Spirit is indispensable to conversion, but Scripture is not. We say the Holy Spirit and the Word of God are equally indispensable to conversion. This is a direct implication of Romans 10:17: "So faith comes from hearing, and hearing by the word of Christ."

And the fourth question we looked at was, "How does faith relate to reason?" We determined that faith and reason are not mutually exclusive, that faith entails reasoning and thinking entails believing and volition. Biblical faith and accurate thinking don't contradict each other.

**Questions for Discussion: Chapter 6**

1. In your own words, give a good one sentence definition of “biblical faith.”
2. What do you think “faith...is the evidence” means in Hebrews 11:1? What does the phrase “the things not seen” refer to?
3. What does “amen” mean? How does this relate to Jesus’ oft repeated phrase, “Amen, amen [Truly, truly], I say to you?”
4. Who was the first person in history to define faith with three Latin terms *notitia*, *assensus*, and *fiducia*?
5. In Ephesians 2:8, is “faith” or “grace” the gift of God? How do we know?



## Abbreviations/References

- AD *Calvinism*, by Arthur Dakin (Kemp Hall, 1941).
- BOW *The Bondage of the Will*, by Martin Luther (Revell, 1957).
- BT *A Biblical Theology of the Doctrines of Sovereign Grace*, by George Zemek (Zemek, 2002).
- CA *Christian Apologetics*, by Norman Geisler (Baker, 1976).
- CAR *A Christian Appeal to Reason*, by Bernard Ramm (Word Books, 1977).
- CI *Institutes of the Christian Religion*, by John Calvin (Hendrikson, 2009).
- CT *Concise Theology*, by J. I. Packer (Tyndale, 1993).
- CTF *Christianity: The Faith that Makes Sense*, by Dennis McCallum (Tyndale, 1997).
- CTG *Coming to Grips with Genesis*, eds. Terry

Mortenson and Thane H. Ury (Master Books, 2009).

- DYF *Defending Your Faith*, by R. C. Sproul  
(Crossway, 2003).
- EDT *Evangelical Dictionary of Theology*, ed. Walter  
A. Elwell (Baker, 1987).
- FV *Five Views On Apologetics*, ed. Steven B.  
Cowen (Zondervan, 2000).
- GEL *A Greek-English Lexicon of the New Testament*,  
eds. W. F. Arndt and F. W. Gingrich  
(University of Chicago, 1979).
- GZ *Testimonium Spiritus Sancti*, by George  
Zemek; unpublished class syllabus, nd.
- HA *Humble Apologetics*, by John Stackhouse  
(Oxford, 2002).
- HBD *Holman Illustrated Bible Dictionary*, eds. Chad  
Brand, Charles Draper, and Archie  
England (Holman, 1998).
- HD *Hastings Dictionary of the Bible*, ed. James  
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Faith: The Gift of God

- HG *Basics of Hebrew Grammar*, by Gary D. Pratico and Miles V. Van Pelt; (Zondervan, 2007).
- IBD *The Illustrated Bible Dictionary, Vol. I A-G*, ed. J. D. Douglas (Tyndale, 1980).
- ICA *An Introduction to Christian Apologetics*, by E. J. Carnell (Eerdmans, 1956).
- JCP *Commentary on Psalms*, by John Calvin (Baker, 2003).
- JCR *Commentary on Romans*, by John Calvin (Baker, 2003).
- JM *Commentary on Romans 9-16*, by John MacArthur (Moody, 1994).
- JPL *Commentary on the Holy Scriptures Vol. V*, by J. P. Lange (Zondervan, 1960).
- KB [www.kenboa.org](http://www.kenboa.org)
- LR *Interpretation of Saint Paul's Epistle to the Romans 8-16*, by R. C. H. Lenski (Augsburg Fortress, 2008).
- ML *Commentary on Romans*, by Martin Luther; (Kregel, 1976).

- NEBW *New International Encyclopedia of Bible Words*, by Lawrence O. Richards (Zondervan, 1991).
- NLEK *The New Linguistic and Exegetical Key to the Greek New Testament*, by Cleon L. Rogers, Jr. and Cleon L. Rogers, III (Zondervan, 1998).
- PF *Philosophical Foundations for a Christian Worldview*, by William Lane Craig and J. P. Moreland (Intervarsity, 2003).
- RTC [www.reformationtheology.com](http://www.reformationtheology.com)
- SGL *Classical Apologetics*, by R. C. Sproul, John Gerstner and Arthur Lindsley (Zondervan, 1984).
- SSC *Scaling the Secular City*, by J. P. Moreland (Baker, 1987).
- STR [www.str.org](http://www.str.org)
- TGT *The Greek Testament, Vol II.*, by Henry Alford (Gilbert & Rivington, 1861).
- TP *Interpretation, Vol. VII*, “The Inner Witness of the Spirit,” by Theo Preiss; nd.

Faith: The Gift of God

*WCF* The Westminster Confession of Faith  
(Westminster Abbey, 1647).

*ZPE* *The Zondervan Pictorial Encyclopedia of the Bible*, ed. Merrill C. Tenney (Zondervan, 1976).



## ABOUT THE AUTHOR

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Rev. Cliff McManis has been in pastoral ministry since 1989. He graduated from The Master's College with a B.A. in Biblical Studies and earned an M.Div. from The Master's Seminary. He went on to earn his Th.M. and his Ph.D. in Ecclesiology from the Bible Seminary in Independence, Missouri. He is the author of *Christian Living Beyond Belief* and *Biblical Apologetics*, and editor and contributing author of *Rescued by Grace*. He has served in churches in southern California, Utah, Texas, and the San Francisco Bay Area, and has been the teaching pastor of Grace Bible Fellowship since its inception in 2006. He and his family currently reside in the San Francisco Bay Area.