Some years ago, while talking about the Lord with a lady, she told me that she had "always believed". I am sure that, going back as far as she could remember, she was perfectly correct. You will regularly hear or read of public figures speaking of "people of faith or no faith", but I would argue that there is *no-one* of 'no faith'! I am convinced that everyone always believes in someone or something. Even the avowed atheist has faith. He or she **believes** in the godless views of certain 'considered' experts, or the philosophies of those they **believe** to be reliable authorities. It seems to me that most, if not all, TV presenters in the area of natural science appear to believe, and seemingly have absolute faith, that science has proved that there is no God. They believe passionately that everything they see around, above and below them is the product of natural selection. In other words, they are people with a very strong faith!

I would suggest that one of the great problems of modern western society is that we are people with far *too much faith* — that is, faith in our own opinions and abilities. Even in the midst of the Covid-19 crisis, the expectation is that human ingenuity will find a vaccine and solve the problem. We praise God that this now seems to be the case. The point I am making, however, is that there seems to be no doubting the entirety of human resourcefulness. That is, we don't need God to help us out! What has happened is that we have a very strong trust in ourselves to control our own destiny: we have made ourselves our own god!

Now this, of course, is certainly not a universal phenomenon. Muslim people believe in their god. Even in the few countries controlled by Communism there are probably a majority of citizens who believe in life after death and worship or pray to their ancestors — China being a case in point. The North Korean brand of Communism has elevated the Kim dynasty to god-like status, and from cradle to grave the populace are taught to trust implicitly in the wisdom and benevolence of their great leader! Their model of Communism is faith-based to a very significant degree.

Throughout the Old Testament and into the New, everyone we read of believed in a god of some sort. The faith of the Israelites was always focussed on the true Creator and law-giving God. The Egyptians had many gods, and other peoples believed in Baal, Ashtoreth, Molech etc. Then, in the Acts and Epistles, we are introduced to people of Greek and Roman culture who had their own gods. Some even believed in "the unknown god" (Acts 17:23); and even the Roman Emperor was deified! The people of Bible times lived in strongly faith-based societies. I would argue, therefore, that people have always had faith – and they do still, even if it is only faith in their own abilities and ideas.

It seems to me that another very important fact is that what or who a person believes or trusts in determines how they feel, think and behave. At a very simple level, if you or I have some appliance that needs servicing or repairing, we are only going to engage a person we believe we can trust to come into our home and do the job. If we have a doubt about the trustworthiness of the person we are going to look for someone else. Everyone is in fact <u>living by faith!</u> Which is so wonderfully true of every Christian, for "the gospel is the power of God for salvation to everyone who believes... For in it the righteousness of God is revealed from faith for faith, as it is written, "The righteous shall live by faith."" (Rom 1:16,17)

So, if everyone in practice lives by faith, how does their faith differ from the faith that is needed in order to be converted? Christians are those who "by grace have been saved through faith." (Eph 2:8) But what kind of faith? That is the question! The first answer that can be given is that it is a faith which is not of this world! It is a radically different faith; described as "the faith of God's elect" (Titus 1:1), it is a faith which only they have.

Furthermore, that true saving faith cannot be a natural human capability. We see this in the lives of the Old Testament saints recorded in Hebrews 11. Their faith was characterised by "the assurance of things hoped for, the conviction of things not yet seen" (Heb 11:1) – that is, things not belonging to this world. It was faith that produced 'out of this world' results. Abel, Enoch and Noah each had a faith that resulted in the commendation from God that they were righteous and pleased Him (Heb 11:4–7).

Faith emanating from a flawed and fallen human nature could not result in such commendation. Abraham had a faith that enabled him to look forward to and rejoice in the life and ministry of the Lord Jesus (John 8:6), and then he "was looking forward to the city that has foundations, whose designer and builder is God" (Heb 11:10); Abraham's was certainly not a faith focussed on or from this world. Moses had a faith that was fearless and enduring, based on "seeing him who is invisible" (Heb 11:27), which could not possibly have been a natural ability. So we could go on, illustrating the true God-given nature of genuine saving faith all through Hebrews 11. In verse 16 we read that God was "not ashamed to be called their God", which could not be the case if their belief in Him arose from their fallen sinful nature.

I want to suggest that there are three elements to true saving faith, which could be illustrated in this way. A few years ago I visited the Sears (or Willis) Tower in Chicago. On the 103rd floor they have their 'Skydeck', an enclosed glass platform that extends over a metre out from the building. I went and stood there looking straight down between my feet over four hundred metres (1,350 feet) to the streets below; other people were doing the same. A colleague who went with me accepted the fact that the glass floor was designed and built to hold far more than the weight of anyone or of the number of people who could stand on it together, and he believed that it was far more than was needed to hold his own weight, but he would not commit to actually standing on it. True saving faith requires all three elements of what I am calling the 'ABC' of faith: Accepting, Believing and Committing.

A: ACCEPTING THE EXISTENCE OF GOD

"Whoever would come to God must believe that he exists" (Heb 11:6). The first step of true saving faith is to accept, in heart and mind, that God really does exist, that truly He is there. Genuine Christian faith acknowledges that He is the one and only true, living God – "lay it to your heart, that the LORD is God in heaven above and on the earth beneath; there is no other" (Deut 4:39); that He is the great Creator – "By faith we understand that the universe was created by the word of God, so that what is seen was not made out of things that are visible" (Heb 11:3); and that He is the wonderful sustaining God who "is actually not far from each one of us, for 'In him we live and move and have our being" (Acts 17:27,28).

In the Bible we come across people who believed in God, but certainly not in this way. When the Syrian army attacked Israel, for example, they considered God to be "a god of the hills but not a god of the valleys" (1 Kings 20:28), so thought that they were bound to win if they fought on the low ground! Later, when the Assyrian king Sennacherib besieged Jerusalem, he ranked God along with those of the nations already conquered: "no god of any nation or kingdom has been able to deliver his people from my hand... How much less will your God deliver you out of my hand?" (2 Chron 32:15).

I suspect that there are lots of people who have a vague idea that there 'is something out there'! But that is a million miles away from having saving faith. In fact, as the apostle James was inspired to write: "You believe that God is one; you do well. Even the demons believe – and shudder!" (Jas 2:19)

B: BELIEVING THE PROMISE OF THE GOSPEL

The next step of true faith is to believe that God has spoken to our world through His Holy-Spirit-inspired and inerrant word, the Bible. "All Scripture is breathed out by God" (2 Tim 3:16), and that includes the wonderful promises of the good news of salvation. Saving faith takes to heart that "The saying is trustworthy and deserving of full acceptance that Christ Jesus came into the world to save sinners" (1 Tim 1:15); saving faith believes that the gospel is absolutely true.

Then, along with God's spoken and subsequently written word, "in these last days he has spoken to us by his Son" (Heb 1:2). Real saving faith believes that the Jesus born in Bethlehem, raised in Nazareth in a carpenter's home and whose life is recorded in the four Gospels, is truly the Son of God sent from heaven to save the people of the world: "God did not send his Son into the world to condemn the world, but in order that the world might be saved through him." (John 3:17) True saving faith believes that Jesus really did say, and mean it, "Truly, truly, I say to you, whoever hears my word and believes him who sent me has eternal life. He does not come into judgement, but has passed from death to life." (John 5:24)

This faith also firmly believes "that Christ died for our sins in accordance with the Scriptures, that he was buried, that he was raised on the third day in accordance with the Scriptures, and that he appeared to Cephas, then to the twelve. Then he appeared to more than five hundred brothers at one time... Then he appeared to James, then to all the apostles." (1 Cor 15:3–7) This faith then goes on to believe that the risen, living Lord Jesus is ascended and now is "seated at his [the Father's] right hand in the heavenly places, far above all rule and authority and power and dominion, and above every name that is named, not only in this age but also in the one to come." (Eph 1:20,21). Saving faith believes that Jesus Christ is the risen, living Lord in heaven.

However, this is not all there is to saving faith. Some may give mental assent to all of this and yet not be saved! If salvation is to become real it has to become personal and expressed by...

C: COMMITTING TO THE SON OF GOD

True saving faith is exercised when I come to the point of committing my heart, mind and life to the "Son of Man [who] came not be served but to serve, and to give his life a ransom for many" (Matt 20:28) and believe that 'many' definitely includes me. This is when we make salvation our very own. We commit our whole eternal future, in complete reliance, to the person and atoning work of the Lord Jesus Christ and to Him alone. It is arriving at the point where we bow at the foot of the cross and receive Jesus as Saviour by relying, as wholeheartedly as we can, on the fact that "He himself bore our sins [including mine] in his body on the tree"; that "Christ suffered once for sins [including mine], the righteous for the unrighteous [including me], that he might bring us [including me] to God" (1 Peter 2:24, 3:18).

Genuine saving faith embraces the truth that "If you declare with your mouth, "Jesus is Lord," and believe in your heart that God raised him from the dead, you will be saved" (Rom 10:9, NIV). Then the believer goes on to live the rest of life with the assurance that "I have been crucified with Christ. It is no longer I who live, but Christ who lives in me. And the life I now live in the flesh I live by faith in the Son of God who loved me and gave himself for me." (Gal 2:20)

The three elements of true saving faith are all essential for salvation: acceptance of the reality and presence of the one true and living God; belief in the truth and utter reliability of the good news of the gospel; and committing ourselves in trustful reliance on the Lord Jesus Christ as our only eternal hope and Saviour. Have you travelled that journey of saving faith? If not, take that final step now, and turn to the Lord Jesus; trust yourself to Him; receive Him as your own Saviour.

As I have sought to stress in previous articles, none of the elements of conversion, including these in saving faith, work in isolation – in what might be thought of as logically occurring, exclusive or separate parts. Rather, they develop together in our understanding and appreciation. It is as though they all mingle together – like the threads of a wonderfully beautiful tapestry of salvation, through which our gracious God works to bring us to His glorious and everlasting kingdom.