

**EPHESIANS 2:8–9. (EHV)**

Indeed, it is by grace you have been saved, through faith—and this is not from yourselves, it is the gift of God—not by works, so that no one can boast.

God promised to send a Savior. God sent his Son as the Savior. His Son Jesus lived a holy life in our place and in the place of all people and died to pay for all of our sins and the sins of all people. He rose from the dead to prove it. Our justification—God declaring the world innocent of all sin and righteous for Jesus’s sake—has been accomplished.

So why are there any more sermons in this series? Why do we even have church? Everything should be hunky-dory and everyone should be going to heaven because God has already justified them on Good Friday, right?

Recall our earlier sermon on the doctrine of original sin. The Bible teaches that by nature we are hostile to God, or as Paul puts it here in Ephesians 2, dead in trespasses and sins and objects of God’s wrath. We heard a few weeks ago that Christ died for us while we were still sinners. He didn’t die for us because we were eagerly waiting to be saved. He died for us in spite of the fact that we wanted nothing to do with him.

Jesus did win our salvation on Good Friday, but we are conceived and born with hearts that reject this gift and this work. We are like ungrateful, bratty children who open a beautiful present at Christmas and instantly begin crying when they open it and then throw it on the floor and say, “I don’t want this!”

This is why faith is needed. We need to have something in us that accepts and receives Jesus’s work and God’s justification, instead of rejecting it.

Imagine you have a bank account that has been empty for as long as you can remember, and so not only are you poor, but you are in debt because the bank requires all account holders to have a minimum balance in their accounts and charges a monthly fee to everyone who does not. One day a rich man goes to your bank and not only pays all your account debts, but also deposits \$50 million in your account.

That’s all well and good. You have actually been helped and your fortunes have been completely reversed. But what is still needed in order for this gift to benefit you? Well, first of all you need to know about the gift he has given you. But knowledge isn’t all. You could get a bank statement with your new balance or the rich man could show up on your doorstep and tell you what he has done, but his gift would still be of no benefit to you if you do not believe it, if you think the news is too good to be true, if you are too delusional to think you need help, or too proud to accept his help. You need confidence that he has actually given you this gift with no strings attached before your outlook on life will change and you start spending that money on things you can enjoy. If you don’t have that confidence, you will continue to be just as miserable as you were before, in spite of the fact that you have been helped in the best way imaginable.

It’s the same here. Jesus has paid our debts to God and deposited his righteousness in our bank account, so to speak, on Good Friday. But we will continue to be just as doomed as we were before if we do not personally have the confidence that he has actually done this for us. That is why faith is needed.

## 1. What Is Faith?

Faith is precisely that confidence. Faith is not merely *knowledge* of details. There have been and are plenty of people who know exactly what the Christian faith is about, exactly what the Bible says about what Jesus has done. But they are just as doomed as they were when they were conceived and born because they do not believe it.

Now you might say, “Of course that is not saving faith, because even though such people know the details, they don’t actually think they are true.” But there are also some who know that the details are facts, but still do not believe to their salvation. We call this not merely knowledge, but also *assent*. The best example of this kind of “faith” is the devil and his demons. James writes, “You believe that there is one God. Good! Even the demons believe that, and they shudder.” The devil and his demons know exactly what Jesus did; they witnessed it taking place. But their assent does not save them. We might also compare this kind of faith to what Pharaoh had. After the first few plagues on his land, he knew for a fact that Moses and Aaron were representing the true God, and that this God was in fact the one bringing the plagues on his land and then taking them away, but he still refused to listen to Moses and Aaron’s demands. This assent to the facts is a sort of faith, but it is not saving faith.

Faith, above all else, is confidence. We saw that confidence in the woman who said to herself, “If I only touch Jesus’s cloak, I will be healed.” We see confidence in the Canaanite woman who, even after Jesus clearly appeared to be not just rejecting her request, but rejecting her, still said that even if Jesus were only to throw her the crumbs from his table, so to speak, they would still be enough to heal her daughter. We see confidence in the Roman centurion who sent word to Jesus to tell him that he did not deserve to have Jesus come under his roof and that if he as a centurion had the authority to tell his soldiers to come, go, and do this or that, then Jesus who was a commander even of diseases could simply say the word, and his valued servant would be healed of his disease.

And the confidence of saving faith is personal. Jesus said whoever believes in him will not perish, but will have eternal life. He did not say that whoever associates or has close personal ties with someone who believes in him will have eternal life. The theologians of old used to call this the “coal miner’s faith.” Perhaps that was a little unfair, because certainly there were coal miners who had saving faith. But their experience was that when coal miners were asked what they believed, they would respond, “I believe what the church believes.” That isn’t saving faith. If someone were to ask you, “What do you believe?” and you could honestly give that person no better answer than, “I believe what my church believes,” or, “I believe what Pastor Biebert teaches,” or, “I’m Wisconsin Synod,” then brothers and sisters, it is time to get your head and heart in the game.

Perhaps to draw this all together with an illustration, we could use ice on a lake. It is one thing to *know* that the ice on the lake is thick, because you hear about it on television or read it in the newspapers. It is another thing to *assent* that the ice on the lake is thick, because you have seen from your window a large number of people with shacks and vehicles fishing on the lake for several weeks now, and not one of them has fallen through. But *faith* that the ice is thick, in the biblical sense of faith, is the personal confidence that you could set foot on the ice yourself and that it will hold you.

## 2. Where Does Faith Come From?

But where does this faith come from? This question will be answered more fully in the next few weeks when we talk about the means of grace. But we need to cover it briefly today, because there is a lot of misunderstanding and false teaching in the visible Christian church about where saving faith comes from.

I can still remember when I was a kid visiting my uncle and aunt in San Antonio with my family. While we were there, we attended a minor league baseball game, and there was a concert afterwards. I don't remember any of the music, but it must have been billed as a Christian concert, because I do distinctly remember at some point during the concert the lead singer proudly announcing the exact year, month, and day (perhaps even the hour) that he accepted Jesus Christ into his heart. The other week Pastor Windsperger shared a little booklet with me called *The Life Book*. It consists of the Gospel of John with some notes in the margins written by several people, both men and women, from different age groups and walks of life. Most of the notes were fine, but then at the end the booklet invites you to make a "crucial decision," the decision to become a child of God by committing your life to him by saying certain words. A number of years ago, I discovered a popular online comic website. One of the most popular comics on the site was titled, "How to suck at your religion." It had a checklist of questions to ask yourself to see, in the words of the comic, whether you sucked at your religion. The third question was, "Did you choose your religion, or did someone else choose it for you?"

Brothers and sisters, if you have saving faith, the answer to that question is: Neither one. We did not invite or accept Jesus Christ into our heart and life, and no other human can choose the religion for another person either. We did not choose to be believers. We heard Jesus say so explicitly in his Word in today's Gospel Acclamation, from John 15:16: "You did not choose me, but I chose you." And it's as clear as day right here in our verse from Ephesians 2: "Indeed it is by grace you have been saved, through faith—and this"—namely grace, salvation, and faith—"is not from yourselves, it is the gift of God—not by works, so that no one can boast." Faith does not come from ourselves. It is God's gift.

In fact, it is impossible for faith to come from ourselves. We cannot choose God. We heard Paul say that until we came to faith, we were dead in transgressions and sins. What is a dead person able to do? Nothing. Elsewhere Paul compares God bringing us to faith to his creation of light in the beginning (2 Cor. 4:6). There was nothing but darkness, and then God called light into existence. The darkness did not bring the light into being; it did not choose to accept the light. The presence of light was God's doing alone. So is the presence of faith.

We have free will in a lot of matters pertaining to earthly affairs. But we do not have the free will to choose God or to come to faith. God alone must convert us through his Word; he must and does make unwilling people into willing ones and then dwells in the willing, all in one and the same act.

## 3. What Is Faith's Object?

Finally, what is faith's object? That is, what is saving faith *in*? It is not uncommon to hear a lot of this: "You just gotta believe." "Just have faith." "I believe." But oftentimes, the object of such faith is nothing more than a vague, optimistic feeling that things are going to get better and

whatever higher power there might be is eventually going to be won over to some person's side if that person just keeps on keeping on. That is not saving faith.

What does Jesus say? "If you hold *to my teaching*, you are really my disciples" (John 8:31). "The work of God is this: to believe *in the one he has sent*" (John 6:29). And to return to John 3:16: "God so loved the world that he gave his one and only Son, that whoever believes *in him* shall not perish, but have eternal life."

So the object of saving faith is first and foremost the good news about Jesus and God's promise of forgiveness and eternal life in him, the very thing that also creates saving faith in the first place. Faith is only as good as its object. If you believe that you can jump into the arms of your four-year-old daughter and she will catch you, you will hurt yourself (and probably her too), because the object of your faith is not strong enough and so your faith is incorrect and misplaced. In the same way, if you believe that you are going to heaven because you are a good person, that is not saving faith, because the object is incorrect and false. You and I are not good people, apart from Jesus Christ and his work on our behalf. If you believe that there is no heaven or hell, that is not saving faith and you will end up in the hell you don't believe in, because the object of your faith is incorrect and false. If you believe that you are going to heaven because Jesus has graciously paid for your sins and given you his righteousness, that is saving faith, because the object of your faith is correct and true.

But the object of faith, secondarily, is all of God's Word, because all of it has been put there to testify about Christ. To say, "All that matters is that you believe in Jesus," can be a little misleading, because Jesus himself commanded his disciples to teach all nations to obey *everything* he had commanded them. We can't just cut out a few select passages like John 3:16 and Ephesians 2:8-9 and throw away the rest. The Lord of heaven and earth didn't give us the rest of his Word in vain or by mistake. Faith always wants more of God's word to hang on to and to digest.

I should also say here that the comparative strength or weakness of the faith does not matter. To return to a previous illustration, let's imagine that there is three feet of ice on a lake in the winter. But you still get down on all fours when you go out on the ice, because a large part of you is scared that the ice is going to give way. Even though you creep and tremble the whole way out, you will still make it out there or across the ice, because the object of your faith is good. That is, the ice is thick enough to hold you. In the same way, even though the woman tried to sneak in unnoticed to touch Jesus's robe, and later came trembling before him, Jesus still told her, "Your faith has made you well." It wasn't the strength of her faith, but the strength of the object in which she placed her faith. In other words, it was Jesus himself, not the woman's strong faith, which brought God's blessings to her.

That doesn't mean that Jesus wants us to be content with a weak faith. If we are content with weak faith, our weak faith will eventually disintegrate and disappear. He rather wants us to pray as the father of the demon-possessed boy did, "Lord, I believe; help my unbelief," and to grow in faith by hearing and studying his Word more and more.

So you see that we can talk about *objective* or historical justification—namely, the justification that happened on Good Friday. But it is just as important to talk about *subjective* or personal justification—namely, the Good Friday justification being applied to us personally

through God's gift of faith. What a blessing God has given to us in saving faith! May he continually increase our faith as we walk the road to heaven. And if he gives us time, we will continue this series in the coming weeks by talking more about the means he uses to give us saving faith and to strengthen that faith. Amen.