

The Theology of the Westminster Standards
WCF 14.1 – The Source of Saving Faith

“The apostles said to the Lord, “Increase our faith!” (Luke 17:5)

I. WCF 14.1 – The Source and Nature of Saving Faith

The grace of faith, whereby the elect are enabled to believe to the saving of their souls, is the work of the Spirit of Christ in their hearts, and is ordinarily wrought by the ministry of the Word, by which also, and by the administration of the sacraments, and prayer, it is increased and strengthened. (WCF 14.1)

A. Key Points

1. Saving faith is a “grace” (i.e., a gift of God)
 - a. **Eph 2:8–10** – *“For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, ⁹ not a result of works, so that no one may boast. ¹⁰ For we are his workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them.”*
2. Saving faith is the means by which we are saved by Christ
 - a. **John 3:14–15** – *“And as Moses lifted up the serpent in the wilderness, so must the Son of Man be lifted up, ¹⁵ that whoever believes in him may have eternal life.”*
3. Saving faith has Jesus Christ as its object.
 - a. **John 6:40** – *“For this is the will of my Father, that everyone who looks on the Son and believes in him should have eternal life, and I will raise him up on the last day.”*
 - b. **John 6:51** – *“I am the living bread that came down from heaven. If anyone eats of this bread, he will live forever.”*
 - c. **John 4:14** – *“... whoever drinks of the water that I will give him will never be thirsty again.”*
 - d. **John 5:40** – *“... yet you refuse to come to me that you may have life.”*
 - e. **John 6:44** – *“No one can come to me unless the Father who sent me draws him. And I will raise him up on the last day.”*
4. Saving faith is worked in the elect by the power of the Holy Spirit
 - a. **John 7:38–39** – *“Whoever believes in me, as the Scripture has said, ‘Out of his heart will flow rivers of living water.’ ” ³⁹ Now this he said about the Spirit, whom those who believed in him were to receive, for as yet the Spirit had not been given, because Jesus was not yet glorified.”*

B. Read Eph 1:15–20. How does Paul describe the power to believe? What sort of power is it?

II. The Components of Saving Faith (L. Berkhof, *Systematic Theology*, 503–505)

- A. **Knowledge (*noticia*)** – The knowledge of faith consists in a positive recognition of the truth, in which man accepts as true whatever God says in His Word, especially concerning the deep depravity of man and the redemption which is in Christ Jesus.
1. **Rom 10:1–2** – “*Brothers, my heart’s desire and prayer to God for them is that they may be saved. ² For I bear them witness that they have a zeal for God, but not according to knowledge.*”
- B. **Assent (*assensus*)** – The assent of faith points to a deep conviction of the truth and reality of the object of faith, namely Christ. In other words, saving faith not only involves a cognitive recognition of the truth at hand, but a conviction that that knowledge is indeed true.
1. **James 2:19** – “*You believe that God is one; you do well. Even the demons believe—and shudder!*”
- C. **Trust (*fiducia*)** – Without this activity, the object of faith, which the sinner recognizes as true and real and entirely applicable to his present needs, remains outside of him. And in saving faith, it is a matter of life and death that one personally trusts in Christ as Savior and Lord, surrendering himself as guilty and defiled to Christ and receiving Christ as the source of pardon and spiritual life.

*“In short, saving faith is not only a certain knowledge, a firm assurance, an undoubted certainty concerning the prophetic and apostolic testimony as the word of God, but is at the same time a sure confidence, as of one person in another, in Christ Himself as the fulness of grace and truth revealed in Him by God.” (Herman Bavinck, *Wonderful Works of God*, 412–13)*

III. Cultivating Saving Faith

- A. Do you think it is significant that Paul mentions “hearing” (and not, say, “reading”—a website devotional) in Rom 10:17? Why?
1. **Rom 10:17** – “*So faith comes from hearing, and hearing through the word of Christ.*”
- B. How has your faith been strengthened by witnessing a baptism or participating in the Lord’s Supper?
- C. What should we do when we find that our faith is weak?