

MARK JONES

A stylized graphic consisting of three overlapping, wavy, ribbon-like shapes. The top two shapes are white with a fine, stippled texture, and the bottom shape is a solid, vibrant red. The shapes are arranged in a way that they appear to flow together, creating a sense of movement and depth. The white shapes have black outlines, and the red shape also has a black outline.

FAITH.

HOPE.

LOVE.

The Christ-Centered Way to Grow in Grace

“Pastor Mark Jones has written an admirable treatise on the heart of biblical ethics: the virtues of faith, hope, and love. His book is based firmly on Scripture, and he has arranged it as a catechism: questions, answers, and commentary. He also digs deep into classic theological expositions, especially among the Puritans. This arrangement, clearly and vividly written, enables readers not only to understand these teachings, but to internalize them, and thus to grow in grace. This book will be a great help to individual and family devotions and to adult Bible study groups. I hope that many will have the opportunity to read it to the glory of God in Christ.”

John Frame, professor of systematic theology and philosophy
emeritus, Reformed Theological Seminary, Orlando

“Much writing on Christian spirituality is hollow, bereft of theological heft and awash in baptized therapeuticism. By contrast, *Faith. Hope. Love.* is weightily Puritanesque in the best sense—offering clear, Christ-centered, scriptural ballast for the Christian life. Rooted richly in the Reformed tradition, Jones walks us through the theological virtues and the shape they give to our life in Christ. More importantly, in each chapter he points us to the Christ in whom we place our faith—the one we imitate in love and for whom we wait in hope. I highly commend this work.”

Derek Rishmawy, columnist, *Christianity Today*; cohost, *Mere Fidelity* podcast

“The old paths are the way into the future. Mark Jones knows this is true for the life and witness of the church of Jesus Christ. He takes us back to the medieval theological virtues, organizes them in a reformational catechism, and uses post-Reformation, orthodox theological distinctions, all to instruct our minds, enflame our hearts, and move us to service. This is as clear as it gets when it comes to the doctrine of justification by faith alone and all that it means for living out a life of faith, hope, and love.”

Daniel R. Hyde, pastor, Oceanside United Reformed Church,
Carlsbad/Oceanside, California; adjunct instructor of ministerial
studies, Mid-America Reformed Seminary; author, *Welcome to a
Reformed Church*

“The questions we ask can be just as important as the answers. Well-meaning Christians often harmfully express the three theological virtues of faith, hope, and love in sentimental tropes devoid of substance. I will be recommending Mark’s excellent book for many to use devotionally. Its catechismal format has provided a superb corrective, moving us to delight in Christ-centered faith, hope, and love, and what they require of us in response.”

Aimee Byrd, author, *Housewife Theologian; Theological Fitness; and No Little Women*

“In this useful work, Jones clearly and practically guides the reader into the virtues of the body of Christ. The book is laid out in catechetical format, which Jones employs with great dexterity. The questions are those that the *fides quaerens intellectum* (‘faith seeking understanding’) of any believer naturally poses to itself, and the definitions that follow by way of response are elegant and comprehensive. The expositions of the answers are doctrinally profound but expressed very simply and memorably. Steeped in the wisdom of the doctors and the great Puritan guides of the heart, *Faith. Hope. Love.* is a much-needed map of the path of the Christian’s walk with God.”

Peter Escalante, fellow of rhetoric, New St. Andrew’s College

“Mark Jones puts to rest the lie that scholasticism is arid and boring. In a rich display of biblical text, respect for the past, and pastoral sensitivity, *Faith. Hope. Love.* gives to the church a summary of biblical virtue to help us live our theology in honor of a Savior who loves us so faithfully. This is a worthy addition to Jones’s other works that have made the best of the Great Tradition accessible and enjoyable for a wide Christian audience.”

Ian Hugh Clary, assistant professor of historical theology, Colorado Christian University; coeditor, *Pentecostal Outpourings: Revival and the Reformed Tradition*; senior fellow, Andrew Fuller Center for Baptist Studies

Faith. Hope. Love.

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The Christ-Centered Way
to Grow in Grace

MARK JONES

 **CROSSWAY®**
WHEATON, ILLINOIS

Faith. Hope. Love. The Christ-Centered Way to Grow in Grace

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For fathers who have taught me
about faith, hope, and love:

Joel R. Beeke
Richard B. Gaffin Jr.
J. I. Packer

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Preface

Yet [the demons] neither hope nor love. Instead, believing as we do that what we hope for and love is coming to pass, they tremble. Therefore, the apostle Paul approves and commends the faith that works by love and that cannot exist without hope. Thus it is that love is not without hope, hope is not without love, and neither hope nor love are without faith.

Augustine, *Enchiridion*

And he called the name of the first daughter Jemimah, and the name of the second Keziah, and the name of the third Keren-happuch. And in all the land there were no women so beautiful as Job's daughters. And their father gave them an inheritance among their brothers.

Job 42:14–15

So now faith, hope, and love abide, these three; but the greatest of these is love.

1 Corinthians 13:13

Faith, hope, and love have been referred to as the three divine sisters. I like to think of them as three beautiful sisters (like Job's daughters), joined hand in hand, dancing around in a circle together. Eventually, the one sister, love, separates from faith and hope and forever dances alone, while faith and hope vanish from

the scene. That picture may appear odd until we realize that faith and hope were there to help love on her way until she was mature enough to be alone. For she exists as the greatest of the sisters and deserves the preeminence, just as Christ remains the greatest of the sons of men and deserves the same.

Faith, hope, and love are also referred to as the *theological virtues*. The whole Christian life, in terms of our living in response to God and his new work in us, springs from faith, hope, and love. Everything we do as Christians relates to these three virtues.

This triad appears frequently in the New Testament, perhaps even more so than we might realize. Besides the well-known passage in 1 Corinthians 13:13, Paul refers to this triad twice in his first letter to the Thessalonians:

... remembering before our God and Father your work of faith and labor of love and steadfastness of hope in our Lord Jesus Christ. (1 Thess. 1:3)

But since we belong to the day, let us be sober, having put on the breastplate of faith and love, and for a helmet the hope of salvation. (1 Thess. 5:8)

Elsewhere, Paul writes to the Galatians, “For through the Spirit, by faith, we ourselves eagerly wait for the hope of righteousness. For in Christ Jesus neither circumcision nor uncircumcision counts for anything, but only faith working through love” (Gal. 5:5–6; see also Rom. 5:1–5; Eph. 4:2–5; Col. 1:4–5). Besides Paul, the author of Hebrews and the apostle Peter also highlight the triad of faith, hope, and love (Heb. 6:10–12; 1 Pet. 1:3–8).

Surprisingly, there are fewer books devoted to this subject than we might expect, especially given the importance of these virtues in the Christian life. Augustine (354–430) wrote the *Enchiridion: On Faith, Hope, and Love* in response to a request by a man named

Laurentius. It is a sort of manual on Christian living that follows a catechetical structure. Subsequent theologians developed their own approach to the three virtues, all of them making many valuable and lasting contributions.

Peter Lombard (ca. 1096–1160) in book 3 of *The Sentences* (*On the Incarnation of the Word*) also offers some valuable insight on this topic. Thomas Aquinas (1225–1274), one of the truly great theologians of the church, includes a significant section on faith, hope, and love in his *Summa Theologiae*. Godefridus Udemans (ca. 1581–1649), an influential Dutch Nadere Reformatie (“further Reformation”) divine, penned *The Practice of Faith, Hope, and Love* (1612), which considers the Apostles’ Creed (faith), the Lord’s Prayer (hope), and the Ten Commandments (love) as ways to understand the theological virtues. Finally, John Angell James (1785–1859) contributed a somewhat unknown but very plain and pastoral book, *The Christian Graces: Faith, Hope and Love*.

There are others but, as far as I am aware, nothing recent from a Reformed perspective on the three theological virtues. Of course, there are no shortage of works on faith, but few treat hope and love alongside faith. This, I think, is a pity, since each virtue informs the other. We can learn much about faith from hope and love, just as we can learn much about love from faith and hope.

In this book I have attempted to do something a little different from what one finds in most books geared toward Christian laypeople. I have included at the beginning of each chapter a question and answer, with a twofold purpose:

1. To write a catechism on “faith, hope, and love”
2. To help answer specific questions in relation to the theological virtues

Catechetical instruction was a major part of instruction in the early church and Reformation eras. It had its place in the medieval

church too, though it was generally restricted to the training of the clergy. The proliferation of catechisms in the Reformation and post-Reformation eras was a sign of health in the church. The “prince of the Puritans,” John Owen, hoped that more catechisms and confessions would be written over the course of church history. In the eighteenth century, many English Baptist pastors would write their own catechisms upon entering the ministry, but today the practice of writing catechisms is almost unheard of—and possibly assumed to be a little dangerous for those who find Westminster hard to improve on.

The writing of a catechism on faith, hope, and love is important, I believe, because it allows us in our present context to ask the right questions in order to achieve the right answers. As any counselor knows, the questions are as important as the answers. There are, naturally, other questions and answers that could have been asked and answered in relation to this topic. This book by no means seeks to be exhaustive. But I have tried to give readers a glimpse into these virtues as a sort of starting point for further inquiry.

In my section on love, for example, I have tried to state positively what love requires. Many in the past have looked at love from the perspective of the Ten Commandments, which is ideal and proper in my view. In one respect, I have followed this order, but I have also tried to state the issue positively (i.e., what is required) rather than negatively (i.e., what is forbidden). Many people misunderstand the proper use of the law and so do not see the benefits of the law of God. We think of the “don’ts” instead of the “dos.” I am hoping that my approach to the law, which is our expression of love toward God and our neighbor, will give us a renewed appreciation for God’s commandments.

I am also persuaded that Christians, especially in the Western world, do not focus on our biblical hope as much as we should, in part because we live fairly comfortable lives. Hope is present in

our thinking, but it does not occupy our hearts, souls, and minds as much as it should. Christian hope rises in glory where hardship exists on earth. At the very least, then, we should be aware of the doctrine of hope and should seek to cultivate a more hopeful expectation of that which God promises us in his Word.

As for faith, much has been written and continues to be. I freely acknowledge my intellectual debt to such Puritan luminaries as John Owen and Thomas Goodwin on this topic. They have taught me more than anyone else that our faith as a grace does more than act as an instrument for receiving salvation. There exists a past, present, and future component to our faith in this life. Much of what I seek to ask and answer was utterly lost on me early in my Christian life. But reading the Puritans and the Reformers helped me to understand the glory of faith in ways I had never dreamed possible. The questions and answers in part 1, on faith, are designed to help us better appreciate this remarkable gift that God gives us.

These theological virtues are graces given to us from a gracious God. With faith, hope, and love, we may say to the God and Father of our Lord Jesus Christ in response to his promises, “A threefold cord is not quickly broken” (Eccles. 4:12).

Part 1

FAITH

Question 1

What is the worst sin?

The worst (and first) sin is unbelief.

In the beginning God made the world good—indeed, very good once woman had been made to complement man (Gen. 1:31). But Adam and Eve sinned in their unbelief, and God could no longer say that everything was very good. Unbelief, not pride, was the first sin. Adam and Eve were tempted to doubt God’s words to them, including his warning of consequences (Gen. 3:1, 4). Then they were induced to pride, wishing to become like God (Gen. 3:5).

Since then, unbelief has ruined countless souls. In Noah’s day, the world turned a deaf ear to the “herald of righteousness” (2 Pet. 2:5). Because of their obstinacy, they drowned. Since the prevailing sin of God’s people in the exodus was unbelief (Ps. 95:7–8; Hebrews 3), they died in the wilderness (Num. 26:65). Those miraculously redeemed out of Egypt could not enter the Promised Land because of unbelief (Heb. 3:19). In the New Testament, we even read of Christ marveling at two things in particular:

1. The faith of the Roman centurion (Matt. 8:10)
2. The unbelief of his own people in Nazareth (Mark 6:6)

Question 1

Imagine causing the Son of God, “in whom are hidden all the treasures of wisdom and knowledge” (Col. 2:3), to marvel!

In the world today, the sin of unbelief continues to abound beyond measure. People do not believe what God has to say through his Son—the living, trustworthy voice of God. Little do they know and understand that the world’s problems can be solved relatively easily. They can exchange their unbelief for faith in God and Christ. In one respect, it is so easy for us because it was so hard for someone else. In another respect, it is so difficult because the most important and valuable thing in the world (i.e., that we believe) is a free gift (Matt. 11:25–27; 16:17; John 1:12–13; 6:44; 1 Cor. 12:3; Gal. 1:16; Eph. 1:11; 2:8; Phil. 1:29). How do we convince people that the most valuable thing in the world is free?

The faith that God requires sorts everything out. Our problems, fears, sins, and anxieties are solved by faith. This explains why God is so concerned about whether we have faith. Faith is a powerful little thing (Matt. 17:20). As weak as it can be, this gift from God conquers all because of the Conqueror to which it unites us (Matt. 14:31).

Mixed with our faith, however, remains a great deal of unbelief waging war against our souls. We believe, but we hate our unbelief. We Christians know how much our unbelief hinders us, and we feel its crippling effects daily. How often do we wish that God would simply give us more faith and not more money or success or friends? But do we really want more faith? Are we prepared for how this affects our lives in a world plagued with sin, misery, and unbelief? Perhaps we understand all too well what greater faith will do to us and thus are content to live with as little faith as possible. Having great faith is dangerous. Ask Abraham. Ask Christ.

Unbelief remains at the heart of our sin and our love for sin. So while we struggle to believe, we also enjoy our unbelief to some extent. This is the problem: God has to repeatedly convince his people

that faith is always the better way, even if it is the most painful way. Unbelief is easy and thus also enticing. But unbelief, of all sins, has to be mortified by the Spirit (Rom. 8:13). The Christian sensitive to his sin acknowledges that a mass of infidelity still remains in our renewed nature. As the Puritan John Ball confesses in his excellent work on faith,

O Lord, I am grossly ignorant of your ways, doubtful of your truth, distrustful of your power and goodness, disobedient to your commandments. You have given rare and excellent promises in your holy Word, but I inquire not after them, rejoice not in them, cleave not unto them in truth and steadfastness, settle not my heart upon them, make them not my own, keep them not safe.¹

Unbelief is no small sin but rather the greatest of all sins. It gives birth to all our other sins. Or to put the matter more vividly, unbelief essentially tells God to shut up, because we do not want to hear what he says. Just as faith brings us to God (Heb. 11:6), so unbelief causes us to run from God.

He is “grieved” by unbelief. In fact, nowhere is this more plainly demonstrated than in Christ’s words to his disciples. On the road to Emmaus, what is it that grieves Christ? Unbelief: “And he said to them, ‘O foolish ones, and slow of heart to believe all that the prophets have spoken!’” (Luke 24:25). After that, Jesus appears to the eleven and again questions their unbelief: “And he said to them, ‘Why are you troubled, and why do doubts arise in your hearts?’” (Luke 24:38). He practically chastises Thomas for believing only because he has seen the risen Christ (John 20:29).

Christ himself is the remedy against the guilt and power of sin. Thus, in our unbelief, we sin against the remedy. Nothing, then, is more serious than unbelief, whether for Christians or non-Christians. Nothing will debilitate us more than unbelief.

Question 1

Why do people pray so little? Because they do not really believe the promises God makes to them regarding prayer. How many prayers have been strangled to death by unbelief?

Why do people depart from God? Because of their unbelief (Rom. 11:20; Heb. 3:12).

Why do people lie? Because they do not really believe that God is present, listening and caring about their falsehood.

Why do people worry? Because in unbelief they want to be in control rather than to trust in God's providential care of their lives whereby he works all things together for good to those who love him (Rom. 8:28).

Why are people so self-sufficient? Because in their unbelief they think that they do not really need God. Very often, the worst poison made from our sinful hearts is that of self-sufficiency, for it keeps us from God.

As Spurgeon once said, "Faith is like Samson's hair but on the Christian; cut it off, and you may put out his eyes—and he can do nothing."² Before we can begin to appreciate the value of faith, we must understand the heinousness of unbelief. Then and only then can we desire the remedy. And let us be clear about one thing: this is not a matter that should unsettle only unbelievers. As believers, we should be deeply concerned about our unbelief and the duty placed on us to rest more and more on the one who is Faithful and True (Rev. 19:11).

Question 2

What is saving faith?

Saving faith is the Spirit-enabled embrace of and resting on our faithful God in Christ for the redemption offered by him through the promise of the gospel.

A question so vitally important seems almost impossible to answer in one respect. When we try to define *faith*, we are left feeling as though more needs to be said. Indeed, given the supernatural character of faith (Eph. 2:8) and its importance in the Christian life (Heb. 11:6), we can be grateful for this seemingly incomplete definition. Can we, who live by this principle (Rom. 1:17), ever fully understand in this life what it means to have faith? If we could, we would have not faith but sight. Living by faith means moving into a realm whereby we are uncertain of ourselves but more certain of God and his faithfulness. Faith relinquishes self-dependence for dependence on one whom we can never fully grasp or understand. Who would ever dare to do this?

Those in the Bible who exhibit faith are secure and confident in God. As the psalmist says, “I believe that I shall look upon the goodness of the LORD in the land of the living!” (Ps. 27:13). Believers must be firm in their faith:

Question 2

If you are not firm in faith,
you will not be firm at all. (Isa. 7:9)

Long before the author of Hebrews described faith as “the assurance of things hoped for, the conviction of things not seen” (Heb. 11:1), the Old Testament writers conveyed this same understanding of faith. As Job says,

For I know that my Redeemer lives,
and at the last he will stand upon the earth.
And after my skin has been thus destroyed,
yet in my flesh I shall see God,
whom I shall see for myself,
and my eyes shall behold, and not another.
My heart faints within me! (Job 19:25–27)

And,

I smiled on them when they had no confidence,
and the light of my face they did not cast down.
(Job 29:24)

How else can Job say these words if he does not have “assurance of things hoped for” and “conviction of things not seen”? But what he hopes for and what he is convicted of are realities that require something supernatural working in Job. His faith is something special: it is a gift from above, which causes him to hope in the one who will come from above.

The person who lives with assurance and possesses godly conviction because of his faith in God is contrasted with the proud person who is self-assured and trusts in himself: “Behold, his soul is puffed up; it is not upright within him, but the righteous shall live by his faith” (Hab. 2:4). Self-sufficiency and faith are enemies of each other.

Faith, then, is not simply (or merely) assent to the truth God has revealed (cf. James 2:19). Rather, it denotes the radical principle by which man thinks and acts in relation to God and man. God looks for this kind of faith: a firm and unwavering confidence based on an ingrained attitude of trust in him (cf. Num. 14:11, “How long will this people despise me? And how long will they not believe in me, in spite of all the signs that I have done among them?”). Faith and trust go hand in hand (Ps. 78:22).

The New Testament presents a multifaceted concept of faith. Personal faith may be placed in doctrines, in words spoken, or in persons. With the arrival of Christ on the scene of redemptive history, faith leading to salvation becomes a dominant focus on the pages of the New Testament.

Believing assent emerges as a clearly prominent theme in the New Testament witness. For example, when Jesus heals the ill son of an official, he says, “Go; your son will live”; in response, “the man believed the word that Jesus spoke to him and went on his way” (John 4:50). The official went beyond assenting to Christ’s promissory exhortation by immediately trusting (taking) him at his word, even before he could get home to lay eyes on his miraculously healed son.

In the case of the Roman centurion, we have an example of such remarkable faith in Christ’s ability and power to heal that even Jesus marveled when the centurion affirmed that just a word would heal his paralyzed servant who was not with him (Matt. 8:5–13). Like Abraham, the centurion had faith in what God was able to do.

Sometimes the New Testament highlights an explicitly soteriological element in connection with faith. For example, Paul informs the Thessalonians that they were beloved by the Lord because the Father chose them to salvation “through sanctification by the Spirit and belief in the truth” (2 Thess. 2:13). This same faith trusts in the “powerful working of God” (Col. 2:12).

Question 2

While we are to believe the truth, the predominant New Testament focus is believing on a person—namely, Christ Jesus—and his work. Thomas Watson exclaims, “The promise is but the cabinet, Christ is the jewel in it which faith embraces.”¹

Jesus is the one “whom God put forward as a propitiation by his blood, to be received by faith” (Rom. 3:25). We are to place our faith in Christ, who satisfies the wrath of God hanging over our heads. This point is exemplified in John 3:18: “Whoever believes in him is not condemned, but whoever does not believe is condemned already, because he has not believed in the name of the only Son of God.” Christ himself is the ground of our faith: “For in Christ Jesus you are all sons of God, through faith” (Gal. 3:26). Elsewhere Paul speaks to the Ephesians of their “faith in the Lord Jesus” (Eph. 1:15; cf. Col. 1:4; 1 Tim. 1:14; 2 Tim. 1:13).

When we believe on Christ, we also trust in God as the object of our faith. As Christ says in the Upper Room Discourse, “Let not your hearts be troubled. Believe in God; believe also in me” (John 14:1). Elsewhere Christ declares, “Truly, truly, I say to you, whoever hears my word and believes him who sent me has eternal life. He does not come into judgment, but has passed from death to life” (John 5:24). Since God works through Christ by his Spirit, believing in Jesus takes us to God, and trusting in him means believing in the one he sent to save us from our peril and damnation. Christ’s authority and power are gifts given to him from above, which means we trust in what God is able to do through his Son. Denying Christ means rejecting the Father and vice versa (John 10:22–30).

Regrettably, many today think of faith merely as that which procures from God and Christ what they want, namely, salvation. While that is true—gloriously true—we must remember that faith is not just the way a Christian begins his life but also the way he lives his life. The regulative principle of the Christian life is faith in

God and Christ, for “the righteous shall live by faith” (Rom. 1:17). (Let the reader note that throughout this book, by saying God and Christ, I am making use of the common manner of speaking in the New Testament where God often refers to the Father and is distinguished from the God-man; see 1 Cor. 8:6; 15:15, 27; 2 Cor. 13:14.)

Because of what Christ has done, nothing less than utter commitment to him will suffice for a Christian. There are no 50 percent (or even 99 percent) Christians. We are wholly (100 percent) committed to Christ. Please do not get me wrong. I am not saying that our faith or our obedience flowing from it is 100 percent pure and without any unbelief. I am saying that even the weakest, sin-tainted faith receives and rests totally on Christ alone. We either believe with and from our whole heart, or we do not believe at all. And yet we can all say that though we believe, we also pray that God would help our unbelief (Mark 9:24).

Hebrews 11:1–12:2 is to the New Testament what Genesis 22 is to the Old. At the beginning, we are given the definition of faith as “the assurance of things hoped for, the conviction of things not seen” (Heb. 11:1). Knowledge is essential to faith, for we must believe that God exists (v. 6). Faith looks to God’s promises (v. 6, “he rewards those who seek him”). Faith also leads to obedience (v. 8). It is, as I have said above, the radical principle of our obedience. But it does not consist in obedience. Rather, the heart looks to the invisible God (v. 27), knowing that he is faithful (v. 11). Faith goes against the wisdom of the world because God’s ways are always better than what the world can offer (vv. 24–26). Faith has value because we trust not in ourselves but in God. Those with faith, whether strong or weak, were still saved by the Passover Lamb because the object remained the same for both the “strong” believer and the “weak” believer (v. 28).

The virtue of faith in the New Testament, then, consists in clinging to and resting on the faithful God. He shows his faithfulness

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through his Son, whom we must look to because he is the “founder and perfecter of our faith” (Heb. 12:2). By the Spirit, we lean on God and Christ because of what they alone are able to offer us. Thus we can have both assurance and conviction, because faith brings us to God.

Question 3

Where does faith come from?

Faith, while a human act, comes from God as a supernatural and empowered gift.

Free grace and faith have a special relationship to one another. God grants faith as a gift (Eph. 2:8), yet he does not believe for us.¹ Each believer must do just that—believe. In this way, God’s sovereignty and man’s responsibility are involved in the accomplishment of faith. Theologians have developed a number of important distinctions in the matter of faith and salvation in order to safeguard both the gracious way of salvation and the integrity of human action in the process of salvation (see Gal. 2:20).

One such way of understanding faith as the gift of God resulting in the belief of a person is the act-habit (or act-power) distinction. God grants us the supernatural gift of faith (the habit/power) so that we can believe the supernatural truths of the gospel (the act). A natural faith, of ourselves, would allow us to rise no higher than natural theology, which cannot save. God grants the power, but we perform the act. As John Flavel observes, “Though faith (which we call the condition on our part) be the gift of God, and the power of

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believing be derived from God; yet the act of believing is properly our act.”²

In other words, merely possessing the habit of faith will not lead to our justification; we must also carry out the act of faith. To be sure, anyone possessing the habit will perform the act. Likewise, while the habit enables us to believe, we must really believe. It truly is our act, our faith. This idea helps us to affirm with Paul the necessity of the “obedience of faith” (Rom. 16:26).

God freely gives the “habit” of faith to us by the Holy Spirit working it in us. As Peter Bulkeley argues, “The habit is freely given us, and wrought in us by the Lord himself, to enable us to act by it, and to live the life of faith; and then we having received the gift, the habit, then (I say) the Lord requires of us that we should put forth acts of faith.”³

We are passive when God grants us the habit of faith. But once we receive it, we who are enabled to believe become “active” in our expression of faith. We are no longer dead wood but living trees. This distinction has an important relationship to our union with Christ.

The act of the will completes the union between Christ and the believer, which makes the believer ultimately one with him. However, as the bride, we are simply confirming a union that has taken place. So, contrary to the common view of marriage, which requires the consent of both partners since a man (usually) cannot marry a woman against her will, the spiritual union on Christ’s part to his bride does not require assent from the sinner “because,” says Thomas Goodwin, “it is a secret work done by his Spirit, who does first apprehend us before we apprehend him.”⁴ That is, Christ establishes a union in time with the elect sinner by “apprehending” him or her and then giving the Spirit to him or her. But this union is only complete (i.e., an “ultimate union”) when the sinner exercises faith in Christ. Goodwin adds,

It is true indeed the union on Christ's part is in order of nature first made by the Spirit; therefore Phil. 3:12, he is said first to "comprehend us before we can comprehend him"; yet that which makes the union on our part is faith, whereby we embrace and cleave to him. . . . It is faith alone that does it. Love indeed makes us cleave to him also, but yet faith first.⁵

The act and habit of faith precede the act and habit of love. Our faith is that act whereby we knowingly cleave to our Savior. Faith alone, not love or good works, does this. We can speak of Christ "taking," "apprehending," and "comprehending" the sinner. According to Goodwin, Christ "takes hold of us before we believe" and "works a thousand and a thousand operations in our souls to which our faith concurs nothing. . . . Christ dwells in us and works in us, when we act not and know not our union, nor that it is he that works."⁶ Before new believers are aware, our Lord unites them to himself (i.e., "takes hold of" them) and works in them.

As Herman Witsius says,

By a true and real union, (but which is only passive on their part,) [the elect] are united to Christ when his Spirit first takes possession of them, and infuses into them a principle of new life: the beginning of which life can be from nothing else but from union with the Spirit of Christ. . . . Further, since faith is an act flowing from the principle of spiritual life, it is plain, that in a sound sense, it may be said, an elect person is truly and really united to Christ before actual faith.⁷

The elect are united to Christ when his Spirit takes possession of them and gives them new life (i.e., regeneration). Union with Christ precedes actual faith, but "mutual union" is active and operative. The "mutual union" is thus emphasized not only by the act of faith in the sinner but also by the fact that the benefits of Christ for his

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people (e.g., justification, adoption, and sanctification) flow out of this union.

Pastorally speaking, we can note many advantages to the act-power distinction in relation to union with Christ. First, the faith that justifies is really ours and truly acts as the instrument of justification, whereby we receive the forgiveness of sins and righteousness of Christ by imputation. We must be careful to state that it is not our faith that justifies but God through our faith, without which we cannot be justified.

Second, the faith that justifies is enabled by the power (*habitus*) that God freely (graciously) grants to us, apart from works. Without this gift, our “acts” of faith would be carnal and lifeless. Our belief in God and Christ would possess no true spirituality. Hence, we avoid the antinomian error whereby Christ believes for us, mere passive “blocks” for whom he believes. We also avoid a legalistic error by contending that we possess no natural capacity for faith. Justification is an irrevocable act of God, because he formed the habit of faith himself. God imputes to us Christ’s righteousness because our act of faith is the instrument for receiving full justification (Westminster Confession of Faith [WCF] 11.2). Justification depends entirely on God while at the same time demanding our faith to obtain it.

Third, in relation to union with Christ, we hold that he first graciously embraces us and then enables us to embrace him in the act of believing. Only when this is done are we justified through our “ultimate union” with Christ. But we only unite ourselves to him because he first united himself to us. We love him because he first loved us.

Fourth, we must remember that our acts of faith toward Christ never end. They are lifelong. Faith is not a one-time event but an ongoing and “busy little thing.”⁸ Reflecting on Ephesians 3:17 (“so that Christ may dwell in your hearts through faith”), Goodwin observes that our acts of faith relate to Christ dwelling in our hearts:

For Christ to dwell in us by faith is that there may be a continual eyeing of Christ, and acting on Christ by us, as an object who has virtue to convey into us and to come in upon our hearts, and work upon our souls; . . . for Christ to dwell in our hearts by faith is by operation and working, whereof faith is the instrument.⁹

Indeed, while some may be uncomfortable with saying that we “receive Jesus into our hearts,” the concept is biblical (see John 1:12) and is something we do all our lives in our daily acts of faith. According to Goodwin, through faith, “Christ is said to dwell in the soul, by letting him into the soul and into the heart, and affecting the heart with him.”¹⁰ Dispositions of love will arise in our hearts when we put forth acts of faith in our Lord.

Question 4

What does it mean that faith is supernatural?

That faith is supernatural means that it cannot be experienced according to the natural order of things, specifically the natural ability of man.

If the formal object of faith is the God who is faithful (Heb. 11:11), theologians have called the material object of faith the Word of God, apart from which there can be no active faith. John Calvin claims that there is a “permanent relationship between faith and the Word.”¹ Francis Turretin also writes some memorable words regarding the relationship between faith and the Word of God:

The first question may seem hardly necessary among Christians who should consider as an incontrovertible truth the fact that the Scriptures are inspired of God (*theopneuston*) as the primary foundation of faith. Yet even among Christians of this age, there are too many atheists and libertines who endeavor in every way to weaken this most sacred truth. Therefore it is of the greatest importance to our salvation that our faith should

be in good time fortified against the diabolical cavils of these impious persons.²

Not much has changed since the seventeenth century. Some believe the Scriptures to be the primary foundation of faith, and others weaken (or aim to destroy) this sacred truth.

The supernatural revelation that comes from the mouth of God provides the external means for believers who possess the Holy Spirit to be “illuminated.” We are not illuminated apart from objective truth, but objective truth has no value to us unless it is accompanied by supernatural illumination. Faith arises from the authority and truth of God in the Scriptures. The apostle Paul makes this point himself: “But this I confess to you, that according to the Way, which they call a sect, I worship the God of our fathers, believing everything laid down by the Law and written in the Prophets” (Acts 24:14).

We believe the Scriptures are the Word of God because of the internal testimony of the Holy Spirit, who illumines our hearts to such truth. We can be infallibly assured of their divine origin because of the divine operation of the Spirit. Faith must be based on true knowledge, but faith must be Spirit wrought so that it recognizes and loves God’s truth.

While we can never comprehend God, we can still possess true knowledge of him. J. I. Packer notes, “As far as our thoughts about him correspond to what he says about himself, they are true thoughts about him, and constitute real knowledge about him. . . . [A]nd this knowledge he himself gives us by his own verbal self-testimony.”³ We attain such knowledge of God through the Scriptures by the supernatural illumination of the Holy Spirit. Before the formation of the canon (our “rule” of faith—the Scriptures, including the Old and New Testaments), God communicated to his prophets by way of direct revelation. Such communication, such as God commanding Abraham to sacrifice his son, possessed divine power and efficacy that infallibly assured the recipient that God

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was speaking.⁴ Nevertheless, God required Abraham to exercise his “faith, conscience, obedience, and reason” in order to know that God had indeed spoken to him.⁵

One needs supernatural faith to believe supernatural revelation. A natural faith cannot ascend so high as to infallibly believe God’s testimony concerning himself and particularly the person and work of Jesus Christ. Thus, Owen argues, “If we believe it not with faith divine and supernatural, we believe it not at all.”⁶ Nothing is more difficult for us to believe than that a Jewish man died for our sins on a cross and that he is none other than the divine Son of God. Jonah in a big fish is easier to believe than the truths of the gospel.

An internal, efficacious work of the Holy Spirit must illuminate the minds of believers so that they not only recognize the divine authority of Scripture but also embrace the truths it contains. As Thomas Goodwin observes, the “prevailing testimony of the Spirit is the ground of all our faith.”⁷ Without the Spirit, our faith in God’s Word would be nothing but crass unbelief.

Without the Word and Spirit, our faith gets lost in a dark maze of gross ignorance. The Word stands as the “basis whereby faith is supported and sustained,” says Calvin. “Therefore, take away the Word and no faith will then remain.”⁸ How can we know that our sins are forgiven if we lack certainty that what God tells us about such absolution is true, namely, that it comes through faith in Christ? God is trustworthy and cannot lie, thus making the truth he reveals the most glorious.

In relation to this truth, theologians have distinguished between implicit and explicit faith in God’s Word as the very words (*ipsisima verba*) of God (2 Tim. 3:16). We may implicitly believe that the Word of God and all it contains is true. As finite beings with indwelling sin, we remain ignorant of many things in God’s Word. As a result, particularly for babes in Christ, we believe many scriptures by implicit faith without knowing the particulars of those passages.

We will strive to move beyond such a state into explicit faith by all the means that God has given to the church.

Explicit faith involves a person believing particular truths. For example, Paul speaks of truths of “first importance”: “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” (1 Cor. 15:3–4). These particular truths must be embraced in their particulars. To be a Christian, then, Paul makes explicit faith a requirement: “If you confess with your mouth that Jesus is Lord and believe in your heart that God raised him from the dead, you will be saved” (Rom. 10:9).

We must believe the Word of God with a supernatural faith because it comes from a source outside ourselves and the created order; it comes from God the Creator of all. What he has stooped down to reveal we believe only because the Spirit has opened our hearts to it. We believe implicitly all that God says and explicitly all that is necessary to be saved. And we do so by the enabling of the Holy Spirit, who lifts us to such heights that we believe what seems impossible. Do not misunderstand what I am saying here; faith lays hold not of something irrational but of truths that we cannot attain in our natural state. Tertullian speaks well when in his work *De carne Christi liber* he writes,

The Son of God was born: there is no shame, because it is shameful.

And the Son of God died: it is wholly credible, because it is unsound.

And, buried, He rose again: it is certain, because impossible [*certum est, quia impossibile*].⁹

Apart from supernatural faith, true belief in Christ’s death and resurrection is impossible. But as Tertullian says, “It is certain.” Why? Because the Word of God must be believed.

Question 5

Are we justified by believing in the doctrine of justification by faith alone?

No, while faith requires an object, namely, Christ, we are justified through faith in him, not in all the details of this doctrine.

The doctrine of justification by faith alone, particularly in the Reformed theological tradition, evolved from the time of the Reformation period.¹ By the seventeenth century, the majority of Reformed theologians accepted the concept of the imputation of Christ's active obedience, though a few prominent theologians dissented. So even in the Reformed tradition, theologians have not agreed on all the details related to the doctrine of justification by faith alone. Thankfully, there exists room for disagreement within limits without placing an orthodox doctrine of salvation in jeopardy.

In connection with this thinking, John Owen says this of justification: "Men may be really saved by that grace which doctrinally they do deny; and they may be justified by the imputation of that righteousness which in opinion they deny to be imputed."² A

person may truly trust in Christ for forgiveness of sins while being ignorant or in denial of the doctrine of the imputation of Christ's righteousness. Indeed, Owen adds,

For my part, I had much rather my lot should be found among them who do really believe with the heart unto righteousness, though they are not able to give a tolerable definition of faith unto others, than among them who can endlessly dispute about it with seeming accuracy and skill, but are negligent in the exercise of it as their own duty.³

Amen!

If we insist on belief in the fully developed doctrine of justification by faith alone, including the imputation of the righteousness of Christ, then we make faith in correct doctrine, not Christ, the savior. He died even for theological errors. All who will be saved, then, will be saved by the imputation of Christ's righteousness, even if they fail to recognize or acknowledge it. Otherwise, the gates of heaven are a lot narrower than we can imagine (e.g., no classical Arminians or Anabaptists in heaven). Owen also argues,

For the faith of it is included in that general assent which they give to the truth of the gospel, and such an adherence to Christ may ensue thereon, as that their mistake of the way whereby they are saved by him, shall not defraud them of a real interest therein.⁴

Owen shows that sinners are not justified by believing in particular and debated features of a polished doctrine of justification by faith alone. Rather, sinners are saved through faith alone in Christ alone. Jesus, not a precise formulation of this doctrine, is the object of our faith. Owen adds,

And for my part, I must say, that notwithstanding all the disputes that I see and read about justification . . . I do not believe

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but that the authors of them, (if they be not Socinians) do really trust to the mediation of Christ for the pardon of their sins, and acceptance with God, and not to their own works or obedience. Nor will I believe the contrary, until they expressly declare it.⁵

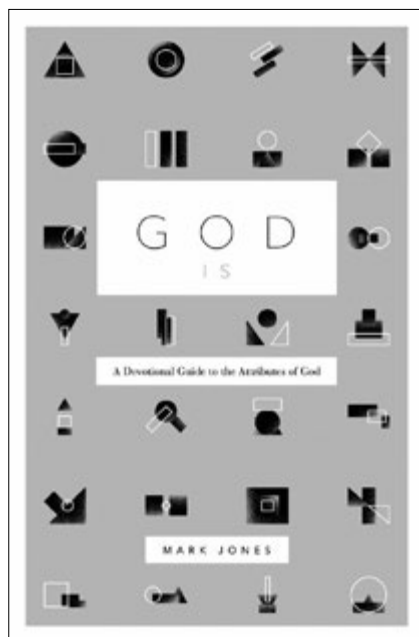
Here is a generous catholic spirit that might surprise many. Owen draws a line but also shows a great deal of charity toward others, even those outside the Reformed tradition. He understood that a simple trust in Christ for the forgiveness of sins, over against relying on our works of obedience for justification, suffices to enter the kingdom of heaven. This is why the Roman Catholic doctrine of justification is so misleading, because it does its best to keep people from embracing this simple truth.

When you question someone's faith based on an argument that most educated Christians, including many preachers, cannot comprehend, then there is a serious problem. Presbyterians and Reformed folk can go at it over things most of the Christian world cannot even understand.

There is a place to defend this doctrine of justification by faith alone (*sola fide*) from various onslaughts. We must not only understand and protect the teaching but also remember the consequences of the truth for those not embracing it in its fullness. Does not this particular doctrine beget humility and grace in our hearts toward others because of what it means for us? Specifically, it manifests to us that we need a righteousness from Christ that we fail to possess ourselves in our unrighteousness.

Justification through faith alone is glorious precisely because we put our faith in Christ's ability to justify us, not in our knowledge of the Christian religion. Naturally, we aim to be as explicit in our faith as possible, as sound doctrine necessarily strengthens our faith. Still, even those with a simple faith in a great Savior will be saved, provided they look outside themselves to Christ alone to deliver them from their sins.

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1 CORINTHIANS 13:13

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