

# Saving Faith

## Special Topical Lesson

by Chuck Pike – March 15, 2026

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### I. Objective of This Message

- a. The main objective of this topical study is to show from the Scriptures what it means for us to be “saved by faith.”
  - i. This can help us better understand what the Lord is looking for from those who have made a commitment to follow Jesus.
- b. A better Biblical understanding of this foundational concept can help bring us to greater unity, especially since those in our group come from such varied church backgrounds.
  - i. The goal should not be just to be unified with each other in our local group (which, after all, can be accomplished via ‘group-think’). Rather, if we can converge on the original understanding of these things in a way that harmonizes with all the Scriptures, we can also be unified with “the faith which was once for all delivered to the saints.” (**Jude v.3**)
  - ii. This lesson will be especially relevant for those who have been impacted either directly or indirectly by exposure to different versions of Protestantism. It seems that the teaching of the Protestant Reformers and their disciples has penetrated into almost every church group here in the U.S.
- c. The end of this study includes a special challenge that may occupy some listeners for the rest of their lives.
- d. The theme of this lesson is: *saving faith*.
  - i. While virtually every Christian group holds that we are “*saved by faith*,” there is quite a range of different understandings regarding what that statement means!
  - ii. The reason that I want to qualify that we will be talking specifically about the kind of faith *that saves* (opposed to simply believing) is that Jesus and the apostles make a distinction.
  - iii. According to Jesus, there will be many people who believe in Him who will not be saved on the Last Day. Let’s not be among them!
  - iv. Consider the following passages:
    1. “Many will say to Me in that day, ‘Lord, Lord, have we not prophesied in Your name, cast out demons in Your name, and

done many wonders in Your name?’ And then I will declare to them, ‘*I never knew you; depart from Me, you who practice lawlessness!*’” (**Matthew 7:22–23**, NKJV)

2. “... the love of many will grow cold. But *he who endures to the end shall be saved.*” (**Matthew 24:12–13**, NKJV)
3. “...*Even the demons believe—and tremble!*” (**James 2:19**, NKJV)
4. “For as the body without the spirit is dead, so *faith without works is dead* also.” (**James 2:26**, NKJV)

## II. Saving Faith as Defined by the Scriptures

- a. Words and terms matter. Like bricks that compose a building, if they are defective and crumble, the building will fall. We have to let the Scriptures define the meaning of all the critical terms, such as:
  - i. Grace
  - ii. Faith
  - iii. Works
  - iv. Love (Greek: agape)
  - v. Resurrection of the dead
  - vi. Righteousness
  - vii. Kingdom of God
  - viii. Salvation
  - ix. Holiness
  - x. Predestination
  - xi. Elect / Election
  - xii. Falling Away
- b. Over the years, I have been in many conversations with other Christians where I realized we were using the same term, but meaning very different things. It is almost impossible to have a meaningful discussion if you don't first come to agreement on what the terms mean.
- c. The best way to get an accurate understanding of a particular word or term, rather than to look in a theological dictionary, is to see how it is used throughout the Scriptures.

- i. That is the approach we will use today to explore the meaning of the term “saving faith.”
- d. The best place to look in the Scriptures for a clear understanding of “saving faith” is **Hebrews 11**. There, the manifold aspects of saving faith can be seen through dozens of Old Testament examples.
  - i. This is one of the reasons why reading through the entire Bible regularly, including the Old Testament, is so important for Christians.
    1. **Question:** If you don’t have a good working understanding of the 30+ examples of faith in the Old Testament stories that are referred to in **Hebrews 11**, how will you be able to deeply understand what is being discussed there?
  - ii. We recently finished studying through the Five Books of Moses. In **Hebrews 11**, I counted over a dozen specific examples of faith drawn from those five books.
- e. The main theme of the letter to the **Hebrews** is a call for Christians to remain faithful to the end.
  - i. “And Moses indeed was faithful in all His house as a servant, for a testimony of those things which would be spoken afterward, but Christ as a Son over His own house, whose house we are if we hold fast the confidence and the rejoicing of the hope firm to the end.” (**Hebrews 3:5-6**, NKJV)
    1. It sets up a contrast between Moses and Jesus.
      - a. Moses was faithful as a servant **IN** the Lord’s house (as stated in **Numbers 12:7**).
      - b. Jesus was faithful as a Son, **OVER** the Lord’s house.
    2. We are His (Jesus’) house **IF** we remain faithful to the end.
      - a. The text here paraphrases the prophecy made during the time of Eli, in **1 Samuel 2:35**, where the Lord promises He will raise up a faithful priest who will be over the faithful house of God.
  - ii. Read **Hebrews 10:35-39**.
    1. We must endure (remaining faithful to the end) so that after we have done the will of God, we will receive the promise from God that we look forward to.

2. Here the writer quotes from **Habakkuk 2:3-4**, that the righteous will *live by* faith. It is a way of life that requires persevering to the end. We must not shrink back.
  - a. The **Habakkuk 2** quote follows the LXX here (“if he shrinks back...”).
- f. **Hebrews 11** then explains what it means to “live by faith”. Over 30 examples are cited or alluded to, where a hero or heroine of faith in the Old Testament did something noteworthy “by faith.” From the examples given in this chapter, we can discern the essential characteristics of *saving faith*.
  - i. **Characteristic No. 1:** Saving faith involves believing something from God that we cannot (yet) see. Typically, this involves believing something said, done, or promised by God.
    1. Read **Hebrews 11:1-3**.
      - a. Faith involves believing something we *cannot see*. (However, that does not mean there is no evidence to support believing in it.)
        - i. If you can *see* something, it does not take faith.
        - ii. In speaking of the unseen things we are looking forward to and want to put our focus on (resurrection to eternal life), Paul reminds us:
          1. “...while we do not look at the things which are seen, but at the things which are not seen. For the things which are seen are temporary, but the things which are not seen are eternal. For we know that if our earthly house, this tent, is destroyed, we have a building from God, a house not made with hands, eternal in the heavens.
          2. “...For we walk by faith, not by sight.” (2 **Corinthians 4:18–5:7**, NKJV)
    - b. We believe God made the universe, based on the nature of the universe around us.
      - i. Read **Psalms 18/19:1-3**.
        1. We all can see *evidence of God in His creation*, even though we did not see Him creating it!

- c. Faith is opposed to sight. However, it is not opposed to reason. It is not just a strong feeling or emotion-based thing. The modern idea of some “leap of faith,” accepting something without evidence and hoping it is true, was not how the apostles and early Christians understood saving faith.
- i. Read **Hebrews 11:7**. Noah believed what God told him about a great flood that was coming. He had not seen anything like that, but He believed God was speaking the truth.
  - ii. Read **Hebrews 11:17-19**. Abraham “*concluded*” (some translations render this ‘reckoned’ or ‘reasoned’) *that God would raise Isaac from the dead* after he sacrificed Him, since:
    1. He believed God always kept His promises (and the Lord promised him he would have many descendants through Isaac); AND
    2. He believed God, who created everything, had the ability to raise the dead.
  - iii. From the beginning, Christians proved the faith on the basis of eyewitness reports and the evidence of fulfilled prophecies.
    1. Paul, speaking before King Agrippa and Festus, said:
    2. “...I am not mad, most noble Festus, *but speak the words of truth and reason*. For the king, before whom I also speak freely, knows these things; for I am convinced that none of these things escapes his attention, since this thing was not done in a corner. King Agrippa, do you believe the prophets? I know that you do believe.” (**Acts 26:25-27**, NKJV)
      - a. Paul insists that faith in Jesus is both “*true and reasonable*” (or “true and rational,” ESV).
  - ii. **Characteristic No. 2:** Saving faith involves *obedient action* in response to something the Lord calls us to do.

1. Read **Hebrews 11:7**. By faith Noah...*built* an ark.
  - a. **Question:** If Noah believed God's statement that He was about to bring a great flood, but Noah did not build the ark, would he have saved himself and his family?
    - i. **Obvious Answer:** No.
  - b. **Question:** With that in mind, was Noah saved "by faith," or "by works"?
    - i. **Answer:** According to what it says in **Hebrews 11**, Noah and his household were saved "by faith". However, his saving faith involved an obedient response to a command of the Lord (in this case, to build the ark).
2. Read **Hebrews 11:8**. By faith, Abraham *obeyed and went* to an unknown foreign land.
3. Read **Hebrews 11:17**. By faith, Abraham, when tested, *offered up Isaac*.
4. Read **Hebrews 11:23-31**. We see from multiple examples in this passage that *saving faith* involves not only believing, but *obeying as well*.
  - a. Moses' parents *hid him* as an infant, despite threats of the king...*by faith (Exodus 1-2)*.
  - b. Moses *forsook the sinful pleasures and treasures* of the life of a prince in Egypt, and was willing to endure reproach and the threats of the king...*by faith (Exodus 2)*.
  - c. Moses *kept the Passover*, following the Lord's detailed instructions regarding killing the lamb, putting the blood on the doorposts, and eating the Passover meal...*by faith (Exodus 12)*.
  - d. Rahab *received and hid the two spies*...*by faith (Joshua 2)*.
  - e. The walls of Jericho fell...*by faith*, after the people obeyed the instructions from the Lord by marching around the city for seven days, blowing the trumpets and shouting (**Joshua 6**).

- i. **Question:** Did the walls of Jericho fall *by faith* or *by works*?
  1. **Answer:** It says in **Hebrews 11:30**, “*By faith the walls of Jericho fell down after they were encircled for seven days.*”
- ii. **Question:** If the Israelites believed God would deliver them, but they decided to have a prayer meeting rather than march around the city, blow trumpets, etc., would the walls of Jericho have fallen down?
  1. The walls of Jericho fell by faith when the Israelites believed the Lord *and did what He said.*
- iii. **Characteristic No. 3:** Saving faith involves *persevering* over time. (It is more than just belief for one moment.)
  1. Read **Hebrews 11:27**. “By faith Moses *endured*, as seeing Him who is invisible.”
    - a. **Question:** How can someone see Him who is invisible?
    - b. **Answer:** Moses sought to see the Lord in **Exodus 33:12-33**. While it is impossible to see God physically, Moses did (figuratively) see the Lord and had a relationship with Him in which the Lord “spoke to Moses face to face, as a man speaks to his friend” (**Exodus 33:11**).
  2. Read **Hebrews 12:1-2**. Jesus provided the ultimate example of enduring to the end, in suffering on the cross. Now we are called to imitate His example, to “run with endurance the race set before us.”
  3. We are to be the faithful house of God, living by faith and not shrinking back! (**Hebrews 3:1-6, 10:32-39**)
- iv. **Characteristic No. 4:** Saving faith involves *seeking God as a way of life*.
  1. Read **Hebrews 11:5-6**.
    - a. “By faith Enoch was taken away so that he did not see death, ‘and was not found, because God had taken him;’ for before he was taken he had this testimony, that he pleased God. But without faith it is impossible to please Him, for he who comes to God must believe that He is,

and that He is a rewarder of those who diligently seek Him.” (**Hebrews 11:5-6**, NKJV)

2. Keep in mind that this is addressed to *people who are already Christians*.
3. The Christians are called to imitate the example of Enoch, who “pleased God” (following the LXX of **Genesis 5:21-24**).
4. It says we must not only believe that God exists, but also “that He is a rewarder of those who *diligently seek Him*.”
5. Most of us think of “*seeking God*” as something we do before we become Christians.
  - a. Then, after we have “*found God*” and become Christians, we assume it is then time for us to move on and pursue other things, such as:
    - i. Calling unbelievers to “seek God” (as we once did), and
    - ii. Moving on to *seek other things* (career, education, a spouse, family, retirement, house, etc.).
  - b. However, “seeking God” is something that is *a lifelong pursuit* for those who have become Christians. It involves striving every day to know the Lord better and better. To see Him more clearly. To understand who He is, what He is like, what He loves, and what He hates. We do this so that over time we may become *more like Him*, that we may ultimately be with Him forever.
    - i. The call to love God with our whole heart, soul, etc., is still the greatest command.
    - ii. Never forget the chilling warning that the Lord gave to the church in Ephesus, in **Revelation 2**. They were hard working, doctrinally orthodox, had resisted false teaching...*yet they lost their first love!*
    - iii. We cannot reduce the Christian faith to merely a theologically correct doctrinal formula, or to nothing more than a comfortable, wholesome church life. Our goal, to the end, must be *to seek God*, to become closer and closer to Him. Since Jesus is in His exact image, let us know God the

Father better by knowing His Son, Jesus, and imitating His life.

- iv. Always keep in mind the promise given to Christians in **Hebrews 11:6**, that God is “*a rewarder of those who diligently seek Him.*”
- v. **Challenge:** Be honest. What are you *most diligently seeking* in life right now? Is it God, or something else?

### III. Conclusion and Takeaways

- a. Let the Bible (**Hebrews 10-12**) define what *saving faith* is.
  - i. It involves *believing* a promise or act of God that *you can't see* (yet have good reason to believe).
    - 1. It is not just an emotional feeling. It is not a ‘leap into the unknown.’
    - 2. It goes together with reason. We are called to love God with our whole heart *and mind!*
  - ii. It involves *obeying God's commands*.
  - iii. It involves *persevering to the end*.
    - 1. It is not just believing something in one moment in time.
  - iv. Finally, it involves *seeking God as a way of life!*