II. The Apostles' Creed in Biblical Perspective
"I Believe..."
"Saving Faith"
Ephesians 2:1–10
Dr. Harry L. Reeder III
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For this study we are in Ephesians 2:1–10 which says [1] And you were dead in the trespasses and sins [2] in which you once walked, following the course of this world, following the prince of the power of the air, the spirit that is now at work in the sons of disobedience—[3] among whom we all once lived in the passions of our flesh, carrying out the desires of the body and the mind, and were by nature children of wrath, like the rest of mankind. [4] But God, being rich in mercy, because of the great love with which he loved us, [5] even when we were dead in our trespasses, made us alive together with Christ—by grace you have been saved—[6] and raised us up with him and seated us with him in the heavenly places in Christ Jesus, [7] so that in the coming ages he might show the immeasurable riches of his grace in kindness toward us in Christ Jesus. [8] 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.

The grass withers, the flower fades, the Word of God abides forever and by His grace and mercy may His Word be preached for you.

A pastor has a number of challenges and a number of joys, but one of the great joys is to engage in that primary calling of prayer and the Word. In that calling of prayer and the Word is the directive – preach the Word. This gives forth a menu of expository preaching but sometimes there is a leading to do topical expository preaching where you begin with a topic and then go to particular texts to deal with that topic. At the conclusion of the study before this one, during this present distress, I had the opportunity to note a number of things. In this last week I had the opportunity to pray with a new believer and during this present distress there are people coming to Christ and those being refreshed, renewed and realigned in their walk with the Lord. Because of these people I felt led I needed to teaching things covered under Christianity 101 and those who know sophisticated doctrine of the faith can be renewed in these basics because those who have known the Lord for some time can get out of alignment with the basic things at times.

So that is where this providential instrument that has been granted to us by God comes in called the Apostles' Creed, which was initially unveiled in the second century. Creeds, though are not post Bible. Creeds are found throughout the Bible. In fact, the Bible tells us to declare to the world what we believe. The Latin word for believe is credo. Creed is what you believe and credo is the act of believing. Jesus says at least four times for us to confess Him before men and He'll confess us before the Father. One of the very first creeds of the church was one that cost them their lives for instead of doing the Romans Creed that says Caesar is Lord they would say Jesus is Lord. But then there are a number of other creeds like in the book of Genesis, Exodus, Deuteronomy, the books of the Prophets, I Corinthians 15, Titus 2, I Timothy 3, Colossians, Philippians 2, and Ephesians 1.

So why would they use creeds and confessions? It is because they are in the Bible, a distillation of truths and they do three things. One they are an instrument of discipleship for they are used to teach others certain doctrines around certain issues to build the Christian life on.

Secondly, they are used as an instrument of confession, where we in worship we confess our faith together before the Lord and to the world. It's not only a confession for proclamation but for protection because the Bible tells us that Satan will send false teachers (doctrine of demons) and almost all of the creeds that are post Bible are used for protection of the church – doctrines like the doctrine of the Trinity or the doctrine of Christ, the two natures of Christ, etc. The Apostles' Creed was not so much to meet an error as much as it was instilling the Apostolic doctrine of godliness in the New Covenant people of God in the church. The third reason for creeds was for unity – how can two walk together unless they are agreed. We walk together on the basis of what we confess together in the Lord.

This 101 creed is the Apostles' Creed. All true Christians will believe more than what you find in the Apostles' Creed but they don't believe less which is what one commentator said and I agree with him. These are essential truths. The first essential truth in this creed is absolutely essential today and it's teaching about saving faith. What is saving faith? This truth comes in the Apostles' Creed not by a propositional statement such as God the Father Almighty or Jesus Christ, His only Son, but it comes by way of a question – Christian, what do you believe (credo)? You begin, "I believe..." You can't be a Christian saving faith.

So why is the adjective 'saving' in front of faith? Everyone you know is a believer. There is no such thing as a non-believer and you wouldn't believe all an atheist has to believe to be an atheist. I agree with C.S. Lewis when he said 'I tried to be an atheist but I just didn't have enough faith.' An atheist believes in evolution which means they basically believe everything started from a little cell and given enough time it eventually evolves into where we are now. My question to them is 'where did the cell come from?' They believe something came from nothing in which it didn't have a mind but it completely evolved from that nothing. To believe in a science where something comes from nothing is a leap of faith but it's a statement of faith. Yet every faith is not a saving faith.

So if everybody believes, according to the Bible is everybody saved? No, so that means that all faith is not saving faith. The Bible says there is demonic faith, where the demons believe but they're not saved. In the parable of the sower, there is a sower who believes for a while so there is temporary faith. There is man-made faith, counterfeit faith and there's all kinds of faith. In Acts 8:13 Simon the magician believed and was baptized but then a couple of days later this is what happens in Acts 8:18–23 which says, [18] Now when Simon saw that the Spirit was given through the laying on of the apostles' hands, he offered them money, [19] saying, "Give me this power also, so that anyone on whom I lay my hands may receive the Holy Spirit." [20] But Peter said to him, "May your silver perish with you, because you thought you could obtain the gift of God with money! [21] You have neither part nor lot in this matter, for your heart is not right before God. [22] Repent, therefore, of this wickedness of yours, and pray to the Lord that, if possible, the intent of your heart may be forgiven you. [23] For I see that you are in the gall of bitterness and in the bond of iniquity." Simon did not have saving faith.

Again, everyone believe, even the person who says they don't believe, believes. They believe something. You have to be saved by faith and I know faith doesn't save you but there is a saving faith that connects you to the Savior. What does it look like? It's crucial because you're saved by faith. You live by faith. You walk by faith. You want to die in faith. You are assured with faith. So what is this marvelous, glorious, multi-dimensional thing called saving faith? I want to give you three things concerning this saving faith – its origin, distinctives and blessings.

First, where does saving faith come from? There are three things from Ephesians 2:1–10 that gives us the answer to this. Ephesians 2:1 starts [1] And you...verse 4 starts [4] But God... and verse 8 starts [8] For by grace... Ephesians 2:1 refers to the fact that all of us were born dead in our sins and trespasses before the Lord and then we began to engage in actual sins. We all have a sin nature because we were born in our sin. In other words, we were powerless because sin's power had dominion over each of us. Because we were born dead in our sins we then walked according to the power of the prince of the air, according to that sin nature. Satan called the shots in our life and influenced us in our sins because he gave us our message that it was all about us. You were born thinking it was all about you so you gladly walked in that way and were by nature children of wrath, under the wrath of God. In that nature we are standing before an eternal judgment in hell as we are gladly walking in that direction in the impotency and death nail of sin. That's what our condition was when we were born into this world – dead in sin.

So how will we be saved? This is not a prophecy, but let's say you died of something in the next minute and someone said they had the pill that cures it so if you give them the pill for it they wouldn't die from it for they have the solution. So if I get the pill and go over to you and say 'hey, I have the pill that you need to take so that you won't die' what are you going to do? You won't do anything because you're already dead. The cure is Jesus but we're dead so we need God to do something so that we can take by faith the cure He has provided.

That is why I love the next two words in verse 4 – But God... They are my two favorite words in the Bible. Ephesians 2:4–5 says [4] But God, being rich in mercy, because of the great love with which he loved us, [5] even when we were dead in our trespasses, made us alive together with Christ... It wasn't God seeing that we wanted to be saved for we wanted to sin because of our sin nature. I Peter 1:3 says [3] Blessed be the God and Father of our Lord Jesus Christ! According to his great mercy, he has caused us to be born again to a living hope through the resurrection of Jesus Christ from the dead. God didn't need us but He loves us.

Jesus says to Nicodemus in John 3:3, [3] Jesus answered him, "Truly, truly, I say to you, unless one is born again he cannot see the kingdom of God." Jesus nor the Bible does not say if you come to Me for salvation you can be born again. The Bible says you have to be born again to come to Christ because until you're born again you're dead. He invites you but no man can come to Him unless the Father draws him (John 6:44). Out of His glorious, sovereign, unmerited, relentless, irresistible love He causes us to be born again to a living hope so that we might be saved, how? It is through faith. This leads me to the third one at the beginning of Ephesians 2:8.

Ephesians 2:8–10 says [8] 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 (POI-eh-ma), created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them. I love the Greek word for workmanship because we get the word poem from that – you are His workmanship. John 6:29 says [29] Jesus answered them, "This is the work of God, that you believe in Him whom He has sent." You are saved by faith but saving faith is God given, God designed and God kept. That is why Romans 10:17 says [17] So faith comes from hearing, and hearing through the word of Christ. Faith is not worked up by us for faith in God through Christ His Savior comes to us.

God doesn't have to believe – we have to believe. Faith is our act of believing that God has given to us by His grace. I'm actually giving you this from the first three words of the Apostles' Creed of 'I believe *in*...' and not just 'I believe...' There is a faith that overcomes the

world and there is a faith that is overcome by the world. The faith overcome by the world is man-made, temporary, deceptive and demonic but the faith that overcomes the world comes from God, is nurtured by God, empowered by God, kept by God by the grace of God and to the glory of God.

What does it look like? There are five distinctives from a text I've preached from. This text came from my second sermon I preached as a PCA pastor in Florida and is the last epistle Paul writes before he dies. I call this verse a tombstone verse because it seems like something one would like on their tombstone. II Timothy 1:12 says [12] which is why I suffer as I do. But I am not ashamed, for I know whom I have believed, and I am convinced that he is able to guard until that day what has been entrusted to me. This verse talks about saving faith.

The first distinctive of saving faith is that it's a personal act. There are six words repeated from this verse and it's the word 'I.' The reason it's a personal act is that nobody can believe for you. Parents can believe God will use them in the life of their children but parents can't believe for their children. Children can't believe for their parents. No, you have to have a personal relationship with Jesus Christ. No one else can believe for you. The gate is narrow and there is only one that fits through at a time. You have to personally commit your life to Jesus Christ. There is no group plan. That is why the Apostles' Creed doesn't say 'Christians what do we believe' but it says "Christian what do you believe? *I* believe..." It's a personal relationship with Jesus Christ.

The second distinctive of saving faith is that it's a rational act. You don't check your brains out and become a Christian. In fact, you have to get sound knowledge to have a sound faith. I have to know I'm a sinner. I have to know Jesus as the Son of God. I have to know He became a Man so He could take my place, died an atoning death, He's risen and He receives all who repents and turns from their sin. Paul says in that II Timothy 1 passage that he suffers those things because he knows, this is knowledge, rational so that the mind is engaged in saving faith.

Thirdly, saving faith is an emotional act so the heart is engaged which means conviction is required. Paul not only knows but he says he is convinced that He is able to guard what He has entrusted to him. There is conviction in the soul. It's not only my mind but my thinking heart as well.

Fourthly, saving faith is a volitional act. It is an act of trust. Paul says he suffers these things and know God will guard what God has entrusted to him. It's similar to having faith that a chair will hold you. You know and are convinced it's a chair. When is it that you know and are convinced it's a chair that will hold you? It is when you rest upon it. Some of us have a considerable amount more to rest than others. When you rest on that chair you trust it to hold you. I know and am convinced that I can put my soul and life on Jesus. He is able. That brings me to the fifth distinctive.

Fifthly, saving faith is a directional act. Saving faith can't go to the church, your parents, your pastor, for you have to put your personal trust in Christ. Paul says in II Timothy 1:12 that he knows *whom* he has believed, not what. Do you think Paul had a pretty good grasp of theology? So, does Satan. The reason the 'what' is important is because the 'what' brings you to the 'who'. That is where Paul put his trust – not in his 'what' but in his 'who'. Notice he didn't say 'I know that I believe' where he didn't put his faith in faith. He knew faith was the instrument and not the object. He also didn't say 'I know when I believed.'

I remember when I was growing up and a person made a commitment to Christ, almost all counselors would say 'take out a piece of paper, write the date when you gave your life to Jesus, fold it up, carry it with you and any time you have a doubt, pull out the paper and say

'there's the date so I don't have any doubts that I'm saved.' I'm not being a curmudgeon on this thing for I understand what people are trying to do there and yes assurance is part of the Gospel but the Bible says in I John 5:13, [13] I write these things to you who believe in the name of the Son of God, that you may **know** that you have eternal life.

What is it that gives you knowledge? It is not by confidence in your faith, nor your theology or your conversion experience but you open up your Bible and not your wallet. The Bible tells you whom you have believed. He is able to guard what I have entrusted to Him, a person to person relationship with Jesus Christ. Saving faith is in Jesus alone that you put your trust.

So what are the blessings that come from saving faith? The Bible says in II Corinthians 5:17, [17] Therefore, if anyone is in Christ, he is a new creation. The old has passed away; behold, the new has come. What's new once you be faith are in Christ and Christ is in you? One, is that you have a new heart. You are no longer survivors but thrivers from a heart transplant surgery. Your old heart was cut out and thrown away and a new heart was given to you that is soft in the hands of Jesus. You don't have two hearts but you have a new heart that is in Jesus Christ. You have been born again.

Two, you have a new record in Jesus Christ. Your old record was one of sin in all of your life, your new record is one of righteousness. As a sinner was convicted of my sin. II Corinthians 5:21 says [21] For our sake he made him to be sin who knew no sin, so that in him we might become the righteousness of God. God imputed my sin to Jesus and Jesus paid for my sins so I am cleansed by His blood. My sins are washed away. As the Gospel chorus says; Gone, gone, gone, gone, gone, Yes my sins are gone,

Now my soul is free. And in my heart's a song;

Buried in the deepest sea. Yes, that's good enough for me.

I shall live eternally. Praise God!

As far as the east is from the west, I am forgiven (Psalm 103:12). So hell has no terror but that doesn't get me to heaven because heaven is not for the forgiven. Heaven is for the righteous but praise God that is not all that Jesus did. Jesus' life is righteousness. My sin He took and paid for. His righteousness was imputed to me and every time God the Father looks at me, what does He see? I am accepted in the beloved. I have the perfect righteousness of Christ. My verdict is not at the bar at the Day of Judgment for we don't hear "Forgiven, pardon, not guilty." Here is what we hear "Innocent, wrapped in the righteousness of Christ." God cannot and will not send me to hell for Jesus has already taken it. He must out of His love bring me into eternity because I am accepted in the beloved for I have a new record.

I not only have a new heart and a new record but I have a new family. So not only is there regeneration and justification but there is adoption for now God is my Father. His people are my family – brothers and sisters. I also have a new life which is my sanctification for I've been set apart to grow in grace for Jesus. Praise God sin's power has been broken for I have a new heart. Sin's penalty has been eradicated for I have a new record. Sin's position has been removed for I have a new family. Sin's practice is being eradicated and erased for I have a new life. God's not through yet because I have a new home which will be glorification. I'm headed home and He is preparing a place for me. Jesus says in John 14:3, [3] And if I go and prepare a place for you, I will come again and will take you to myself, that where I am you may be also.

You can be with Him also if you are in Christ. This means so much more than I can give in this study but I want to say that all those are crucial ministries of God – Jesus, the Redeemer, through the Holy Spirit by the Word of God, regeneration, justification, adoption, sanctification,

glorification – but some people think the Gospel is one of those and it's not. No one of those is the Gospel but all of those is what Jesus has done so that you can hear the Gospel and here's the Gospel. You are in Christ and Christ is in you. It's union with Christ for I am His and He is mine. Blessed assurance Jesus is mine and the reason all of those blessings are precious is because they have brought you to Christ and Christ to you. You are in Christ and that is the hope of glory. That is the blessing that is yours.

So here's the takeaway. There is a faith that overcomes the world and there is a faith that is overcome by the world. Saving faith in Christ is not the act of a moment in life (it may be part of it), but the acquisition of a lifestyle for life where Christ is your life. All of us our believers but the question is do we have a saving faith or a temporary, demonic, deceiving, condemning, counterfeit faith? Jesus came here over 2,000 years ago for. He went to the cross and died for sinners like you and me. He paid the penalty. Our saving faith is not perfection, it is perseverance. Our saving faith is not picturesque but it is persistent.

Spurgeon one time was asked "There is a man we have been praying with who is a derelict who lives on the street and went to the mourner's bench to pray, do you think he was really saved?" Spurgeon answered "I pray so but I cannot ascertain in a moment what it would take his life to reveal." It is not the way he lives his life that saves him, it is those who are saved with a new life, a new heart, a new record, a new family and a new home. They are growing in grace, not sinless but they sin less, and they are growing in the love of Christ who saved us.

I love that moment on the cross when Jesus said "It is finished." He didn't say "I am finished." No, He's not finished, you're his workmanship. You are the royal work of His grace and He has saved you by the faith He gave to you that is now focused and fixed on Him. There is no one who can stand against you. There is no condemnation. There is no charge that can stand and nothing can separate you from the love of God in Christ Jesus. You are saved by faith from Christ, in Christ and kept by Christ. Blessed assurance, let's pray.

Prayer:

In this moment, ask the Holy Spirit to speak to your heart. Dear child of God that knows Jesus I prayed so much that this would be an encouraging word that you would see how much God loves you, what He has done for you and what He has done to join you to His Son by the power of the Spirit and how you can now walk in that saving faith. And if Jesus tarries you would meet Him as you die in faith all the while having an assurance of a Christ giving saving faith. If you're reading this today seeking and curious then I offer you this Jesus who says to you 'Come to Me for I will in no wise cast you out and I will give you rest.' Jesus thank you for our time together. Speak Spirit of God. We praise God from whom all blessings flow. Amen.

Power Point
The Origin of Saving Faith
"Faith Cometh"

THE DISTINCTIVES OF SAVING FAITH

- Personal Act "I" You and Me
- Rational Act "Know" Knowledge
- Emotional Act "Convinced" Conviction

- Volitional Act "Entrust" Trust
- Directional Act "Whom" Jesus

THE BLESSINGS OF SAVING FAITH

"If anyone be in Christ he is a new creation"

- New Heart *Regeneration*
- New Record *Justification*
- New Family *Adoption*
- New Life Sanctification
- New Home Glorification

LIFE TAKEAWAY

There is a faith that overcomes the world and there is a faith that is overcome by the world. Saving faith in Christ is not the act of a moment in life, but the acquisition of a lifestyle for life.