

## Saving Faith and The Heart

*(let's bow our heads and prepare our hearts to receive the Word of God in humility)*

The Bible makes it very clear that a person is saved by FAITH in the Lord Jesus Christ as his Savior.

In fact, Jesus, Himself, made it clear that man is saved by faith alone in Him alone.

The reason God accepts faith alone is because it is a **non-meritorious** way to accept the perfect work of the Savior (in other words, you have no merit, you can't take any credit!). **Joh 3:16-18, 5:24, Act 16:31**

Man cannot even take credit for having faith! Because according to the Word of God, even faith is a gift from God, and not from ourselves. **Eph 2:8-9, Rom 12:3, 1Pe 1:3**

Let's first see this with our own eyes in Holy Scripture.

**Eph 2:8-9** *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.*

**Rom 12:3** *For by the grace given to me I say to everyone among you not to think of himself more highly than he ought to think, but to think with sober judgment, **each according to the measure of faith that God has assigned.***

**1 Peter 1:3** *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.***

Again, the point is we can't even take credit for having faith!

We could visit over 100 New Testament scriptures that say a man is saved by faith alone; by trusting in Jesus Christ as His Lord and Savior.

**John 3:16-18** *"For God so loved the world, that He gave His only begotten Son, that **whoever believes in Him** shall not perish, but have eternal life. 17 "For God did not send the Son into the world to judge the world, but that the world might be saved through Him. 18 "He who **believes in Him** is not judged; **he who does not believe** has been judged already, because **he has not believed** in the name of the only begotten Son of God.*

There we see BELIEVING is mentioned 4 times by our Lord Jesus as the way to receiving eternal life.

**John 5:24** *"Truly, truly, I say to you, he who hears My word, and **believes Him who sent Me**, has eternal life, and does not come into judgment, but has passed out of death into life."*

**Acts 16:31** *They said, "**Believe in the Lord Jesus**, and you will be saved, you and your household."*

According to Strong's, the word "believe" in the original Greek language is "Pisteuo".

It means to have faith (in, upon, or with respect to, a person or thing), i.e. credit; by implication, **to entrust** (especially one's spiritual well-being to Christ)

We can safely say believing implies trust in someone else to do, or be, something for us.

This Greek verb pisteuo comes from the noun pistis...

"Pistis"; persuasion, i.e. credence; moral conviction (of religious truth, or the truthfulness of God or a religious teacher), **especially reliance upon Christ for salvation;**

This Greek noun "pistis" is what we would call "the faith".

**And to "believe" in the Greek language means to have faith, to entrust, to rely upon another, or to give credit to another.**

Here's the point of this message on *Saving Faith and the Heart*:

**It's one thing to believe that someone exists, but it's another thing to believe IN someone, to trust IN someone, relying on them in your heart. This is the biblical meaning of saving faith.**

It's one thing to believe certain facts about Someone, but it's

another thing to place your trust in Someone!

There are plenty of religious people out there that acknowledge Jesus existed. But they haven't repented of their sinfulness against God and turned to Christ to save them!

Think about the concept of **repentance**; it means a change of mind, or a turning around.

**Acts 3:19-20** *"Therefore repent and return, so that your sins may be wiped away, in order that times of refreshing may come from the presence of the Lord; and that He may send Jesus, the Christ appointed for you."*

According to Thayer, "repent" is the Greek word "metanoieo", which means "to turn around, to change one's mind."

According to Louw and Nida's Greek-English Lexicon of the New Testament, "repent" means "to change one's way of life as the result of a complete change of thought and attitude with regard to sin and righteousness"

In other words, a true change of mind translates to a change in a person's actual lifestyle; there's a "turning around" in their life if there is a true repentance.

Repenting is not just a casual, flippant thing, because true repentance involves the heart. The Bible is clear that God looks at the heart. **1Sa 16:7**

**1 Sam 16:7** *But the Lord said to Samuel, "Do not look on his appearance or on the height of his stature, because I have rejected him. For the Lord sees not as man sees: man looks on the outward appearance, but the Lord looks on the heart."*

"Repenting" is such a real decision that it results in a change in the life, just as "believing" does.

Let me give you a balance statement: this doesn't mean someone will live perfectly if they "repent and believe", as the Lord Jesus commanded in **Mark 1:15**...

... but it does mean there will be some type of change in the life of the believer because they've been changed by God.

When a person repents and turns to Christ by faith, the Bible says God changes them. (i.e.- **Eze 36:26-27, 2Cor 5:17**)

**Ezek 36:26-27** *And I will give you a new heart, and a new spirit I will put within you. And I will remove the heart of stone from your flesh and give you a heart of flesh. 27 And I will put my Spirit within you, and cause you to walk in my statutes and be careful to obey my rules.*

This was a prophecy about the new covenant that would come by Jesus Christ.

**2 Cor 5:17** *Therefore, if anyone is in Christ, he is a new creation. The old has passed away; behold, the new has come.*

There we see that God changes a true believer.

But the Bible also talks about pretenders; those who claim to believe, but actually do not!

This series is about realizing the difference... what's different about the faith of a believer and a pretender? After all, both claim to be believers!

The difference is a submitting, humble heart.

A person can feign repentance, or even say they repent out of wrong motivations, but their heart might be far from God.

The Bible talks about people giving lip service to the Lord, not submitting in their heart, and God looks at the heart.

I know this because I was one of those people. I know what it means to SAY the right thing, but not mean it in your heart.

In fact, that's the case for a lot of religious people today.

Thankfully, I am now a sinner saved by His grace, through faith in Christ.

I KNOW that anything good about me is from Him, and He gets all the credit for changing me.

How do I know this? Because I remember my bad heart as a young man.

For example, when I was a young man, before I was into the Word of God, people in need would ask me for help with something. But, I was a very selfish young man.

But, to **look good in front of others and not appear to be selfish** (there's an example of wrong motivation), I would SAY with my lips "Yes, sure, I'll help you",... but even at that very moment I was saying in my heart "I'm NOT going to be there, I can't waste MY time on that".

Sadly, it was all about ME.

Does that sound familiar to anyone? If we're honest, it should. I said the right thing with my lips, but my heart was far from doing the good.

We are all "naturally" selfish in some ways. That's because of our "flesh"; our sinful nature which we were all born with.

**Eph 2:1-3** *And you were dead in your trespasses and sins, 2 in which you formerly walked according to the course of this world, according to the prince of the power of the air, of the spirit that is now working in the sons of disobedience. 3 Among them we too all formerly lived in the lusts of our flesh, indulging the desires of the flesh and of the mind, and were by nature children of wrath, even as the rest.*

In my example, my words made it APPEAR I was with them, but my heart definitely was not.

**There are unfortunately many "religious" people that fit in this category, using God's name but having poor motives in their heart.**

They act spiritual to APPEAR good to others or to try to EARN God's favor, but their hearts are not with God.

They have not surrendered to Him in repentant faith... as a sinner reaching out to Christ to receive His grace and mercy, which is the only way to be saved.

**In this way, repentance and faith are issues of the heart, between each person and the Lord.**

When we talk about "issues of the heart", we're not necessarily talking about an emotional response. We're talking about a person's **inner motivation**; WHY they do what they do;

What's really going on in the heart of a person?? - Because God

looks at the heart!

God looks at WHY we do what we do, and that should humble each one of us!!

The heart includes a man's very motivation! **Heb 4:12**

**Heb 4:12** *For the word of God is living and active and sharper than any two-edged sword, and piercing as far as the division of soul and spirit, of both joints and marrow, and able to judge the thoughts and intentions of the heart.*

God knows everything about us, including our thinking!

That should give us a good and healthy fear of God, which the Bible speaks to profusely.

That's why God chose David to be king of Israel. God saw David's heart was fully devoted to Him; not just in words or even in deeds. Only God can see the heart of a man.

God even called David a man after His own heart!

**Act 13:22** *"After He had removed him, He raised up David to be their king, concerning whom He also testified and said, 'I HAVE FOUND DAVID the son of Jesse, A MAN AFTER MY HEART, who will do all My will.'*

Contrary to David's heart were the hearts of many religious Jews in the Old Testament times.

**Isa 29:13** *The Lord says: "These people come near to me with their mouth and honor me with their lips, but their hearts are far from me. Their worship of me is made up only of rules taught by men."*

This is the person who APPEARS to be spiritual, but is really just going through the motions.

And because their heart is far from God, He does not accept them!

**God doesn't want people following religious rituals to try to earn their way with Him. That's impossible (see Rom 3).**

**Instead, He wants them to repent of their sins against Him ("repentance towards God", Act 20:21) and believe in His Son from the heart ("with the heart one believes", Rom 10:9-10).**

And the Bible says that this humble, repentant faith will result in

FOLLOWING JESUS ("*My sheep... follow Me*", Joh 10:27).

Do you see the big picture yet?

Do you see the full picture of the Gospel of Jesus Christ?

**Repentance and faith are really two sides of the same coin.**

i.e. - How does one believe in Christ if he doesn't think he needs a Savior?

Why would a person trust in Jesus to pay their debt if he thinks he doesn't need to repent of his sins against God?

The main point of this message is...

**The Bible repeatedly tells us that both repentance and faith are matters of the heart, and that God looks at the heart! 1Sam 16:7, Act 1:24,15:8, Rom 10:9-10, Heb 4:12-13**

Here are two biblical truths we must ponder: that man is saved by grace through faith in Christ alone, AND that God looks at the heart.

How do these two things relate according to Holy Scripture?

For example, even though the Pharisees claimed to follow God, Jesus called out the Pharisees for their "lip service".

**Mat 15:7-8** *"You hypocrites, rightly did Isaiah prophesy of you:  
8 'THIS PEOPLE HONORS ME WITH THEIR LIPS,  
BUT THEIR HEART IS FAR AWAY FROM ME.*

This is very humbling, isn't it? We each must examine our own hearts before God to make sure we haven't fallen into this religious trap!

People must turn to the Lord **from their heart**, not just with their words. This means a willingness to surrender to God and Christ. All throughout the Bible, we see God is after a willing and humble heart in man; what we might call a repentant heart. And a man can never fool God.

**Rom 10:3** *For, being ignorant of the righteousness that comes from God, and seeking to establish their own, they did not submit to God's*

*righteousness.*

Do you see the clear choice that each man must make??

This verse describes religious people who want to earn their own way and take credit before God.

They deceive themselves by relying on their own relative righteousness instead of the perfect righteousness of Christ.

And this is where my heart aches for people who SAY they believe in Jesus but their hearts don't appear to be changed at all. (i.e.-They don't seem to have any personal affection for Him.)

How can we tell?

**According to Jesus, we can tell by their fruit** (by what's coming forth in their lives).

Maybe they have absolutely no good fruit in their lives. In fact, you might notice all bad fruit! This is what Jesus said to look for in **Mat 7**.

These religious people are not humble and they live their lives for themselves, NOT for God and others.

THAT'S a sign that these professing believers might not be saved; that God never cleansed their hearts in the first place!

God's work in a believer is never ineffective or impotent. May it never be! **Act 15:9**

*Act 15:7-9 After there had been much debate, Peter stood up and said to them, "Brethren, you know that in the early days God made a choice among you, that by my mouth the Gentiles would hear the word of the gospel and believe. 8 "And **God, who knows the heart**, testified to them giving them the Holy Spirit, just as He also did to us; 9 and He made no distinction between us and them, **cleansing their hearts by faith.***

But God will not cleanse the heart of a man who stubbornly thinks he's good enough on his own!

If he chooses to remain in this arrogance, God will not cleanse his heart by faith because God truly gives man a free will.

Many "religious" people use the name of God, but think they're



going to heaven because they're a "good" person.

Remember, God sees the heart and knows our motivation!! He knows that's what we're thinking!!

And if someone thinks they're going to heaven because they're a "good" person, then they have NOT TRUSTED in the Lord Jesus to save them! They have actually TRUSTED IN THEMSELVES for their own salvation! But the Bible says it's one or the other, it can't be both. (i.e. - **Luk 18:9-14**)

**Every man must examine the motivation of his own heart... am I trusting in myself and my own goodness to satisfy God's righteous demands?, OR, am I trusting in Christ alone and His sacrifice for my sins?!**

I've asked myself this question many times over the years; the Bible says God will test our hearts.

This is the main issue in salvation, my friends.

Everyone must decide in his own heart, before God... Who are you putting faith in? - yourself or the Lord???

**Luk 18:9-14** *"To some who were confident of their own righteousness (self) and looked down on everyone else, Jesus told this parable: "Two men went up to the temple to pray, one a Pharisee and the other a tax collector. The Pharisee stood by himself and prayed: 'God, I thank you that I am not like other people—robbers, evildoers, adulterers—or even like this tax collector. I fast twice a week and give a tenth of all I get.'*

*"But the tax collector stood at a distance. He would not even look up to heaven, but beat his breast and said, 'God, have mercy on me, a sinner.' "I tell you that this man, rather than the other, went home justified before God. For all those who exalt themselves will be humbled, and those who humble themselves will be exalted."*

**A person either places his confidence in self and his own supposed goodness... OR in Christ alone, the only truly good One.**

Do we have faith in our "self" as being "good enough"?, OR do we

have the repentant faith of the tax collector, who freely admitted he sinned against God and cried out for mercy?!

Here's another question that must be asked: **What is saving faith?**

Many people call themselves Christians simply because that's how they were brought up as children...

... or maybe because they consider themselves members of a certain church or denomination,...

... so, by default, many people SAY they believe in Jesus, but for some people it's only because that's what they think they SHOULD say...

... maybe they just want to belong somewhere and say they're a member of something.

But is that saving faith according to the Bible??!

**Has this person humbly turned to Christ, trusting Him alone in their heart to be saved from their sins?**

Or, are they simply operating in religion and just "going through the motions" of what they "should" say and do?

In other words, *where's their heart at?*

*What's going on in their heart, in their motivation, even?*

*WHY do they say they believe?*

**Once again, God looks at the heart!**

**Rom 10:9-10** *that if you confess with your mouth Jesus as Lord, and believe in your heart that God raised Him from the dead, you will be saved; 10 for with the heart a person believes, resulting in righteousness, and with the mouth he confesses, resulting in salvation.*

We clearly see here that the heart is involved in saving faith.

Unfortunately, there are many "religious" people out there whose hearts remain far from God!

This is why repentance and faith are heart issues, as we will see in the scriptures.

AND, in addition to this, if someone claims to be a believer but has NO EVIDENCE of a changed heart and a new life that God gave them, they might not be saved.

Now please take caution: this doesn't mean we go around judging people, because no one knows another person's heart.

**But if we see no good fruit in this so-called believer's life, we might want to discuss the Gospel with them again, if God gives us the opportunity.**

We might bring up repentance and faith and the heart, and tell them the truth in love. **Eph 4:15, 1Co 16:14**

In love, we can approach people who might not understand what it means to be saved.

That's one important point of this teaching; that **we shouldn't take for granted that people are saved**, especially if they're not following Christ in any way!

After all, what did Jesus say His sheep DO???

**Joh 10:27** *"My sheep hear My voice, and I know them, and **they follow Me;***

It's certainly a good idea to discuss the Gospel with someone whose completely living life for themselves (selfishly). Because frankly, that's a sign that someone is not born again.

The Bible says there will be evidence of saving faith if someone has honestly turned to Christ from the heart.

Why is that? Because God has made them new! **2Co 5:17**

Again, very simply, no one can fool God. How do you fool

Someone who can see what's going on in your heart?!

**Gal 6:7** *Do not be deceived: God is not mocked, for whatever one sows, that will he also reap.*

Let's go back to **Acts 16**; WHAT EVIDENCE DO WE SEE that the Roman jailer had saving faith?

First of all, **we will see a repentant heart...** he was humbled and he knew he had a need to be saved and his heart was softened... we thank God for softened hearts!

**Acts 16:25-30** *But about midnight Paul and Silas were praying and singing hymns of praise to God, and the prisoners were listening to*

*them; and suddenly there came a great earthquake, so that the foundations of the prison house were shaken; and immediately all the doors were opened and everyone's chains were unfastened. When the jailer awoke and saw the prison doors opened, he drew his sword and was about to kill himself, supposing that the prisoners had escaped. But Paul cried out with a loud voice, saying, "Do not harm yourself, for we are all here!" And he called for lights and rushed in, and trembling with fear he fell down before Paul and Silas, 30 and after he brought them out, he said, "Sirs, what must I do to be saved?"*

There we see humbled person, admitting his need.

**Acts 16:31-34** *They said, "Believe in the Lord Jesus, and you will be saved, you and your household." And they spoke the word of the Lord to him together with all who were in his house (he was LISTENING to the Word of God). And he took them that very hour of the night and washed their wounds (revealing a changed heart), and immediately he was baptized (eagerness to go forward with God only comes from a changed heart), he and all his household. And he brought them into his house and set food before them (he served them), and rejoiced greatly having believed in God with his whole household. (he had great joy in his heart because he realized and accepted the Truth)*

Here we see the evidence of a heart changed by God.

Another evidence of saving faith we can see (Jesus said you will know them by their fruits, **Mat 7**) is that **his attitude was changed from fear to joy and service**, which is a sign his heart was changed by God!

He was a new man, "born again" by the grace of God, and WE CAN SEE FROM HIS LIFE that he truly "turned around" in his heart.

We can see from his life that he repented and believed. **Mk 1:15. Saving faith (which could be described as the heart surrendering to the Lord) will have some kind of evidence or proof; what Jesus called "fruit" in Mat 7:20.**

Again, we are not to judge others, as we never know what's going

on in the heart of another person.

However, we can and should be **discerning**.

The Bible does tell us that we can recognize believers and unbelievers by their fruit. So while we shouldn't judge, we also shouldn't be naive. (read **Mat 7, James, 1John** - these books tell us what true believers look like)

When we look at the Roman jailor, I guess we could say there's evidence of someone's saving faith BEFORE AND AFTER accepting Christ...

... we might see a **repentant attitude** before he believed, and then there's **thankfulness and joy** after believing... that's a very good sign...

... all a result of the Holy Spirit's conviction that a humble man receives. (i.e. - **Joh 1:12**)

And again, **these good things can only come from a heart that's been changed by God**,... not from only a mental assent to a belief system or religion.

So, we know BELIEVING in Christ is the issue in salvation...

... but the questions are... *WHERE do we believe? And HOW do we believe?*

A "saved" person is someone who has repented towards God and turned to Jesus Christ as His Lord and Savior,... and that saving faith took place **in his heart**, not only in his mind.

In other words, it includes his very motivation from his inner being called "the heart".

That's why we're saying saving faith is a surrender of the heart to God.

Saving faith is a supernatural gift from God; it's not something the natural-minded man can produce on his own!

**1 Cor 2:14** *The natural person does not accept the things of the Spirit of God, for they are folly to him, and he is not able to understand them because they are spiritually discerned.*

Saving faith is **NOT** only a knowledge of Jesus; it's **NOT** only a

mental assent to His existence.

**It's a supernatural gift from God where God helps man rely on Jesus from his heart.**

As we saw from the Greek language, saving faith is a **trusting faith**, granted by God to the one who humbles himself before the Lord.

And this faith is a matter of the heart. (Compare **Luk 18:14, Eph 2:8-9, Rom 10:9-10, Jam 4:6**)

Just as an example... why are so many ladies today cautious to commit to a man in a relationship, at least in America?

It's because they know they're putting their hearts on the line if they venture into the land of trust.

They know once they place their trust in someone, they become vulnerable and they might get hurt.

(In America, we wrongly try people out before marriage! And it just destroys people's souls.)

Here's another example: If I look you in the eye and say "I trust you", that's something I came to terms with in my heart first...

... that I believe I can trust you, so I make a commitment of sorts.

It's a very real leap of faith to make the decision to trust someone, and therefore become somewhat vulnerable.

That's why people don't easily trust in other people, or they're slow to get into personal relationships, at least in America...

... it's because they know once they decide to trust someone, they let down their guard, and their heart is now vulnerable.

**But, thankfully, our God and Savior Jesus Christ is perfect! We can trust Him with all our heart without any worries!**

And there is no fear in His love, **1Jo 4**, and therefore there's no apprehension in trusting Him for deliverance, both in this life and eternity.

With Jesus, our heart doesn't need to worry about being vulnerable or hurt.

**THIS is what it means to believe in Jesus Christ!!**

It means to **place your trust in Him** as your personal Lord and Savior!

This is why we say saving faith is a matter of the heart.

Again our main point:

**Saving faith is a supernatural gift from God. It's God changing a person's heart. It's NOT just a knowledge of Jesus, nor a mental assent to His existence.**

Saving faith is like God opening up the eyes of a man who cannot see. He was spiritually blind but now he sees the Truth.

At the same time, God doesn't violate his free will, but He gives the willing man the opportunity and ability to understand the Gospel and receive it! **Joh 1:12**

Saving faith is granted by God to those who humble themselves before their Lord and Savior, Jesus Christ. And trusting in Christ is a matter of the heart. **Lk 18:14, Eph 2:8-9, Rom 10:1-11**

**Eph 2:8-9** *"For by grace you have been saved through faith; and that not of yourselves, it is the gift of God; not as a result of works, so that no one may boast.*

Please notice, here we see even a man's faith is a gift of God and it's NOT of himself!

And only the humble can receive this gift of faith from the Lord; because **he knows he has nothing to boast about.**

And Romans chapter 10 reveals WHERE we do our believing...

**Rom 10:1** *"Brethren, my heart's desire and my prayer to God for them is for their salvation. 2 For I testify about them that they have a zeal for God, but not in accordance with knowledge. 3 For not knowing about God's righteousness and seeking to establish their own, they did not subject themselves to the righteousness of God (their hearts have not surrendered to needing Christ's righteousness, they were UNWILLING to "subject themselves" to HIS righteousness; they are still trusting in themselves) . 4 For Christ is the end of the law for righteousness to everyone who believes.*

5 For Moses writes that the man who practices the righteousness which is based on law shall live by that righteousness. 6 But the righteousness based on faith speaks as follows: "DO NOT SAY IN YOUR HEART, 'WHO WILL ASCEND INTO HEAVEN?' (that is, to bring Christ down), 7 or 'WHO WILL DESCEND INTO THE ABYSS?' (that is, to bring Christ up from the dead)." (in other words, do not say "we need Jesus here with us to understand") 8 But what does it (the righteousness based on faith) say? "THE WORD IS NEAR YOU, IN YOUR MOUTH AND IN YOUR HEART" — that is, the word of faith which we are preaching,

This was partly a quote from **Deut 30**, where the Lord gave the people no excuse, but He said the truth is right in them, right in front of them, to believe.

And those who choose to believe have been given His Word and His Spirit, and even a good conscience, **1Ti 1:5,19**.

**We must conclude that God grants to man all the tools needed to know His righteousness!**

And now to our main point...

**Rom 10:9** that if you confess with your mouth Jesus as Lord, and **believe in your heart** that God raised Him from the dead, you will be saved; 10 for **with the heart a person believes**, resulting in righteousness, and with the mouth he confesses, resulting in salvation. 11 For the Scripture says, "WHOEVER BELIEVES IN HIM WILL NOT BE DISAPPOINTED."

**It is quite clear that believing in Christ, which essentially means trusting in Him for salvation, takes place in the heart of a man.**

In other words, it's not only an academic issue! It's not only a knowledge of the facts about Jesus!

Even Satan has great knowledge of Jesus Christ and Who He is and what He did on the Cross. In fact, Satan is a brilliant creature who knows the Bible far better than any of us!

But, Satan is not saved! Why not?



If he has all this knowledge, why does the Bible speak of him as the eternal enemy of God?

**It's simple. It's because he refused to turn to Christ in his heart as his Lord and Savior. Think of Rom 10:3...**

... he refused to subject himself to the righteousness of God... he refused to repent and turn to Jesus as his Savior!

**Do you see it's a stubborn heart we're talking about?** The Bible talks about this quite often.

Satan has all the knowledge in the world, but his stubborn, arrogant heart refused to surrender to the Lord.

Salvation is a personal matter of the heart; between each person and his Creator and Savior.

And we've also discussed one type of evidence of this heartfelt decision; a verbal confession of Jesus as Lord will accompany saving faith (**Rom 10:9-10**).

Why is this? Because true saving faith means **the heart has been changed by God!**

And as Jesus told us; what's in the heart, or the inner man, will come out of the mouth (**Mat 15:18**).

And as stated in **Romans 10**, if one believes with his heart, he will confess with his mouth.

A willingness to confess Jesus as Lord is a sign of one's salvation, or a fruit of saving faith.

But the greater point in this study is that saving faith takes place in the heart of an individual.

"Believing" is an act of the heart, not just the mind...

... it involves a man's inner motivation, his will, subjecting itself to the righteousness of God. (ala **Rom 10:3**)

And may we never forget salvation is a supernatural occurrence that we cannot fully explain!

We do know it involves a surrender of the heart to God and Christ.

Look at vs. 9 again...

**Rom 10:9-10** *"that if you confess with your mouth Jesus as Lord, and believe in your heart that God raised Him from the dead, you will be saved; for with the heart a person believes, resulting in righteousness"*  
Where, and with what, does a person believe? - THE HEART.  
And this does not mean it's an emotional decision, necessarily.  
The heart is where the motivation exists, which we will see coming up.

The mind might compute all the facts, like Satan did. But the heart is where a real decision is made, in the inner man.

What exactly do we mean by this?

Well, here's one beautiful explanation:

**Eph 3:16-19** *that He would grant you, according to the riches of His glory, to be strengthened with power through His Spirit **in the inner man**, 17 so that Christ may dwell in your hearts through faith; and that you, being rooted and grounded in love, 18 may be able to comprehend with all the saints what is the breadth and length and height and depth, 19 and to know the love of Christ which surpasses knowledge, that you may be filled up to all the fullness of God.*

NASB

I hope you see there's something supernatural that occurs in the inner man and the heart.

Our Lord revealed the connection between saving faith and the heart when He explained the parable of the seed and the sower...

**Luke 8:11-15** *"Now the parable is this: the seed is the word of God. 12 "Those beside the road are those who have heard; then the devil comes and takes away the word **from their heart**, so that they will not believe and be saved. 13 "Those on the rocky soil are those who, when they hear, receive the word with joy; and these have no firm root; they believe for a while, and in time of temptation fall away.*

*14 "The seed which fell among the thorns, these are the ones who have heard, and as they go on their way they are choked with worries and riches and pleasures of this life, and bring no fruit to maturity. 15 "But the seed in the good soil, **these are the ones who have heard the***

*word in an honest and good heart, and hold it fast, and bear fruit with perseverance."*

Back to vs. 12, notice the connection between the Word being in the heart, and believing and being saved.

**Believing, or not believing, takes place in the heart of a man!**

In vs. 15, we see an honest and good heart is found in the seed in the good soil, and it WILL bear fruit with perseverance.

That's the EVIDENCE of true saving faith taking place in the heart.

Perseverance is one of the proofs of someone trusting in Christ from the heart after some honest self-examination.

An inescapable biblical truth is that "God looks at the heart", **1Sa 16:7!** He doesn't look at the outward appearance, like man does.

**Act 1:24,15:8, Heb 4:12-13**

**Heb 4:12-13** *"For the word of God is living and active and sharper than any two-edged sword, and piercing as far as the division of soul and spirit, of both joints and marrow, and able to judge **the thoughts and intentions of the heart**. 13 And there is no creature hidden from His sight, but all things are open and laid bare to the eyes of Him with whom we have to do."*

**God knows our thoughts and the intentions of our hearts!**

Wooaaaahhhh!!!

This reality should humble all of us before Him! And this is something we should share with others when we share the Gospel!

God is after our hearts, not our sacrifices or rituals. The Bible tells us if our hearts aren't with Him, then our sacrifices mean nothing to Him!

And in a similar way, the Bible tells us good deeds done without love are nothing to Him. **1Co 13**

**Matt 9:13** *"But go and learn what this means: 'I DESIRE COMPASSION, AND NOT SACRIFICE,' for I did not come to call the righteous, but sinners."*

In other words, God looks at the heart behind the sacrifice, not the sacrifice itself...

... just like He looks for love to be our motivation for a good deed, not at the good deed itself.

And this all begins with FAITH, my friends.

And faith, or lack of faith, takes place in the heart of a man.

**Heb 3:12** *"Take care, brethren, that there not be in any one of you an evil, unbelieving heart that falls away from the living God."*

There we see the danger for man to hold on to an evil, unbelieving heart.

Where does a man believe, or in this case, not believe? - **In the heart!**

**Heb 10:22** *"let us draw near with a sincere heart in full assurance of faith, having our hearts sprinkled clean from an evil conscience and our bodies washed with pure water."*

**Faith is conceived in the heart of a man, but even that by the grace of God alone.**

And just as our soul and body are supernaturally connected, so are faith and a new life from God.

NOW we're talking about the heart and the life; these things are intimately tied together!

The Bible tells us a true change in heart WILL PRODUCE good fruit of some kind in the believer's life.

And very simply, part of that good fruit is what comes out of a believer's mouth, which we will see coming up.

**Good fruit is inevitable because when God changes someone's heart, He gives them a new life! 2Co 5:7, Gal 6:15**

This is why if a so-called believer has trouble saying the name of Jesus, or they're not willing to talk about Him, then I wonder if they're truly saved.

As previously discussed, we shouldn't take it for granted that others are saved, but instead we should go fishing (Mk 1:17)...

... to explore their faith if they're willing, to hopefully make sure

they've placed their trust in Christ alone for their salvation. And we should go to them in love, not with any form of judging. But, if a so-called believer is unwilling to say His Name, then we should wonder if they had saving faith from an honest heart! Let's see what else Jesus said about the evidence of saving faith and **what comes out of the mouth reveals what's in a man's heart...**

**Matt 15:1-11** *Then some Pharisees and scribes came to Jesus from Jerusalem and said, 2 "Why do Your disciples break the tradition of the elders? For they do not wash their hands when they eat bread." 3 And He answered and said to them, "Why do you yourselves transgress the commandment of God for the sake of your tradition?*

*4 "For God said, 'HONOR YOUR FATHER AND MOTHER,' and, 'HE WHO SPEAKS EVIL OF FATHER OR MOTHER IS TO BE PUT TO DEATH.' 5 "But you say, 'Whoever says to his father or mother, "Whatever I have that would help you has been given to God," 6 he is not to honor his father or his mother.' And by this you invalidated the word of God for the sake of your tradition.*

*7 "You hypocrites, rightly did Isaiah prophesy of you:*

**8 'THIS PEOPLE HONORS ME WITH THEIR LIPS, BUT THEIR HEART IS FAR AWAY FROM ME. 9 'BUT IN VAIN DO THEY WORSHIP ME, TEACHING AS DOCTRINES THE PRECEPTS OF MEN.'"** *10 After Jesus called the crowd to Him, He said to them, "Hear and understand. 11 "It is not what enters into the mouth that defiles the man, but **what proceeds out of the mouth, this defiles the man.**"*

Before we go further, we see it's possible for people to say the right things, but their heart is not with God.

Then in vs. 11, we see it's what comes OUT of the mouth that can make us unclean, not what goes in.

Going forward in the same chapter, we see the things that proceed out of the mouth COME FROM THE HEART...

**Mat 15:15-20** *Peter said to Him, "Explain the parable to us." 16 Jesus said, "Are you still lacking in understanding also? 17 "Do you not*

*understand that everything that goes into the mouth passes into the stomach, and is eliminated? 18 "But the things that proceed out of the mouth come from the heart, and those defile the man. 19 "For out of the heart come evil thoughts, murders, adulteries, fornications, thefts, false witness, slanders. 20 "These are the things which defile the man; but to eat with unwashed hands does not defile the man."*

The things that come out of the mouth COME FROM THE HEART. This might be great evidence either for or against us, because it reveals what's really going on in our hearts!

And this is why confessing the name of Jesus with the mouth is one evidence of saving faith, because it's evidence of a changed heart within, ala **Romans 10**. I hope you see the connection!

Let me share with you a story from a family I have known for years in Christ.

I know of a young man who said he was a believer,... he at least acknowledged Jesus Christ and he never fought against the fact that his wife was really into the Word of God, even though he wasn't.

His wife is a beautiful woman of God who really loves the Lord with all her heart. And she would not have married him unless she was confident he was a believer.

A few years after getting married, he started having some mental struggles, and so he went to talk to the pastor of a local church.

And this young man says he came out of there **SAVED!**

He humbly realized his need for Christ as his Lord and Savior, and his whole attitude changed!

It was apparent to all of us, even obvious, that his heart was now changed.

It was like a veil was lifted from his face and he could now see!

He then eagerly began to speak about Christ with his wife, and he wanted to go purchase the first Bible of his own!

What does this real-life situation reveal to us?

When my female friend married this young man, she THOUGHT he was a believer.

He said the right things, but apparently his heart was far from God.

But, what has the Spirit been convicting us of?

How about the reality of “*working out your own salvation with fear and trembling*”?

**Phil 2:12-13** *So then, my beloved, just as you have always obeyed, not as in my presence only, but now much more in my absence, **work out your salvation with fear and trembling**; 13 for it is God who is at work in you, both to will and to work for His good pleasure.*

**We must remember; a man's salvation is between him and the Lord, and no one knows the heart of another man.**

And we must each examine our own faith; it's between each of us and the Lord.

But, this is NOT to say we can work for our salvation! May it never be! It's impossible for us to please a perfect God on our own!

This IS to say that saving faith is **a matter of the heart**, between each man and God... just as in this true story.

How about “*examining yourself to see if you are in the faith*”?

**2 Cor 13:5-6** *Examine yourselves, to see whether you are in the faith. Test yourselves. Or do you not realize this about yourselves, that Jesus Christ is in you? —unless indeed you fail to meet the test!*

These are heart issues, my friends. The Lord wants each of us to examine our own hearts before Him, before we can help others. Has your heart surrendered to God and Christ? ... because that's what true faith looks like!

Again, we are NOT talking about earning our salvation by good works, because in **Eph 2:9** salvation is a gift from God, and NOT by works!

We ARE talking about genuine saving faith, and the evidence of

it.

**This is a FAITH issue, and faith is a HEART issue, as we've just seen throughout Holy Scripture.**

Unfortunately, as the Bible tells us, there are some professing Christians that are "false brethren" and are not saved. **2Co 11:26, Gal 2:4**

This can only be because their heart is not right before God. They have not humbly repented towards God and turned to Christ alone as their personal Lord and Savior from their sins. **Luk 13:1-5, Act 20:21, Rom 10:9-11**

Many people in this world are caught up in self-reliance and religious activity, and they have not honestly asked God for mercy and forgiveness, seeking the Savior from their sins. **Lk 18:13**

**Saving faith may be described as a surrender to Jesus as one's Lord and Savior.**

And surrendering is something you come to terms with in your heart, just like when you decide to trust someone.

And that's what our God is after; our hearts!

A man must be willing to put aside his own stubborn will and turn to Christ in humility to be saved.

As Holy Scripture reveals, many have not "*subjected themselves to the righteousness of God*", as we saw in **Romans 10:3**.

These people think they are self-reliant, thinking they are righteous on their own!

They have bought a lie, and therefore they refuse to repent and turn to Christ.

They have a great need to "turn around" in their souls.  
(repentance)

Again, we're not saved by anything other than **faith alone, in Christ alone**. (read the gospel of John)

But TRUE faith is a HEART issue, and trusting in Christ for



salvation is done with the heart. **Rom 10:10**

Some religious people, who want to rely on their own goodness, remain stubborn and prideful...

... and they sadly refuse to surrender; to needing the Lord Jesus ALONE as their Savior.

This is an individual soul issue between each man and God.

Think about the fact that there will be some pastors and teachers that do NOT go up in the Rapture of the Church... because there are some who believe in and preach a false gospel, as in **Gal 1**.

And if they preach a false gospel, we must conclude they haven't trusted in Christ alone from the heart...

... but they've wrongly added works and religiosity as a requirement to salvation, thus adding to the grace gospel of Jesus Christ!

It's either by grace or its by works!

**Rom 11:6** *But if it is by grace, it is no longer on the basis of works; otherwise grace would no longer be grace.*

And, it's a sad reality that some people are involved in the ministry for the wrong reasons (such as money, power, attention, pride, women, etc...),...

... and they might say the right things and they might use Christ's Name, but their hearts are far from Him, as we saw with the Pharisees.

Each man must examine his own heart and motivation before the Lord.

-----

Let's begin to close this teaching with our main theme... **what is saving faith, and what does it look like according to the scriptures?!**

For example: Is saving faith a mental acknowledgment that Jesus Christ lived on earth 2000 years ago?...

... OR is it someone saying from the heart "I need you Lord. I've

sinned against you. Save me please!"? (i.e.- **Lk 18:13**)

**Luk 18:13-14** *"But the tax collector, standing some distance away, was even unwilling to lift up his eyes to heaven, but was beating his breast, saying, 'God, be merciful to me, the sinner!' 14 "I tell you, this man went to his house justified rather than the other; for everyone who exalts himself will be humbled, but he who humbles himself will be exalted."*

That, my friends, is a good example of what saving faith looks like!

And there we also see the grace of God in action, as the Lord saves the one who humbles himself before Him in repentant faith. Many people in America will say "Oh yeah, I believe in Jesus", but when they're questioned further, they say He was simply a good man, or just a prophet!

BUT unfortunately they DON'T believe He's their Savior, God in the flesh, Immanuel, which means "God with us", as in **Isa 7:14,9:6**, and **Mat 1:23**,...

... and they DON'T believe He died for their sins and rose again from the grave, as in **1Co 15:1-4**!

Many people in this world only believe Jesus was a wise spiritual person, like other "spiritual" men from other religions.

However, my friends, that's what the Bible calls believing in "another Jesus", as in **2Co 11:4**, not the real Jesus found in the Word of God! The Bible teaches Jesus is **Lord, God and Savior!**

**2Co 11:4** *"For if one comes and preaches **another Jesus** whom we have not preached, or you receive **a different spirit** which you have not received, or **a different gospel** which you have not accepted, you bear this beautifully."* (divine sarcasm here from the Apostle Paul)

Did this religious person trust in the Lord Jesus Christ for the salvation of his soul from sin and judgment? NO.

But just because they grew up in some church or religion, people will assume they're good with God!

But their heart has not been changed by God because they haven't turned to the Christ as their only hope of being saved from their

sins!

They haven't humbled themselves before the Lord and given Him credit for Who He really is. Sadly, they believe in "another Jesus". Furthermore, I have known people in other countries who say they "believe in Jesus", but to them He is just another of many so-called gods. (i.e. Hindus in India)

Is that person saved?! We must say NO, according to Holy Scripture!

Faith in Jesus as their one and only Lord and Savior is missing, and THAT'S what's required to be saved! (i.e.- **Joh 3:16-18, Rom 10:9-11**)

These people don't realize, or admit to, Who Jesus really is, and they haven't taken hold of Him as their personal Lord and Savior, **Joh 1:12...**

... so they cannot be saved unless they repent (turn around)! **Mk 1:15, Act 20:21**

And remember, by grace, God reaches out with the Good News of Jesus Christ to EVERY person before they die.

For example, according to the Bible, where has God placed eternity? - IN MEN'S HEARTS!

**Eccl 3:11** *"He has made everything beautiful in its time. He has also set eternity in the hearts of men; yet they cannot fathom what God has done from beginning to end."*

**Rom 1:18-20** *For the wrath of God is revealed from heaven against all ungodliness and unrighteousness of men who suppress the truth in unrighteousness, 19 because that which is known about God is evident within them; for **God made it evident to them.** 20 For since the creation of the world His invisible attributes, His eternal power and divine nature, have been clearly seen, being understood through what has been made, **so that they are without excuse.***

If God has placed eternity in men's hearts, then it's with the heart that a man can find salvation. That's what God has equipped us all with to be able to know Him!

And with the heart, salvation is found by trusting in Christ alone.

**Luk 8:15, Rom 10:9-10**

This is why we should never take it for granted that someone is saved!

Beware of those who SAY they believe in Jesus, but they don't follow Him as Lord AT ALL in their lives. **Joh 10:27**

**Joh 10:27** *"My sheep hear My voice, and I know them, and they follow Me;*

**Following Jesus is what happens in the life of His true sheep.**

Again, we aren't to judge others; that's not what this is about.

But we shouldn't assume that people are saved if they have NO good fruit in their lives whatsoever.

If your spiritual senses tell you something's off (that's the Holy Spirit in you), and if you can see their life doesn't give the Lord Jesus ANY priority, then you might not want to assume they're saved!

**Remember, due to the deceptions of the sinful human flesh, people will say a lot of things for the wrong reasons.**

Remember, it's possible they acknowledged Jesus because they "should", because of their family background or their religious denomination,...

... or maybe they just don't want to be confronted by others, so they say with their lips "yes I believe".

We just might want to follow up with people, giving them a few words to help them examine their own faith, or ask them a question or two, IN LOVE. **Eph 4:15**

Remember, Jesus wants us to be "fishers of men"...

... and a good fisherman knows how to throw the line in the water, and what bait to put on the hook.

He also knows how to be patient (listening to others speak), as opposed to being too eager too soon and yanking the line in.

So, to the person who SAYS they believe in Jesus, why not throw out a follow-up question or two?

IF YOU DO SO OUT OF LOVE, the Spirit will give you the right thing to say.

For example, maybe you ask “how long have you been saved?”, or “isn’t it great to know our sins are totally paid for by Christ?” ...  
... and let it sit, let the bait sit in the water of their soul.

We must patiently and lovingly give others the chance to draw their own conclusions of what's going on in their hearts,...

... and to ask their own questions when they're ready. (Love is patient, **1Co 13**)

There are times as the Lord’s fishermen that we are to pull in the line aggressively, maybe being passionate and emotional about the good news, if the Spirit leads us.

And there are times we are to be patient, showing longsuffering to someone who’s just not ready to come along yet,... but **because you show them love** they're ready enough to talk to you at their own pace.

Remember also, we are called to simply "plant seeds". Don't expect to see growth right away in front of your eyes.

You might never get to see the growth of another person in this life, or maybe God will let you see it years later.

Our job is to plant the seed of the Gospel, or water it, when given the opportunity.

But **only God** can cause the growth in a person.

**1Co 3:5-9** *"What then is Apollos? And what is Paul? Servants through whom you believed, even as the Lord gave opportunity to each one. I planted, Apollos watered, but God was causing the growth. So then neither the one who plants nor the one who waters is anything, but God who causes the growth. Now he who plants and he who waters are one; but each will receive his own reward according to his own labor. For we are God's fellow workers; you are God's field, God's building."*

We are to share the Good News, in love and without apology, and leave the results to the Lord.

ONLY the Spirit of God can convict people that they need to repent and turn to Christ to be saved.

The Spirit has taught us the importance of heart issues; both in ourselves in examining our own faith, and in others.

And remember, the Bible abundantly teaches that one's lifestyle reveals the true beliefs in his heart... it reveals if a man has truly repented and turned to Christ as his Lord and Savior.

As Jesus said, you will know true and false believers by their fruits.

**Matt 7:15-23** *"Beware of the false prophets, who come to you in sheep's clothing, but inwardly are ravenous wolves. 16 "You will know them by their fruits. Grapes are not gathered from thorn bushes nor figs from thistles, are they? 17 "So every good tree bears good fruit, but the bad tree bears bad fruit. 18 "A good tree cannot produce bad fruit, nor can a bad tree produce good fruit. 19 "Every tree that does not bear good fruit is cut down and thrown into the fire. 20 "So then, you will know them by their fruits.*

*21 "Not everyone who says to Me, 'Lord, Lord,' will enter the kingdom of heaven, but he who does the will of My Father who is in heaven will enter. (there's the unavoidable evidence from true saving faith) 22 "Many will say to Me on that day, 'Lord, Lord, did we not prophesy in Your name, and in Your name cast out demons, and in Your name perform many miracles?' 23 "And then I will declare to them, 'I never knew you; DEPART FROM ME, YOU WHO PRACTICE LAWLESSNESS.'*

In closing, we are all told to "do the work of an evangelist" in **2Tim 4:5**, AND we are all under the Great Commission in **Mat 28:18-20** and **Luk 24:45-49**.

God has also given each of us "our own pulpits", at work or at home or at school. Don't drop the ball!

It's your privilege and opportunity to spread the Good News and bring glory to God in this way!

Prayerfully, we must be willing and available, and God will provide all we need.

And remember, God has entrusted this to you, his adopted child! He's trusting His believers with His Gospel, to bring it out to a lost and dying world, as His heart desires all men to be saved.

**1Tim 2:4**

**1 Tim 2:1-6** *"First of all, then, I urge that entreaties and prayers, petitions and thanksgivings, be made on behalf of all men, 2 for kings and all who are in authority, so that we may lead a tranquil and quiet life in all godliness and dignity. 3 This is good and acceptable in the sight of God our Savior, 4 who desires all men to be saved and to come to the knowledge of the truth. 5 For there is one God, and one mediator also between God and men, the man Christ Jesus, 6 who gave Himself as a ransom for all, the testimony given at the proper time.*

God changed your heart when you received Jesus Christ as your Lord and Savior,...

... and you now have His power in you, enabling you to share His Truth by means of His Spirit.

**Matt 10:32-33** *"Therefore everyone who confesses Me before men, I will also confess him before My Father who is in heaven. But whoever denies Me before men, I will also deny him before My Father who is in heaven."*

God has a mission field for each of us to tend to...

... and we can do it with faith and joy because His Spirit will supply us with the wisdom at the time of need!

**And finally, remember this as you go out and obey His Great Commission; it's with the heart a person believes, resulting in righteousness! Rom 4:5,5:1-2,10:10**