Chapter Two
THREE KINDS OF FAITH

When I study Scripture, I find three kinds of Faith.

**SAVING FAITH**
**FRUIT OF FAITH**
**GIFT OF FAITH.**

**Saving Faith**

“For by grace are you saved through faith; and this is not your own doing, it is the gift of God - not because of works lest any man should boast”  
Ephesians 2:8,9 (RV)

This is the experience of all those who have been born again - born of the Spirit. We acknowledge that we are sinners without any hope in this world and desperately needy of God’s intervention in our lives. We are walking in darkness, unrighteous and strangers to His promises and blessings. If it were not for the fact that God has come into our human situation and revealed His love to us through the death of His Son on the cross, we would still be in our sins and most miserable.

However, the righteousness of God has been revealed to us, “the righteousness of God through faith in Jesus Christ for all who believe.” (Romans 3:22)  
Paul declares that God justifies all who have faith in Jesus. (v26). What a lovely word that is! Justified - just as if I’d never sinned! That is how God now looks at us. He sees us ‘in His Son’ and not in our sin. It was firstly His grace in operation. 
He showed us favour that was not deserved.

Indeed, one of the many definitions of grace is *unmerited favour.* However, the definition that I like the best is this mnemonic:  
**God’s Riches At Christ’s Expense.**

He paid the price that I might receive all the blessings of this wonderful Christian life.

(In passing, have you ever considered the difference between Grace and Mercy?  
Let me present this distinction for your blessing:

**Grace** is God treating me as I do not deserve;  
**Mercy** is God not treating me as I do deserve!)

This grace gift of God has to be received by faith – that which I have called *saving faith.* However, even this is a gift from God. I cannot believe with faith unless God gives me the ability to do so! There is no source of faith in me. I may make a choice to believe, I
may want to believe but the ability to exercise saving faith is beyond me. I can believe in my head but I need to believe in my heart, and that twelve inches can be the longest distance in the Universe as it differentiates between the justified and those still in their sins.

For two years I had the privilege of teaching in a Jewish Academy. My position was as Head of the Science Department but, near the end of my time at that school, I was invited to speak to the senior class concerning the Christian faith. The teacher in charge of that class told me that they were studying Comparative Religion and that ‘today’s subject is Christianity’! Just one lesson to study what many spend all their lifetime doing – and still not understanding!

The following morning I was asked to call on the senior Rabbi, a meeting I did not relish as he had not been party to the original invitation for me to speak to the students. He welcomed me warmly, which set me at ease, and then told me of his experience with the same students that morning. “I have never seen them so animated and so eager to talk about God” he said. “They were amazed to find a scientist who is also a man of faith.” (How sad it is that so many people have this delusion. It is my experience that a relatively high proportion of scientists are also men of great faith. Indeed, many would say that they believe in God because, as scientists, they have to ask real questions about life and they find the only answers in believing!)

The Rabbi continued, “What saddens me is that my students only believe in God in their heads, and I do not know how to get it into their hearts!”

I told him that there was only one way, that of acknowledging that Jesus is the Christ, the Son of God, Messiah. He said that we would have to agree to differ, but the point was made. (For a more complete account of that wonderful time in the Hebrew Academy, where I was given much freedom to share my convictions about Christ, read my other book Stepping Stones.)

It is my sad conviction, after many years as a pastor, that many people in our congregations are no different from those Jewish students. They have a head knowledge, but no experience of the living Christ. They hope (in the worldly sense, with its negative possabilities) but know nothing of Christ in you, the hope of glory. (Col 1:27). Indeed, to so many, the word experience conjures up visions of emotionalism and wayward Charismatics and they are determined to safeguard themselves from such excesses.

It was the ‘beloved’ apostle John who wrote:
“These things I have written unto you that believe (with the head?) on the name of the Son of God; that you may know (with inner certainty?) that you have eternal life, and that you may believe (with the heart?) on the name of the son of God.” (1 Jn.5:13)  
{italics mine.}
Throughout his letter he is constantly reaffirming the experiencing of our faith. He writes about fellowshipping with the Father, and knowing that we know Him. We know it because we experience His love and His Spirit bearing witness with our spirits that we are the sons of God.

Saving Faith (a gift from God) enables us to touch the divine, opens a channel so that life may flow into our souls. The Holy Spirit imparts life and we are born again. We are baptised by the Spirit into the Body of Christ and become one with all others in that Body. (1 Cor 12:13) Our believing with the head becomes a knowing of the heart. However, we are but babes in the faith and we need to grow.

Again, it is my sad belief that a large proportion of born again believers do not progress far from this starting point. They still need to be taught first principles of God’s Word. They need milk not solid food. They are unskilled in the word of righteousness, for they are still children. (See Hebrews 5:11-14)

In John’s first letter, the aged apostle sets out what I believe is a measuring rod for Christian maturity. He likens his readers to children, young men or fathers. (1 John 2:13,14) It is interesting how he addresses each of these three for he is not writing to those who fit chronologically into the groups, but spiritually. I have met some young men and women whom John would describe as Fathers and Mothers in Faith. Sadly, I have met many, much older believers, having been in the church for several years, who have never progressed beyond being immature children. Jesus did say that unless we become as little children we cannot enter the kingdom of Heaven, but when we have entered through the new birth (John 3:3f), He expects us to grow into maturity. I am amazed how childish so many Christians are in their immaturity.

**A LITTLE CHILD** has had his sins forgiven and has a relationship with the Father. He (or she) can pray and enjoy the blessings of fellowship but displays little evidence of Christian growth. Such a person may be of any age chronologically but remains childish spiritually. He has saving faith but little more.

**A YOUNG MAN** is one who has overcome the evil one, being strong as the word of God abides in him. He (or she) is active in the battle for righteousness, walking in victory, getting to know God in more of His attributes.

Many believers are not aware that there is a battle going on, and they live their lives in ignorance of Satan’s tactics, robbing them of the joys and victories that should be theirs. Others know there is a war but consider the antagonists as being God (or Jesus) and Satan. Let us be clear about this - there is no war going on today between Jesus and Satan – that was fought 2000 years ago and Jesus won! – *He spoiled principalities and powers, and made a show of them openly, triumphing over them in it.* (Col. 2:15)

The battle today is between Satan and YOU. Does that frighten you? It should not when you realise his tactics and know that the Lord expects you to win - because greater is *He that is in you than he that is in the world.*
Paul could rightly say, “I am not ignorant of his tactics” (2 Cor.2:11) How many of us can say the same? The Young Man can, for he is strong and the Word of God abides in him.

A FATHER is one who is mature, having passed through the other two stages. He (or she) has come to know Him who is from the beginning. He KNOWS the eternal One. Surely this should be our goal, “To know Him and to make Him known.”

I am reminded of Moses who was known as God’s friend. He talked with God on Mount Sinai and in the tabernacle, so that his face shone and the people could not bear to look upon its shining. He knew God intimately. However, tasting of divine things only produces desire to taste of more, and so the prophet makes a request of God, his friend.

“O Lord,” he cries, “please show me your glory!” (Exodus 33).

God says that He cannot reveal His glory for that would surely cause the death of Moses. However, He adds a striking comment.

“Moses,” said the Lord, “I know your name so I am going to reveal to you My name,” and He proceeds to declare Himself as a God of mercy and grace, longsuffering and abundant in goodness and truth…” In biblical days, one’s name spoke of his character, as will be seen if you make a study of biblical names. God is saying that He knows the character of Moses so He is willing to reveal His own character.

Do you want to know more of God, He who is from the beginning, the Eternal One? He wants to make Himself known to you, but He knows your name! How can He make His character known if your name is “unfaithful one, hypocrite, doubter, proud one, weak one, deceiver, childish….”?

He waits until you will grow into maturity as the Young Man whose name is “strong one, overcomer, faithful one, man of integrity, ….” and then makes more of Himself known, so you can continue in maturing to the stature of a Father or Mother of the Faith.

Thank God for His wonderful gift of saving faith – but we must go on into maturity of faith.

Fruit of Faith
“But the fruit of the Spirit is love, joy, peace, longsuffering, gentleness, goodness, faith, meekness, temperance: against such there is no law.” Galatians 5:22,23

When we bought our first home in Canada, we were delighted that there were several fruit trees in the garden. There was an apple tree, two plum trees and two cherry trees. However, we were to be disappointed when the summer came as the fruit was poor. I
decided to prune the trees so, with saw in hand, I performed the operation. I knew little about pruning trees except that it is essential to open up the centre of the tree to the sun, and to remove all wasteful suckers that would drain the life-giving nutrients from the fruit-bearing branches. My friends said that, in my ignorance of correct pruning technique, I had cut away too much material and the trees would now surely die. The following summer we watched in amazement as each of the trees bore so much quality fruit that they were weighted down to the ground.

I well remember the evening that Anne and I sat out on our garden swing, enjoying the balmy Ontario weather. We heard a strange noise, quickly followed by other similar noises. It was like a long groan with a sudden “Aahhh....” of relief. We looked around to see if someone was in pain near us. Imagine our surprise when we realised the sound was coming from our fruit trees! Then we saw the reason for the groaning.

One of the branches on our apple tree was swelling and the groan showed the effort of the tree as it grew. Suddenly there was the sound of relief as the swelling burst and an apple popped out to take its place among all the other beautiful fruit on the branch! Our cherry and plum trees were behaving the same way, though their groaning was of a different sound. Evidently, the trees were trying so hard to please us by producing the best fruit that they could!

Of course, none of my readers believe what I have just written. It is foolishness to think that a tree can bring forth fruit by its own effort! Yet, that is exactly what so many believers think when it comes to having the fruit of the Spirit in their lives! Somehow, we cannot have the fruit of faith unless we work very hard to produce it and by becoming more spiritual!

The Psalmist David understood how spiritual fruit is produced. In Psalm 1 he wrote,

*The righteous man is like a tree planted by streams of water, that brings forth fruit in his season.*

All the tree does is stand there! It opens its branches to the sun, drinks in the rain and draws its sap from the watered ground beneath. Then the nature of the life within the tree produces the appropriate fruit. So it is that spiritual fruit is produced. As we abide in the vine, which is Jesus, our hearts are opened to the ‘shining face’ of God and we draw from the wells of the Spirit of God and fruit, characteristic of the new life within us, is produced in season. This doesn’t happen overnight. It takes time to mature as a Christian; it takes willingness to be pruned; it takes standing upon the promises of God’s Word; it takes consistent trust. It *doesn’t* take effort!

Many believers see themselves like trees, but they spend much time examining themselves for evidence of fruit. Instead of looking out along the ‘branches’ to see if fruit is evident, we would be better occupied in turning our eyes in toward the trunk of the tree, the source of all the nourishment that the branches receive. We would be better to
turn our eyes upon Jesus, the true vine into which we have been grafted. Then the fruit would grow and others would see it, in its season.

It is He who produces the fruit of faith in all who abide in Him and, like the tree of Psalm 1, draw from the streams of Holy Spirit water.

Let us understand something more about all the fruit of the Spirit. We so easily associate them with characteristics found in all people, but they are only available to those who have been born again of the Spirit. It is He who produces them in us and the non-Christian cannot know anything about them!

*The natural man cannot receive the things of the Spirit; they are foolishness to him: neither can he know them for they are spiritually discerned."
1 Cor 2:14.

Thus it is that longsuffering, for example, has little to do with patiently waiting for the traffic lights to change! Many a non-believer has far more patience than many a believer! The world cannot know anything about the love that is shed abroad in the believer’s heart, the joy that abides when all around us is going wrong, the peace in the midst of the storm. They are fruit of the indwelling Spirit and riches only for the child of God. Similarly, the fruit of faith will only be evidenced in the life of the maturing believer.

As I study these nine fruit, I have come to the opinion that they grow more exotic or rare as I read along. Every new believer has had some taste of love, joy and peace. Truly, from the moment of the new birth, many can give testimony that, ‘heaven above is softer blue, earth around is sweeter green; something lives in every hue that Christless eyes have never seen’
*(G Wade Robinson)*

Then, as time goes on, the initial joy and peace seem to go as the Father begins the process of disciplining us to conform to us to the image of His Son. However, as we abide in Him, the fruit returns in a richer, fuller experience. We initially experienced His love overwhelming us, but now we find it reaching through us to others. His joy first came as a new song in our hearts making life seem like a new day, but now we begin to find that song welling up within us even in the darkest of nights. At first, His peace stilled the storms that were raging in our hearts, but now His peace is a deep security in the midst of life’s storms.

In the maturing believer, we begin to see more of the character of Jesus in bearing the ridicule of the world. Our longsuffering replaces the rebellious nature of the old man that once we were, and we find we do not react to trying situations as before. It has been said that if you want to see the gentleness of Jesus, look at His actions; if you want to see His goodness look at His attitudes. So it is that, as we grow in the fruit of the Spirit, we become good in both our actions and our attitudes.
Then the life of faith becomes evident as the believer begins to walk in obedience to the promptings of the Spirit, seeing the hand of the Lord leading and guiding him. The meek man is one who has laid down his own rights and submitted himself fully to the Lord’s will. He is maleable, teachable - moldable into a vessel fit for the use of the king.

Finally, the rarest of the fruit, is able to come. This is the fruit that the apostle Paul longed for - self control. This is the ‘putting to death’ of which he wrote in Romans 7:15-24. He recognised how impossible it would be for him to produce this mastery over self if it were not for the fact that, through the work of the cross, there is such a victory possible.

*There is therefore now no condemnation to them which are in Christ Jesus, who walk not after the flesh but after the Spirit.* Romans 8:1.

Such fruit only comes from the Holy Spirit within the believer and the same is true of faith. Only He can produce it; no effort of mine will avail!

An extra thought on the fruit of the Spirit. The word “fruit” is singular. These are not many different fruits growing independently of one another, but one fruit evidenced in different ways. It has been suggested that the first three (love, joy, peace) are an inner experience of the Holy Spirit abiding in the believer; the second triplet (longsuffering, gentleness, goodness) are an outward expression as we relate to mankind around us, and the last triplet (faith, meekness, temperance) are to do with our union with God.

**Gift of Faith**

“*But the manifestation of the Spirit is given to every man to profit withal. ..... To another faith by the same Spirit; ...*” 1 Corinthians 12: 7, 9

The third kind of faith that I find in the Bible is called the gift of faith. The apostle Paul is writing to the church at Corinth about the charismata - (Greek =‘grace gifts’) - given by the Holy Spirit to the church. There are many such gifts listed for us in Romans 12 and 1 Corinthians 12 together with the ministry gifts named in Ephesians 4:11.

The gifts are given to individuals, not that they might glory or boast in them but that they might be for the benefit of all. In truth the gifts are given to the church and individuals are only the instruments that the Spirit would use. It is striking that in all three references mentioned, Paul also emphasises the unity of the Body of Christ. The purpose of all the gifts is to enable the church to grow in unity so that it might succeed in its ministry of bringing men and women to the Lord.¹

How then is the gift of faith evidenced in operation?

¹ John 17 - still the Lord’s prayer.
Imagine this scenario in the Board of Elders meeting of a local church. A proposal has just been made to start an extension work in the neighbourhood to try to reach the unchurched peoples of the street. It is acknowledged that this is the only evangelical church in the area and there is an increasing number of young people, unemployed and in need, forming companionship gangs. Many church members have expressed their emotions, ranging from compassion to fear, so the proposal has been made. Neither the pastor nor any of the elders have the energy or the ability to work with these young adults so it is recognised that a new youth worker needs to be employed. “But how shall we pay him and finance this ministry?”

The question is sincere as the church has been struggling financially in recent years. The simple answer, and there is always someone who will give it, is that ‘we must pray more, and God will supply’. That is true so long as it is God’s purpose to start the work and employ the youth worker. But how do we know if this is His purpose? It sounds good, but there are many programs that sound good to us but never seem to receive God’s blessing.

The elders decide to wait on the matter, to pray and to come together one week later to make the decision.

As they enter the Board Room, imagine you are an invisible witness who can read the thoughts on each man’s mind. “One for, one against ....two for, three for, two against ...... four for, four against .... and the pastor....”

How can they possibly come to any agreement? - while the young people on the streets are continuing in their lostness!

The men start with prayer and then begin to share their thoughts. Suddenly, one man, who had entered as an ‘against’, speaks up. “When I came in here tonight I was of the opinion that this is not the time to start a new work. However, as I have listened to the arguments for and against, something has happened within me and I have changed my position! I know that the Lord is in this! I’m voting that we appoint a new youth worker!” Others begin to speak and, within just a few minutes, a unanimous decision is reached. What happened?

Not only did each man hear what the others were saying but, because they were men genuinely seeking God’s will, they heard Him speak in their spirits. He planted within each of them faith to believe. That is the gift of faith. Though the financial difficulties were real, He gave them faith that overcame the circumstances. It may only have been a ‘grain of mustardseed’ but because it was planted in their spirits by God Himself, their mountain would be removed. Such faith is always rewarded by the blessing of God. Such faith always removes mountains!
I have seen the *gift of faith* in operation several times. I have seen people doing great things for God when all around them thought it impossible. They stopped looking at the circumstances because they knew His prompting.

I have a dear friend named Yorrie Richards who once stammered so badly that it was impossible for him to say a simple sentence. He came to know the Lord when facing a court trial for theft. The trial judge warned him that “the path you have chosen to follow may well end at the gallows.” All the town knew of his background in crime, and many were cynical about his conversion.

Some time later, Yorrie and I met up again and he suggested to me the most impossible thing. He wanted to book the main hall in his home town and to preach the gospel to all those who had known him in his youth, and had been so unbelieving. I advised him against such a venture as it would surely cause us much embarrassment and could hardly do any good for the gospel. He insisted that the Lord had laid this on his heart and he believed it to be His leading.

We booked the hall and advertised the meeting. I stood aside after the introductions and Yorrie faced his audience. He immediately began to stutter and I felt embarrassed for him. I could hardly bring myself to listen. Then a strange quietness fell over the room as Yorrie’s voice became more controlled and he began to speak with authority and confidence, telling what the Lord had done. There were many tears shed that night as God worked a miracle among us, because one of his ‘weak and foolish’ ones had responded to His gift of faith. Many thousands throughout Britain and Canada can give testimony today of the anointed preaching of Yorrie Richards.

Thus I present to you the three *kinds* of faith:

- saving faith
- fruit of faith
- gift of faith.

What immediately strikes me is that all three find their source in GOD - not in the believer! There is nothing I can do to produce faith in me, so please don’t tell me to ‘have more faith’ when you see me sick or struggling in my Christian walk. What I need to develop is more hope, not faith.