

A person wearing a white long-sleeved shirt and brown work gloves is shown from the waist down, holding a wooden-handled shovel. They are standing in a field of dry, brownish vegetation, possibly a desert or a dry landscape. The background shows a hazy, distant horizon under a pale sky. The overall tone is somber and contemplative.

JOHN PIPER

WHAT
IS
SAVING
FAITH?

REFLECTIONS *on* RECEIVING
CHRIST *as a* TREASURE

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What Is Saving Faith?

Reflections on Receiving Christ as a Treasure

John Piper

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*For David and Karin Livingston
incomparable friends
in the joys of treasuring Christ*

I could not love Thee, so blind and unfeeling;
Covenant promises fell not to me.
Then without warning, desire, or deserving,
I found my treasure, my pleasure, in Thee.

I have no merit to woo or delight Thee,
I have no wisdom or pow'rs to employ;
Yet in Thy mercy, how pleasing Thou find'st me,
This is Thy pleasure: that Thou art my joy.

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Introduction

What Are We Really Asking?

WHY DO SO MANY thoughtful Christians from centuries ago describe saving faith as though it were an experience involving the affections and not just a decision of the will? Why does John Calvin refer to saving faith as a “warm embrace” and “pious affection”?¹ Why does Henry Scougal call it a “feeling persuasion of spiritual things”?² Why does Peter van Mastricht call it a “reception with delight”?³ And why does Jonathan Edwards say, “Love is the main thing in saving faith”?⁴

- 1 See, respectively, John Calvin, *Commentaries of the Epistles of Paul to the Galatians and Ephesians*, trans. William Pringle (Bellingham, WA: Logos Bible Software, 2010), 262; and John Calvin, *Institutes of the Christian Religion*, trans. Henry Beveridge, 2 vols. (Edinburgh: Calvin Translation Society, 1845), 3.2.8.
- 2 Henry Scougal, *The Life of God in the Soul of Man* (Fearn, Ross-Shire, UK: Christian Focus, 2001), 53.
- 3 Petrus van Mastricht, *Faith in the Triune God*, ed. Joel R. Beeke, trans. Todd M. Rester and Michael T. Spangler, vol. 2, *Theoretical-Practical Theology* (Grand Rapids, MI: Reformation Heritage, 2019), 9.
- 4 Jonathan Edwards, *Writings on the Trinity, Grace, and Faith*, ed. Sang Hyun Lee and Harry S. Stout, vol. 21, *The Works of Jonathan Edwards* (New Haven, CT: Yale University Press, 2003), 448. This is one of the most controversial statements we will wrestle with. But let’s make sure we are wrestling throughout the book with what Edwards

My perception is that millions of people who say they have saving faith would hear these voices as though they were a foreign language. Maybe the mature, older saints arrive at such a lofty notion of faith. But that's not how salvation happens. That's not *saving* faith. That's something else. Saving faith is a decision to accept Christ as Savior. Or if you're really serious, as Savior *and* Lord. It's not about affections but about volitions. "*Choose* this day whom you will serve" (Josh. 24:15). Such might be the response of many Christians. I think that response, including the notion of saving faith behind it, is deficient and, for many, deadly.

What then is saving faith—and not just theoretically but in our real-life experience? The question is a burning one. It is urgent and serious and personal—do I have saving faith? Am I saved? "By grace you have been saved *through faith*" (Eph. 2:8). "Whoever *believes* has eternal life" (John 6:47). Does that include me? Do I have *saving faith*?

Is Faith Really an Experience?

I am asking about the *experience* of saving faith—what are the conscious dynamics of it? What is it like in the head—the reason? What is it like in the heart—the affections? What is it like to experience it?

Even the very word *experience* is a stumbling block to some, since they see the word *experience* as connoting mystical or emotional

really means. When Edwards speaks of *love* in this sentence, he does not mean love for people, but rather love for God. Nor is he thinking of love for God as obedience to God's commandments. Nor is he thinking of love as a "giving grace." If you lay on Edwards a sentence like, "Faith is a receiving grace, whereas love is a giving grace," you will misconstrue Edwards. *Love* in this sentence is profoundly a "receiving grace"—receiving God himself as supremely precious. Throughout this book, that is the way I will use the word *love* whenever love is contemplated as part of saving faith. See especially chaps. 18 and 19.

highs and lows, which they want to distinguish from faith entirely. For example, J. I. Packer wrote, “Faith is a relationship of recognition, credence, and trust and is not in itself an experience.”⁵ I’ll admit that I don’t like that sentence, though J. I. Packer is one of my heroes!⁶ I doubt we would have had a substantive difference if we clarified the word *experience*.

When I use the word *experience*, I don’t have in mind any particular intensity of emotion, or any particular height of mental clarity, or any mystical occurrence. All I imply by the word *experience* is that faith happens in us, and when it does, it is a conscious event, and we are involved with it. And I mean *morally* involved—not the way we are involved with a sneeze or a headache. *Experience*, as I am using the word in relation to faith, is not an amoral sensation that sweeps over us like shivers in the cold. It is something taking place in the mind and will. The thinking of the mind and the inclining of the will are involved. Perceiving and approving or disapproving are part of the experience I am talking about.⁷

I want to know what the Bible reveals to us about the experience of faith. What is its nature? Faith is not a theory. It is not an idea. It is *experienced* in the mind and heart, or we are not saved. That is important.

What Does *Affectional* Mean?

Specifically, I want to know if there is in the very nature of saving faith some kind of *affectional* element. That is, does saving faith include any element of love for Christ, or admiration, or adoration,

5 J. I. Packer, *Knowing Christianity* (Downers Grove, IL: InterVarsity Press, 1999), 6.

6 See my tribute to Dr. Packer, who died on July 17, 2020: “Reformation Theology in the Hands of a Servant,” July 18, 2020, Desiring God website, <https://desiringgod.org/>.

7 For more reflections on faith as an experience that is different from a decision, see chap. 25, pp. 251–53.

or treasuring, or cherishing, or delighting, or satisfaction, or thankfulness, or revering? All these words are affectional. They represent experiences in the human soul that I am calling *affections*. And I will argue in this book that saving faith does indeed have in its very nature affectional elements, dimensions, or aspects.

When I use the term *affections* or *affectional*, I don't have in view any physical acts of the body, or even *natural* acts of the mind or heart. I *do* have in mind experiences of the heart that go beyond mental awareness, or cognition, or persuasion, or conviction, or resolve, or decision. None of those words is by itself affectional. When I describe saving faith in this book as affectional, I am not referring to something merely natural. I am referring to *spiritual* affections, not natural ones.

Natural emotions are not spiritual affections. But spiritual affections are a spiritual form of emotion. That is, the heart is moved. Some kind of *feeling* happens that goes beyond thoughts or ideas or decisions. But it is not a merely *natural* feeling. It is the kind of thing that caused Henry Scougal to use the phrase "*feeling persuasion* of spiritual things."⁸

When I use the term *affectional* or *affections*, I am thinking of them as the special work of the Holy Spirit. I am thinking in the terms of 1 Corinthians 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." In other words, the love, delight, and satisfaction I am asking about are not merely *natural human experiences*. They are divine gifts. They are the work of the Spirit. But they are no less experiences, and no less affections, because of that.

8 See introduction note 2.

I don't say this to prejudge my findings, but simply to clarify terminology. I am happy for the Bible to correct me if my terminology proves ill-advised. But I am eager to avoid ambiguity and confusion around terminology. And I know that the noun *affections* and the adjective *affectional* can be easily misunderstood.

The Question Is Not about the *Fruit* of Spiritual Affections

To be even more precise, I am not asking whether affections like *love* for Christ,⁹ or *delight* in his glory, or *satisfaction* in his perfections, or *treasuring* his worth *accompany* saving faith. I am not asking if such affections are the *result* of saving faith. I am asking whether such affectional realities are in the very exercise of faith itself. That is, are they part of the nature of faith? Are any of these affections so *integral* to saving faith that, if they were not there, we would not have saving faith? And I will try to show from the Bible that the answer to this question is yes. Saving faith has affectional elements without which the faith is not saving.

Therefore, it is not enough for me to show that certain spiritual affections are necessary for *final* salvation. It is true that there are spiritual affections that are the inevitable *fruit* and *confirmation* of authentic faith. For example, there is no doubt in my mind that love to Christ is absolutely necessary for final salvation. I could point to Jesus's words, "Whoever loves son or daughter more than me is not worthy of me" (Matt. 10:37), or to Paul's words, "If anyone has no love for the Lord, let him be accursed" (1 Cor. 16:22). These,

9 It will become clear in chaps. 18 and 19 that (1) I am not using the term *love* in contexts like this to refer to our active obedience to Christ (see introduction note 4), and (2) I am not treating the heart's love to Christ as identical to saving faith. Saving faith is always more than its affectional elements. The question is, as the next sentence stresses, Is there any dimension of the heart's love for Christ that the Bible treats as integral to saving faith?

and many others, show that such spiritual affections are necessary for *final* salvation.

But are they necessary because they are the *result* and *confirmation* of saving faith, or are they necessary because they are *part* of saving faith? Showing that these affections are necessary for final salvation is important. But that is not my main concern. I want to know if any spiritual affections are *integral* to saving faith, not just its effects. Which calls for another clarification.

Is *Faith* Saving, or Is *Christ* Saving?

When I speak of *saving* faith, I do not mean to imply that faith somehow has usurped the place of Jesus Christ as the one who saves. “Christ Jesus came into the world to save sinners” (1 Tim. 1:15). Christ the Lord is our Savior. “Unto you is born this day in the city of David a Savior, who is Christ the Lord” (Luke 2:11). Faith is never called our Savior.

Nevertheless, Jesus said to more than one person, “Your faith has saved you” (ἡ πίστις σου σέσωκέν σε, Matt. 9:22; Mark 5:34; 10:52; Luke 7:50; 8:48; 17:19; 18:42). Even though this is usually translated, “Your faith has *healed* you” or “Your faith has *made* you *well*,” the point stands: *Jesus* is the healer, yet he says that *faith* healed. He means that faith was the human instrument through which he himself healed. That’s what I mean when I say that faith saves. I mean Jesus saves, and faith is the Spirit-given human instrument through which he does it.

So, to use more traditional theological terms, faith is the *instrumental* cause (not the *ground*) of our justification. Christ—including his blood and righteousness—is the *ground*. Faith is the receiving *instrument*. Allowing for imperfect analogies, faith saves the way swallowing a pill heals. But the pill (not the swallowing)

contains the disease-killing agent, the health-giving power. Faith receives Christ. Christ saves. In that sense, faith saves.

You might say I am asking the question in James 2:14: “Can that faith save him?” James meant, Can faith that does not produce good works save a person (James 2:26)? But I am not asking whether faith that does not produce *good works* can save; rather, I’m asking whether faith that does not include affectional elements, such as *treasuring* Jesus, can save.

Inadequacy of Isolated Words

For a long time, I have been troubled by the inadequacy of the words *faith* and *belief* and *trust* (or any other single words) to make clear what is required in order to be saved. One might object, “But those are the very words that Scripture uses to describe how to be saved. ‘Believe in the Lord Jesus, and you will be saved’ (Acts 16:31). Are you saying that God doesn’t know how best to communicate the way of salvation?”

No, I am not saying that. I am saying that in the Scriptures these words are not isolated. They are bricks embedded in the beautiful building of God-inspired truth. Words by themselves cannot carry the reality they are intended to carry unless we see the design that the skillful brick masons were creating when they put the bricks together the way they did. Or to say it more prosaically, we will not know what *faith* and *belief* and *trust* mean unless we press into the way they are used in the most illuminating biblical contexts.

Even our own experience impels us to probe into those contexts for more depth and precision. Experience teaches us to probe for distinctions. We know there are different kinds of faith and different ways of trusting. For example, experience teaches us that it is possible, even necessary at times, to *trust* a person with our lives

whom we neither love, nor admire, nor even want to be around. Which of these two would we *trust* for our brain surgery: a foul-mouthed, dishonest, lustful, highly skilled, highly effective surgeon at the top of his profession, or a kind, honest, chaste young surgeon with little actual experience? We would trust the lecher with our life. Which means what?

Something Has Been Assumed

The traditional way of describing saving faith has always *assumed* something. For centuries, theologians have *assumed* that saving faith includes more than the confidence that Christ is competent, like the lecherous surgeon. When the three traditional descriptions of faith were used, there was an assumption that the word *fiducia* (cordial trust) alongside *notitia* (knowledge) and *assensus* (mental assent) included *more* than trusting Jesus as an ignominious but effective rescuer from hell. None of those who used the word *fiducia* (trust) to describe the heart of saving faith intended a kind of trust that views Jesus as disliked, unadmirable, undesired, distasteful, repugnant. They would have said, “Saving faith does not experience Christ that way.”

Theologians and pastors and thoughtful laypeople have always known that the isolated words *faith* and *believe* contain ambiguities that need clarification. And they have endeavored to see these words embedded in the biblical texts designed by God to clarify and fill up their meaning. I will try to show from some of these texts (the book is not exhaustive) that part of that fullness is the affectional dimension of saving faith.

Treasuring Is Not Just One Thing

I use the term *treasuring Christ* as my default summary expression of the affectional nature of saving faith. I take the verb *treasure* to

be a fitting experiential counterpart to the noun *treasure*. I will argue that Christ is the essence of the treasure in texts like Matthew 13:44, “The kingdom of heaven is like *treasure* hidden in a field”; and 2 Corinthians 4:7, “We have this *treasure* in jars of clay.”

When I say that *treasuring Christ* is my *summary* expression of the affectional nature of saving faith, I mean to imply that there are diverse affections in the nature of saving faith, not just one. The heart experiences *treasuring Christ* differently as it embraces different aspects of Christ’s greatness and beauty and worth.

There is joyful *treasuring*, because we taste the substance of the joy set before us (Heb. 11:1; 12:2). There is *treasuring* like the satisfying of hunger, because Christ is the bread of life (John 6:35, 51). There is *treasuring* like the pleasure of quenched thirst, because Christ is the fountain of living water (John 4:10–11). There is *treasuring* like the love of light after darkness, because Christ is the radiance of divine glory (John 1:14; 3:19). There is *treasuring* like the love of truth, because Christ in the gospel is the preciousness of true reality (2 Thess. 2:10–12). And this list could be extended as far as there are glories of Christ to be known. Saving faith treasures them all, as each is known. All are precious. All are treasured. But the affectional experience is not the same in each case. So it is in the way Christ is received by saving faith.

Christ Treasured in All His Excellencies

Perhaps I should clarify an important implication lest I be misunderstood in speaking of Jesus as our treasure. In calling Jesus a treasure, I do not mean that he is a treasure *alongside* other roles or excellencies. I mean that he is a treasure *in* all his roles and excellencies. We may speak loosely about receiving Christ as Lord and Savior and treasure. I regularly use that way of speaking. But

I do not mean that his worth is like a third role he plays alongside Lord and Savior.

Rather, when we focus on Jesus as our treasure, we include *all* that he is: treasured Savior, treasured Lord, treasured wisdom, treasured righteousness, treasured friend, treasured living water, treasured bread of heaven, and more. Christ as a treasure is not a slice of Christ. It is every dimension of Christ—all of Christ—making up the totality of his infinite value.

I will argue in this book that saving faith has in it the affectional dimension of treasuring Christ. Where Christ is not received as treasure, he is being used. This is not saving faith. It is tragic that many think it is.

Supreme Treasure?

Sometimes in this book, I will speak of saving faith as receiving Christ as our *supreme* treasure. Other times, I will refer simply to receiving Christ as our treasure. I mean no distinction. Saving faith always views Christ as having supreme value. That is how he is received. To embrace Christ as a second- or third-tier treasure is not saving faith. It is an affront.

Jesus told a story to illustrate how it offends him when we fail to treasure him above the things of this world:

A man once gave a great banquet and invited many. And at the time for the banquet he sent his servant to say to those who had been invited, “Come, for everything is now ready.” But they all alike began to make excuses. The first said to him, “I have bought a field, and I must go out and see it. Please have me excused.” And another said, “I have bought five yoke of oxen, and I go to examine them. Please have me excused.” And another said,

“I have married a wife, and therefore I cannot come.” So the servant came and reported these things to his master. Then the master of the house became angry. (Luke 14:16–21)

Real estate. Possessions. Family. To prefer these over the treasure of Christ makes him angry. It is an affront to him and destruction to us. Of course, the story doesn't end there. It gets better and worse.

The anger of the host is transposed into the compassion of the Great Commission. If my people will not treasure what I offer, “Go out quickly to the streets and lanes of the city, and bring in the poor and crippled and blind and lame. . . . Go out to the highways and hedges and compel people to come in, that my house may be filled” (Luke 14:21, 23). But for those who would not treasure the Master, judgment falls: “I tell you, none of those men who were invited shall taste my banquet” (Luke 14:24).

Saving faith receives Christ as a treasure, but not as second to lands, oxen, or spouses. He is valued above them. Or he is rejected. Embracing him as one among many useful treasures is worse than useless. It is worse because it gives the impression that he is willing to be used. He is not. He will be received as our supreme treasure, or not at all. “Whoever loves father or mother more than me is not worthy of me” (Matt. 10:37). “Any one of you who does not renounce all that he has cannot be my disciple” (Luke 14:33). “I count everything as loss because of the surpassing worth of knowing Christ Jesus my Lord” (Phil. 3:8). This book is an argument that such texts are describing dimensions of saving faith.

How the Book Flows

After the introduction, part 1 of the book addresses six roots from which my concern has grown. What experiences and

controversies and questions in my life have aroused in me the commitment to clarify the nature of saving faith? Then I devote part 2 to defining saving faith from the New Testament in a broad, general sense.

I move toward the heart of the matter in part 3, asking whether saving faith is indeed a receiving of Christ as our supreme treasure. Part 4 is the book's climax as the question of part 3 is sharpened: Does receiving Christ as our treasure mean that saving faith does indeed include affectional elements that may be summed up as treasuring Christ? Does receiving Christ as a treasure mean treasuring Christ?

Finally, in part 5 I deal with implications for evangelism and for the assurance of salvation. If saving faith includes treasuring Christ above all things, how does that affect the way we call people to faith? And how does it affect the way we ourselves “show the same earnestness to have the full assurance of hope until the end” (Heb. 6:11)?

In the conclusion, I relate the main point of the book to my lifelong effort to clarify and commend Christian Hedonism,¹⁰ and to the ultimate purpose of God to be glorified in a redeemed people who are satisfied in him.

I pray that if God leads you to read on, you will “test everything; [and] hold fast what is good” (1 Thess. 5:21).¹¹ I think that

10 An introduction to what I mean by Christian Hedonism can be read or watched at the Desiring God website, “What Is Christian Hedonism?,” August 1, 2015, <https://www.desiringgod.org/>. The foundational book in which I put forth Christian Hedonism is *Desiring God: Meditations of a Christian Hedonist* (Colorado Springs, CO: Multnomah, 2011).

11 As part of my own “testing all things,” I sent a draft of this book for feedback to a number of respected brothers with high-level experience and biblical wisdom and academic rigor. Eight of them wrote significant responses. I added numerous clarifications because of their helpful input. Some were concerned that what I am saying may obscure or even contradict the precious doctrine of justification by faith alone. My hope is that chaps. 3

INTRODUCTION

means test it all by the Scriptures. I make no claim to have any authority in myself. I believe the Scriptures are the word of God and therefore true. They communicate reality. I have tried to be faithful to them. May the Lord lavish his grace upon you in all wisdom and insight (Eph. 1:8).

and 4 remove that concern. But in case a more direct response might help, I have added an appendix as a brief response and challenge.

PART 1

THE ROOTS OF MY CONCERN

More powerful than all the other forces that pressed me to write this book is the lifelong habit of reading the Bible every day. Chapters 1 through 6 will describe the theological battles, cultural pressures, historical inspirations, and contemporary challenges that motivated me. But nothing in these chapters comes close to the simple fact that reading the Bible has filled me with a longing to know what God brings about in his children when he gives them saving faith. I want to understand what my mind and heart are doing when I believe in Christ.

Yes, this implies that we can experience the wonders of saving faith without a clear and full grasp of what saving faith is. You don't have to be a theologian to be a Christian. If the only thing we could experience is what we could explain, no one could become a

Christian. Conversion is a God-given miracle. With it, saving faith comes into being. We will spend eternity discovering the wonders of the experience of saving faith.

So year after year of reading the Bible, the questions pile up. There are always more questions than answers. To be sure, there are many answers. Spectacular answers. All the answers we need to glorify God and do his will. But every day, there are new questions:

- Jesus, if you say that you are the supreme treasure (Matt. 13:44), and that receiving you is what faith does (John 1:12), then what is it like when faith receives you as such a treasure?
- When you describe believing as coming to you to drink and never thirsting again (John 6:35), what are you saying about faith and the soul's satisfaction?
- Paul, what do you mean when you say that we can have faith—even mountain-moving faith—and still come to nothing in our lives (1 Cor. 13:2)?
- What do you mean, Paul, when you say that we can believe the gospel “in vain” (1 Cor. 15:2)?
- Why do you contrast “not believ[ing] the truth” with having “pleasure in unrighteousness” (2 Thess. 2:12)?
- If the gift of faith is the new ability to see the glory of Christ (2 Cor. 4:6), and if there are “eyes” in our hearts (Eph. 1:18), then why do you say that we walk by faith and not by sight (2 Cor. 5:7)?

- How is it that faith has the amazing power to cause people to love each other (Gal. 5:6; 1 Tim. 1:5), and that everything that does not come from faith is sin (Rom. 14:23)? What is it about faith that makes loving people inevitable?
- Since you say that Abraham grew strong in his faith, giving glory to God (Rom. 4:20), would I be justified in saying that God is not glorified by being trusted for a promise while being regarded as embarrassing and boring?
- And, John, how does faith overcome the world and turn burdensome commandments into happy obedience (1 John 5:3–4)?
- Finally, whoever you are who wrote the great, Christ-exalting book of Hebrews, what am I to make of your definition of saving faith as “the substance of things hoped for” (Heb. 11:1 KJV)? Or should I not translate ὑπόστασις (*hupostasis*) as “substance” like the old-timers, but as “assurance”?

I just used the word *finally*. But only because ten questions is enough to give you the flavor of where this book came from. It came from a lifetime of reading the Bible with the habit of asking questions.

Of course, we don't write books about every question. God has his ways to make some questions rise to the point of producing a book. That divine action does not happen in a vacuum. Which brings us back to the theological battles, cultural pressures, historical inspirations, and contemporary challenges that have urged on and shaped this book. That is what we turn to now.

Taking the Lordship Battle to Another Level

THE LONGER I LIVE, and the closer I come to heaven, the more troubling it is that so many people identify as Christians but give so little evidence of being truly Christian. The more I ponder the radical, miraculous nature of the new birth,¹ and its absolute necessity for entering the kingdom of God (John 3:3, 5), the more distressing it is how many professing Christians seem so cavalier about being new creatures in Christ.

“I Never Knew You”

My sadness grows when I consider that there may be millions of people who think of themselves as heaven-bound, hell-escaping Christians who are not—people for whom Christ is at the margins of their thoughts and affections, not at the transforming center.

¹ Of course, the “new birth” is part of a larger miraculous work of God in saving us, stretching from election in eternity past (Eph. 1:4) to glorification at the resurrection (Rom. 8:30; Phil. 3:21) and into eternity future. For a fuller treatment of the new birth, see John Piper, *Finally Alive: What Happens When We Are Born Again* (Fearn, Ross-Shire, UK: Christian Focus, 2009).

People who will hear Jesus say at the judgment, “I never knew you; depart from me” (Matt. 7:23).

As I have pondered the roots of this looming calamity, I have not been able to escape the conviction that it is partly rooted in a widespread misunderstanding about what saving faith is—not just among nominal Christians, but also among pastors who don’t show the unsuspecting “Christians” their error. Of course, I am not the only one who has seen this impending shock coming for nominal Christians at the judgment of Christ. Many have sounded the alarm about this deadly disease of churchgoing unbelief, even if their diagnosis of the cause is not exactly the one I am dealing with in this book.

MacArthur’s Timely Blast across the Bow

For example, in the first decade of my pastoral ministry, the 1980s, this issue took the form of the controversy over so-called “lordship salvation.” Do we need to submit to Jesus as Lord as well as believe on him as Savior in order to be saved? The most important and biblically wise book published in that skirmish may have been John MacArthur’s *The Gospel according to Jesus* (1988).²

The book was a response to the very crisis of Christian nominalism that I just expressed. MacArthur asks, “Who knows how many people are deluded into believing they are saved when they are not?”³ When the book was published, I read it like a miser finding gold. I wrote, “As for my own personal response to the book, I could scarcely put it down for joy.”⁴ To give you a glimpse into

2 John MacArthur, *The Gospel according to Jesus* (Grand Rapids, MI: Zondervan, 1988).

3 MacArthur, *Gospel according to Jesus*, 79.

4 John Piper, “Putting God Back into Faith: Review of *The Gospel according to Jesus*, by John MacArthur,” February 1989, Desiring God website, <https://www.desiringgod.org/>.

the controversy, here are the beginning paragraphs of my laudatory response to MacArthur's book from those days:

When latter-day Puritans J. I. Packer and James Boice both write enthusiastic forewords for a confessed "premillennial dispensationalist" (25), the common adversary must be ominous. What alarm welded this unusual coalition? Answer:

"Loud voices from the dispensationalist camp are putting forth the teaching that it is possible to reject Christ as Lord yet receive Him as Savior" (27). One such voice says, "It is possible, but miserable, to be saved without ever making Christ Lord of your life" (204).

Lewis Sperry Chafer wrote, "The New Testament does not impose repentance upon the unsaved as a condition of salvation" (161). *The Ryrie Study Bible* calls repentance a "false addition to faith" when made a condition of salvation (161).

So [in this view] there is no necessary connection between saving faith and obedience. Faith is essentially a momentary mental assent to gospel facts (170). Fruit is not a legitimate test of faith's authenticity.

The resulting mass of disobedient nominal Christians are accommodated under the category of mere "believer" over against the category of "disciple," which refers to the stage-two Christian who "makes Jesus Lord" of his life (30). Zane Hodges says, "How fortunate that one's entrance into the kingdom of God [does] not depend on his discipleship" (196).⁵

5 Piper, "Putting God Back into Faith." See below pp. 241–49 for my understanding of repentance in relation to saving faith. Page numbers cited are from MacArthur, *The Gospel according to Jesus*.

Wayne Grudem's *Free Grace*

Lest we think the view that MacArthur was challenging has gone away, we should take notice that Wayne Grudem, in 2016, thirty years after that dispute, felt so burdened by its encroachments in evangelical churches today that he published a new book, *“Free Grace” Theology: 5 Ways It Diminishes the Gospel*.⁶ Both Grudem and MacArthur faithfully show from Scripture, in the words of MacArthur: “The signature of saving faith is surrender to the lordship of Jesus Christ.” “Those who refuse Him as Lord cannot use Him as Savior.”⁷ “Faith obeys. Unbelief rebels. The fruit of one’s life reveals whether that person is a believer or an unbeliever.”⁸

My Different Question

Here’s the difference between the book you are now reading and those books. Neither MacArthur nor Grudem probed the question I am posing: Does the very nature of saving faith include a treasuring of Christ as supremely valuable—that is, an affectional dimension that may hold the key to why saving faith necessarily severs the root of sin and bears the fruit of glad obedience? I don’t intend this as a criticism of MacArthur or Grudem. They both stand firmly (as I do) in the Reformed teaching of the Westminster Confession, chapter 11, section 2:

Faith, thus receiving and resting on Christ and his righteousness is the sole instrument of justification; *yet it is not alone in*

6 Wayne Grudem, *“Free Grace” Theology: 5 Ways It Diminishes the Gospel* (Wheaton, IL: Crossway, 2016).

7 MacArthur, *The Gospel according to Jesus*, 209, 10.

8 MacArthur, *The Gospel according to Jesus*, 178.

the person justified, but is ever accompanied with all other saving graces, and is no dead faith, but works by love. (emphasis added)

In other words, we agree that the only faith that justifies is the kind of faith that works by love—the love that Paul says is summed up in “Love your neighbor as yourself” (Gal. 5:14; see also 5:6).⁹ This is what both MacArthur and Grudem stress: faith is not saving faith if it is not the sort that “works by love.” That is, Christ is not a sin-covering Savior where he is not embraced as a love-creating Lord.

But neither MacArthur nor Grudem focuses on *why* saving faith necessarily produces holy conduct. Or more precisely, they do not focus on the question, What is it about the nature of saving faith that is so transformative? That question is part of what is driving this book. Specifically, does saving faith include in it, by God’s grace, a kind of *affectional embrace of Christ* that gives it the transformative force that it clearly has in the Bible? And is that affectional embrace the receiving of Christ as our supreme treasure?

Taking *Future Grace* Even Deeper

The answer to those questions took shape in my mind over the next five years, after the peak of the lordship controversy. In 1995, I published *The Purifying Power of Living by Faith in Future Grace*.¹⁰ This was my effort to deal with the same issue that MacArthur and Grudem dealt with, only with a focus on *how* saving faith necessarily produces holiness of life. I argued that at the heart of saving faith is a deep, affectional dimension—a Spirit-given, Spirit-sustained

⁹ On my understanding of Gal. 5:6, see pp. 124–25 and chapter 11.

¹⁰ John Piper, *The Purifying Power of Living by Faith in Future Grace* (Sisters, OR: Multnomah, 1995). The revised edition was published under the title *Future Grace: The Purifying Power of the Promises of God* (Colorado Springs, CO: Multnomah, 2012).

satisfaction in all that God is for us in Jesus, including all that God *promises to be* for us in Christ. This satisfaction in Christ is not merely a *result* of saving faith but part of what it *is*.¹¹ The book attempted to show how that experience of saving faith breaks the power of sin and empowers love for our neighbor.

Now I am returning, in the present book, to provide a more exegetically thorough foundation for the claim that faith has affectual dimensions and to clarify what those are.

11 The word “merely” is intended to affirm the biblical teaching that there is a “joy” (a kind of satisfaction) that *does* indeed *result*, or grow, from faith, such as the fruit of the Spirit in Gal. 5:22; but the word “merely” also is intended to affirm that other biblical teaching points to a kind of “joy” or “delight” or “satisfaction” or “treasuring” which we will find, in the coming pages, is an actual dimension of saving faith itself.