ing the Christian life (walking by faith) is not foreign to them. It's something they've done many times with other objects of faith, such as faith in the profitability of IBM, Microsoft, or Google. A bank has faith that it's loans will be repaid: the interest is worth the risk of default. Their faith is in the health of the economy and ability of their clients to pay. Interviews, credit checks, down payments, collateral, contracts, penalties, threats (collection agencies) and in some cases force (police) can reduce but not eliminate the risk, as shown in the 2008–2009 housing crisis. Promises, vows, and security deposits may reduce but not eliminate the risk of person-to-person loans.

## Faith is Required of All Creatures

Walking by faith is dictated by creature limitations, the fall of man, and physical death. (1) Faith is necessitated by human limitations. The fact that creatures have limitations demands a certain amount of faith—even while walking by sight. Israel walked by faith and by sight in the wilderness for forty years: they had to believe God would provide their daily needs for food and water even though they saw the cloud by day and the pillar of fire by night. Their faith was tested even though they walked by sight. Walking by sight does not necessarily eliminate walking by faith; you may have to do both! Israel did. Because of creature limitations, faith was necessary because they could not provide their own food and water. Angels are also limited creatures. Do they walk by sight alone or by faith and sight? To answer that let's take a look at their limitations. They cannot control the future. They cannot resolve the Angelic Conflict. They trust God for its resolution. They have to believe the revelation God gives them about the resolution of this cosmic battle with Satan. Like us, angels must believe God's Word. And it may be difficult for them to believe...in spite of everything they see. It may not look like they're winning. They have to believe that Michael will win a future battle in the middle of the Tribulation and that Satan will be cast down from heaven to earth (Rev 12:7–12). They cannot control the time or the outcome. So it appears that they too must walk by faith and by sight—not just by sight. Creature limitations mandate faith even in God's presence! And I think it's entirely possible that walking by faith and by sight at the same time may be our modus vivendi for all eternity. Tests of faith, however, will be eliminated: there will be no more tears, pain, or death on the new earth (Rev 21:4). It should be noted, however, that walking by faith and sight is not any easier than walking by faith alone if the tests are harder, as Israel discovered in the wilder-

ness. It's comforting to know that walking by faith will not be difficult once testing is abolished. It will just be a matter of patiently waiting on God's timing. The martyred tribulational saints in heaven, for instance, must have faith in God's promise to avenge them while waiting patiently for its fulfillment (Rev 6:9–11). This is an example of faith exercised by men in heaven! (2) Faith is necessitated by death. As regards history, for example, future generations must believe the testimony of eyewitnesses from past generations (letters, documents, writings) because all men die. This would not be the case if men lived forever. But even if we lived forever, we would still have to believe the testimony of those who saw events that others did not (at different times in different places). And if the eyewitnesses have sin natures, we would have to believe they are telling the truth. A lack of omniscience demands faith. So does a lack of omnipresence and omnipotence. Faith is necessary for limited creatures who are not omnipresent, omniscient, and omnipotent. Creature limitations demand faith. Death, then, makes it impossible to validate historical facts, because all eyewitnesses die. No one today, for instance, can prove that Jesus walked this earth or performed miracles because the eyewitnesses are all dead. Eyewitness testimony must either be believed or rejected; such testimony cannot be confirmed, validated, or proven because history does not repeat itself. (3) Faith is necessitated by the fall of man, because death is a result of the fall. To put it differently, walking by faith is a direct result of Adam's original sin. Adam and Eve walked by faith and by sight. They personally saw God (Gen 3:8–10). But they also had to have faith, not faith in God's existence because they saw him, but faith that he would visit them again. Or faith that he will carry out his promised threat of death for disobedience (Gen 2:16–17). Most men have walked by faith alone; only a select few have been privileged to walk by faith and by sight (such as Adam and Eve. Noah, Abraham, Jacob, Moses, Israel, Gideon, Samson, Samuel, prophets, apostles, and people who saw miracles).



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Now faith is a sureness of (things) hoped for, a conviction of things not seen (Hebrews II:1 RCL).

## **Definition of Faith**

A definition of biblical faith is found in Hebrews 11:1. This verse is a beautiful example of synonymous parallelism: both clauses (lines, cola, hemistichs) state slightly different but similar aspects of faith. The first clause presents half of the biblical definition of faith: "faith is a sureness of things hoped for." The Greek word for "sureness" (hypostasis) means (1) setting or placing underneath, (2) a foundation (Augustine, Aguinas), (3) essence, nature, substance (KJV), (4) mental firmness, confidence, assurance (Reformers), and (5) a guarantee (papyri). To have faith, then, is to treat the future as present and certain now. The present world, the world we're living in, is material, a present reality, a place of sense perception, experienced, and visible. In this present world we may place our faith in two other worlds revealed in the Bible—a world yet to come and an invisible spirit world around us. We enter into these two worlds by faith. The future world is a non-existent, future reality, a world that is promised, prophesied, and believed in by faith. The "things hoped for" in this future world are (1) eternal life, (2) positional truth, (3) resurrection, (4) judgment, (5) rewards, (6) the millennium, (7) a new heavens, and (8) a new earth. The second clause presents the other half of the Bible's definition of faith: faith is also "a conviction of things not seen." This refers to the invisible spiritual world around us. The word elegchos in Greek means (1) convincing proof, (2) proof that produces certainty in the mind, (3) evidence so certain that it convinces a jury to convict a person on trial, and (3) inner conviction based on convincing evidence or persuasive testimony, such as that found in the Scriptures. Faith in things not seen is confidently treating the invisible world as seen. This spiritual world is immaterial, a present reality, believed in, experienced, and invisible. The "things not seen" now are (1) angels, (2) demons, (3) Satan, (4) the angelic conflict, (5) spiritual warfare, (6) heaven, (7) hell, and (8) God. Through faith things invisible and hoped for become present reality. We choose to be certain and God bolsters our certainty. Faith puts us in possession of truth we could not get in any other way.

#### Choose To Be Certain

Faith is being firm, convinced, sure, confident, or certain of things hoped for and things unseen because you *choose* to be convinced, confident, or certain, not because there is proof. You're not convinced because of sight, first-hand knowledge, or proof...because there is none. Proof, in fact, nullifies faith. Proof is walking by sight, by indisputable knowledge. Faith in something provable becomes knowledge and is no longer faith. In faith you are convinced, firm, and certain because you *choose* to be convinced, firm, and certain—based on your trust in God's Word. How can you be certain if there is no proof? Or if you're not omniscient? You can't. You can only choose to be certain. Time will tell if you're right. But it's not a one way street. God also does things to bolster your certainty; that is, supernatural intervention such as help in time of need (guidance, finances, health, protection) and perfectly timed last minute saves. The most accessible means of confirmation comes through claiming the promises of Scripture. Whenever you place your faith in a promise, you receive something immediately back from God, usually a fruit of the Spirit such as joy or inner peace (2 Peter 1:4). Claim a promise; receive a gift—right now, not someday far off in the future. In other words, faith works, and confirms or substantiates itself in the process! You know the promises of Scripture are true because they work! And, following the logic, the fact that promises work is proof that God's Word is true, your interpretation is right, the God of the Bible exists, and He keeps His promises. Immediate blessing for exercising faith in a promise is subjective proof to be sure, not something that will always persuade others, but proof nevertheless.

### Wish It To Be True

Wishing something to be true is at best certainty built on faith, not certainty built on observation or verifiable fact. It's believing because you want to believe; believing simply because you wish or want it to be true. The validity of your faith is based on the accuracy of your Bible study—your exegesis and interpretation of Scripture. What do you wish to be true? What do you want the next life to be like? Do you want a God who is in control of everything? An all-knowing and all-powerful Creator? A supreme being who can right all wrongs, help in times of difficulty, bless, and give guidance, understanding, and wisdom? One who can help you make the right decisions, point out pitfalls along the way, keep you from hurting yourself, help you become a better person, and in the future remove your sin nature, give you a perfect, immortal body, remove the curse on the earth, and restore all things to their original perfection? Do you want a God you can have a personal relationship with? If you wish and hope for a world in which righteousness and justice rules without respect of persons, where peace exists among animals and men, a world without sin and suffering, a life where "He shall wipe away every tear from their eyes; and there shall no longer be any death; there shall no longer be any mourning, or crying, or pain; the first things have passed away" (Rev 21:4). If this is what you wish and hope for, a new heavens and a new earth where nothing is amiss, you'll probably do what the Bible says to get it—accept Christ as savior, confess personal sins, walk in the Spirit, be obedient, live by faith, serve the Lord, and overcome all spiritual enemies. You will strive to live now as you hope to live in the future: to be righteous, just, and do good works. Of course, a God who controls everything will control your life too. Is this your wish?

# **Necessity of Faith**

"And without faith it is impossible to please *Him*, for he who comes to God must believe that He is, and that He is a rewarder of those who seek Him" (Heb 11:6). Those who seek and find God by faith will be rewarded in this life and in the next. A misthapodotes is "one who pays wages, a paymaster" (BAGD). To seek and to find God is to find a good paying job serving the Creator!

# Merit In the Object of Faith

One man's faith is as good as another's if the object of faith is not true—both are worthless. The only faith that will bring reward is faith in something that's true, in something that is reality. Faith in a non-reality may in fact punish you, perhaps even severely. For instance, I can say "I believe this bridge is strong enough to hold me." If it's not, I'm severely punished when it collapses. The merit is all in the object of faith (100%), not in the faith itself. Faith cannot make something real. Faith either rewards or punishes, depending on the existence or non-existence of the object of faith.

### **Risk and Reward**

If there is no knowledge, proof, or certainty, then you must be willing to assume some risk in the hope of acquiring a desired profit, gain, benefit, or reward. The risk is that you worked hard for nothing; all your effort was in vain. It works this way in business and investing. You believe a company's stock will be a ten-bagger, so you take a calculated risk based on past performance, faith, and hope. You buy the shares, and then wait to see if there is loss or reward. No one can predict the market because no one knows the future. You can do all the analysis and charting you want; the bottom line is faith and hope of reward. No risk, no reward—a principle true in investing and in the Christian way of life. The spiritual risk is you wasted your life believing in things that don't exist. *Illustration* of the rickety old span bridge in Romancing the Stone: The good guys are on the run and the bad guys chasing them. If our heroes don't have faith in the bridge, they will be captured and die. If they choose to have faith in the old bridge, they run the risk of collapse and falling headlong into the abyss. But if the bridge holds, they will be safe. The bridge held, and they had their lives as their reward. The merit depended totally on the strength of the bridge, not on the strength of their faith.

# Living by Faith

Living by faith is a part of our daily experience. Everyone lives by faith. It permeates business, investments, checks, credit, loans, contracts, purchases, and sales. Unbelievers live by faith all the time—not faith in God, but faith in the economy, stock market, buying and selling, and purchase agreements. So the mechanics of becoming a Christian (salvation by faith) and liv-