

3. The Source of Faith

a. The ultimate source is God

The knowledge, mediated by the Holy Spirit through revelation, is from God.

The conviction, mediated by the Holy Spirit through the evidences of revelation, is from God.

The enablement to place trust and confidence in the truth is given by the Holy Spirit.

b. The proximate source is the believing individual

John Murray states:

Regeneration is the act of God and of God alone. But faith is not the act of God; it is not God who believes in Christ for salvation, it is the sinner. It is by God's grace that a person is able to believe but faith is an activity on the part of the person and of him alone. In faith we receive and rest upon Christ alone for salvation.

-- John Murray, *Redemption -- Accomplished and Applied*
(Grand Rapids: Eerdmans, 1955), p. 133.

Faith is exercised by the believing individual. Faith issues from the heart (the core or center of man's being), which includes the intellect, the emotions, and the will. "With the heart man believes and is justified." (Romans 10:10)
Faith is a whole-souled response to God's saving revelation in Christ.

4. The Ground or Basis of Faith

a. The ultimate ground is the truthfulness, faithfulness and immutability of God.

b. The proximate ground is the revelation which God has given of His nature and works.

5. The Agent of Faith

The agent of faith is the Holy Spirit.

6. The Means of Faith

a. The Word of God

Romans 10:17 -- "Consequently, faith comes from hearing the message, and the message is heard through the word of Christ."

b. Human instruments