



## Thoughts from the Bible and Books Devotions from The Heidelberg Catechism

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20 **Q.** *Are all saved through Christ just as all were lost through Adam?*

**A.** No. Only those are saved who by true faith are grafted into Christ and accept all his blessings.

21 **Q.** *What is true faith?*

**A.** True faith is not only a knowledge and conviction that everything God reveals in his Word is true; it is also a deep-rooted assurance, created in me by the Holy Spirit through the gospel, that, out of sheer grace earned for us by Christ, not only others, but I too, have had my sins forgiven, have been made forever right with God, and have been granted salvation.

22 **Q.** *What then must a Christian believe?*

**A.** Everything God promises us in the gospel. That gospel is summarized for us in the articles of our Christian faith—a creed beyond doubt, and confessed throughout the world.

23 **Q.** *What are these articles?*

**A.** I believe in God, the Father almighty, creator of heaven and earth. I believe in Jesus Christ, his only Son, our Lord, who was conceived by the Holy Spirit and born of the virgin Mary. He suffered under Pontius Pilate, was crucified, died, and was buried; he descended to hell. The third day he rose again from the dead. He ascended to heaven and is seated at the right hand of God the Father almighty. From there he will come to judge the living and the dead. I believe in the Holy Spirit, the holy catholic church, the communion of saints, the forgiveness of sins, the resurrection of the body, and the life everlasting. Amen.

The whole story of Christianity can be summarized in two Adams. The first Adam—the one defying God in the Garden of Eden—as a representative head for the entire human race, disobeyed and plunged every other mortal into sin and misery. The second Adam—the one crying to God in the Garden of Gethsemane—as a representative head for all the elect, obeyed even unto death and purchased redemption for all who believe.

The Catechism makes clear that this redemption is for all *and only* those who believe (Q/A 20). The Bible does not teach universalism. That is, although the fall of humanity was universal, the salvation is not. Salvation is not a right, but a blessing. And the blessing belongs to all those and only those who belong to Jesus Christ. By faith, we are joined to Christ and share in all that accomplished. Without faith, we are dead in trespasses and sin. As Jesus explained to Nicodemus, “Whoever believes in him [the Son of God] is not condemned, but whoever does not believe is condemned already, because he has not believed in the name of the only Son of God” (John 3:18).

“What is true faith?” asks Question 21. I love the Heidelberg Catechism because it asks the kind of questions every

Christian asks sooner or later. Anyone in earshot of the Church has heard plenty about faith. We are saved by faith. We stand by faith. We must examine ourselves to see if we are in the faith. We go to heaven with faith; we go somewhere else without faith. But what is it? Whether you are a doubting teenager or a doubled over 90 year old, fearing what’s after death, we’ve all wondered what makes faith true faith.

Thankfully, we aren’t the first ones to ask this question. Looking at history and the wisdom of the past (like 16<sup>th</sup> century catechisms for example) is a great help to us because it not only guards us against faddishness and some of our cultural blind spots, it also shows us that we are not strange for asking these hard questions and we don’t have to start from scratch in trying to answer them. Q/A 21 doesn’t say everything we need to know about faith, but we’d be hard pressed to find such a short answer that defines faith so well and so elegantly.

*True faith is not only a knowledge and conviction that everything God reveals in his Word is true...* Here we have the proverbial head and heart of the Christian faith. True faith is knowledge—we must understand something and

know something about God and the gospel, we are not saved by a content-less Christ—and it is conviction—we must trust and embrace and feel something of the glory of the knowledge we possess. Even the demons have good theology (James 2:19). Knowledge is necessary, but it is not enough.

*it is also a deep-rooted assurance...* Faith is confident. It is not arrogant, but it is certain. We have mercy on those who doubt, but doubt is not the goal. We want a faith that is not constantly wandering and wondering, but sure and established. Faith is the assurance of things hoped for, the conviction of things not seen (Heb. 11:1).

*created in me by the Holy Spirit...* This is not an assurance we come to because of superior intellect or by luck of a credulous personality. It is the work of God's Spirit. The salvation we receive by faith is a gift, and so is faith itself.

*through the gospel...* If Question 20 guarded against universalism, then this phrase guards against inclusivism. Inclusivism teaches that people can be saved through the work of Christ apart from hearing about Christ and consciously believing in Christ. But here, and more importantly in Romans 10:14-17, we see that the faith that saves is a faith which comes from hearing the gospel.

*that, out of sheer grace earned for us by Christ...* True faith puts an end to self boasting and puts to flight any thoughts of merit except that which was won for us by Christ.

*not only others, but I too have had my sins forgiven, have been made forever right with God, and have been granted salvation.* Faith is not trust in an abstract principle that God is love or that Jesus died on the cross for sinners. Faith is personal, believing that God loves me and that Jesus died for me. God did not send his Son merely to do something wonderful for people out there in the world. He sent his Son to live and die in my place. Salvation is more than a concept, it's a conviction. True faith believes, "I am forgiven, I am right with God, and I will live forever."

Having explained the nature of true faith as knowledge and conviction, the Catechism asks a logical follow up question about the substance of this faith. We know what faith is like, but what does faith believe (Q 22)? After all, true faith believes something. We are not saved by believing any old thing in particular as if God just wanted people to be generally optimistic and

full of wishful thinking. The object of our faith is the whole point of our faith. Strictly speaking, we are not saved by faith, but by that which through faith we grab hold of; namely, Jesus Christ. Our faith, no matter how sincere, will be sincerely mistaken if it trusts in something other than gospel. The gospel, after all, is the power of salvation to everyone who believes (Rom. 1:16). The gospel declares the story of Jesus' life, death, and resurrection, so that we might believe that Jesus is the Christ, the Son of God, and by believing have life in his name (John 20:31).

But the gospel is not an easy term to define. Most foundationally, it refers to the good news about Jesus' death and resurrection (1 Cor. 15:1-8), but more broadly it can be shorthand for the whole message and story of the Christian faith (2 Tim. 1:8; 2:8). It's in the second sense that the Catechism understands the "gospel" in Answer 22. The gospel is what one must believe in order to be a Christian. This gospel, in turn, can be summarized in the fundamentals of the Christian faith which we confess in the Apostle's Creed.

We've all heard the saying "In essentials unity. In non-essentials liberty. And in all things charity." Every Christian likes this saying, but no one quite agrees on which things are which. The Heidelberg Catechism, standing in a long line of church tradition and understanding, teaches that a good summary of the essentials can be found in the Apostle's Creed. It would be unwise to say there is nothing else essential outside of these articles, because the creeds of Nicea and Chalcedon were just as important in defining the Christian faith in the early church. Likewise, it would be unwise to say there is nothing else outside of the Apostles' Creed that is worth talking about or declaring, because even the Heidelberg Catechism, which seems to treat these articles as essentials, does not hesitate to explain other doctrines and "take sides" on other theological matters.

But having said all that, there is real wisdom in Q/A 22, 23 and the explanation of the Creed that follows. The Christian faith, if it is to be Christian in any meaningful historic sense of the term, cannot contain less than the Apostles' Creed. To put it more positively, whoever believes the Apostles' Creed, with a correct understanding and from a sincere heart, is a long way (almost all the way) to believing what one must believe in order to be a Christian.

- by Kevin DeYoung