

Saving Faith is Heart and Mouth **Romans 10:10-13**

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Steve DeWitt

If I were to list the top five challenges I have had in my own Christian life, lack of assurance of salvation is certainly one of them. Most of this struggle was in my teens and early 20s. I was dogged with doubts, not so much in whether there is a God or if Jesus was real or the gospel true but whether I had met the conditions necessary to be saved. Hell was very real to me and I would sometimes lie in bed at night in terror that I would die and discover I was not actually saved. Perhaps I missed something or not been sincere enough or prayed the wrong words, etc. Whenever I have shared this struggle, I have many people who tell me they have struggled too.

My solution in my youth was to keep praying what was called the sinner's prayer. I asked Jesus into my heart over and over. I went forward at church meetings and youth meetings again and again trying desperately to have the eternal insurance policy.

I look back at that now and am profoundly thankful that I had a sincere desire to be saved. I also wish someone would have explained Romans 10 to me. It would have saved me so much unnecessary fear and doubts about my salvation. Maybe it will help you.

Romans 10 is an unexpected chapter coming on the heels of Romans 9. God's sovereign love in Romans 8 is explained as God's sovereign grace in Romans 9. God's sovereign grace in Romans 9 somehow, in the mystery of the infinite God, does not negate man's responsibility in Romans 10. This responsibility before God includes failed attempts to earn righteousness by a DNA connection to Abraham and obeying the Old Testament law.

The Israelites are an archetype for all religious attempts to merit eternal right standing before God. Who has pursued righteousness by obedience more sincerely over the centuries than the Jews? But even they, with all their spiritual privilege, end up in the same category as all the rest of us. Sinners who fall short of the glory of God. What do we need? Righteousness that only Jesus can provide to us by faith. Since it is by faith and not by DNA or the law, the gospel is available to any and all who will repent and trust in Jesus as Savior and Lord.

Since faith is the difference between those who are saved and those who are not, we better know very clearly what genuine saving faith is. That's what this passage makes clear, and by making it clear, it provides assurance for those who truly believe in the one true gospel of Jesus Christ.

"If you confess with your mouth that Jesus is Lord and believe in your heart that God raised him from the dead, you will be saved. For with the heart one believes and is justified, and with the mouth one confesses and is saved. For the Scripture says, 'Everyone who believes in him will not be put to shame.' For there is no distinction between Jew and Greek; for the same Lord is Lord of all, bestowing his riches on all who call on him. For 'everyone who calls on the name of the Lord will be saved.'" (Romans 10:9-13 ESV)

Let me point out a few general things here in the text, then we will zero in on the main theme. Paul continues to pound home in verses 11-12 that the gospel is available to all,

both Jews and Gentiles. You may think, hasn't he already said this? Why all this repetition? But we must read this like first century Jews and realize what a revolutionary truth this was. *"For there is no distinction between Jew and Greek."* (Romans 10:12) Ever since Abraham, there had been a huge distinction between Jew and non-Jew. Now in Christ the old barriers are obsolete; there is no ethnic distinction, and the gospel is available to all.

"There is neither Jew nor Greek, there is neither slave nor free, there is no male and female, for you are all one in Christ Jesus." (Galatians 3:28) This doesn't mean we are no longer ethnically a Jew or Greek any more than we are no longer male or female biologically. It means in terms of our core identity, we are all the same. We are all "in Christ" and that identity trumps ethnicity, gender, and social standing.

Paul quotes from the prophet Joel in verse 13. *"For everyone who calls on the name of the Lord will be saved."* Of special note is that the title *LORD*, which Paul attributes to Jesus is the same word and title applied to Yahweh in the Old Testament. Yahweh is the covenantal name of God and is used of God over 6000 times in the Old Testament.¹ Here Paul says Jesus is Yahweh. Jesus is Lord. Jesus is God. Sometimes someone will try to say that the New Testament doesn't say Jesus is divine. They don't know the New Testament or the Old Testament and here is one more example of Jesus' deity: *"For 'everyone who calls on the name of the Lord will be saved.'"* It's a simple promise.

You don't have to wonder if you are elect or predestined. Call on the name of the Lord and you will be saved. You don't have to wonder if you were foreknown or your name is in the book of life. Call on the Lord and you will be saved.

But here is where so many, many people stumble, and I fear will eternally miss salvation. Look at your Bibles friends. Do you see how "Call on the name of the Lord" in verse 13 is explained in verses 9 and 10? How do I call? What does that mean? The heart believes and the mouth confesses. In verse 9 the order is confess with your mouth and believe in your heart. In verse 10, the order is reversed; the heart believes and is justified, and the mouth confesses and is saved.

The order is not the point, although we can rightly say that belief in the heart chronologically proceeds confession with the mouth. The point is that the heart AND the mouth have a role in this.

The Heart

Believes that God raised Jesus from the dead (v. 9)

Believes and is justified (v. 10)

The Mouth

Confesses Jesus is Lord (v. 9)

Confesses and is saved (v. 10)

The heart believes and the mouth confesses. Neither of these are saving works but are human aftereffects to God's saving work in our life. When an earthquake happens, what follows is aftershocks. Regeneration is the earthquake, faith and confession are the aftershocks.

What is the heart? *"The heart is the seat and organ of religious consciences and must not be restricted to the realm of emotions or affections. It is determinative of what a person is*

¹ Robert H. Mounce, *The New American Commentary: Romans*, p. 209.

*morally and religiously and, therefore, embraces the intellective and volitive as well as the emotive*² (John Murray). Biblically, our hearts are the real us inside. Our affections. Our core belief structures and character. The real us.

The heart believes and the mouth confesses. Why? Because we have been born again by the power of God. Is a baby born because it breathes, or does it breathe because it's born? Clearly, it breathes because it is born. We are born again by the power of God. The first breath of that birth is faith; the exhale is confession.

How do you know a newborn is alive? *Waaaaah!* When a born-again Christian cries, what they are saying is, *Jesus is my Lord!* Both are critical. Neither are meritorious. Both are the aftereffect of the miracle of regeneration. Election and predestination are God thinking about the sinner in eternity past in terms of love and salvation. *Call* is God's powerful summons through the gospel drawing the sinner to repentance and faith. Regeneration makes our spiritually dead hearts alive. Faith is my personal trust in Jesus as my Savior. Justification is God declaring me righteous forever. Confession is my mouth saying outwardly what my heart believes inwardly. *Jesus is Lord!* That is how God saves us.

Despite the Bible making this clear, down through the centuries people have distorted this in so many ways, which either provide no assurance or give false assurance of salvation. Again, the biblical model is heart and mouth. But what if we distort that?

Mouth NOT Heart: Confession without Belief

This has been a plague on the church since Judas appeared to be a disciple and wasn't. How easy it is to confess Jesus as Savior but not have Jesus as Savior. There are many, many people who have said the Apostles' Creed, sung gospel songs, prayed prayers, perhaps even been baptized. Their mouth is saved but their heart isn't. Why? They have confession without genuine belief.

How has this happened? Unfortunately, well intentioned pastors and leaders have wanted people to be saved and have urged them to say the right words in the hopes that it was true in their hearts.

Let me give you a few examples. If you grew up in any kind of Christianity like the one I did, then you no doubt have heard of the sinner's prayer. It goes something like this, *Dear God, I am a sinner. I confess my sins to you God. I believe Jesus died for me. Please save me and give me eternal life. Amen.*

What is wrong with the prayer? Nothing IF it is connected to a heart that believes Jesus is Savior and Lord. But it's a huge problem if people think saying the prayer is a magic incantation that makes you right with God. How many times have I heard evangelists and speakers urge everyone in the room, say this prayer with me! *Dear God, I'm a sinner. I need Jesus. I believe Jesus is my Savior... If you prayed that prayer, my friend, today you are saved. When you die you will go to heaven.* Everyone thinks, *Great! That was so easy. I prayed the incantation and now I'm forever good with God.*

Is that right? Is that salvation? Is that what Romans 10 is saying?

Perhaps you come from an ancient church background where there was an age where all the kids confessed Jesus. You made confession or you took classes and were confirmed or

² John Murray, *New International Commentary on the New Testament: Romans*, p. 55.

some other version where all the kids your age were “saved” miraculously at the same graduation ceremony. You passed the written exams. You got through the oral interview. You must be saved because you got a C or better on your confirmation tests. That’s what Romans 10 is saying, right? If we get 70% on the test and Deacon Brown says we are saved, well then, we are saved. Never another worry.

Here’s another example. Somewhere in the last century people began to talk about *asking Jesus into their hearts*. I grew up with this. To become a Christian is to ask Jesus into your heart. Parents and Sunday School teachers urged children to ask Jesus into their hearts.

What’s the gospel paradigm? The heart believes in Jesus’ death and resurrection from the dead, the mouth confesses Jesus as Lord. I know of no verse in the Bible that urges us to ask Jesus into our hearts. Not one example of apostolic teaching in Acts says anything like that. Frankly, it’s bad theology. Not only does it get the gospel wrong, it gets doctrines of Christ and the Holy Spirit wrong. When I become a Christian, Jesus doesn’t indwell my heart, the Holy Spirit does. And he indwells us whether we ask him or not.

I have no doubt that many people who asked Jesus into their hearts were saved. It was not because they asked Jesus into their hearts but because that phrase was a misguided expression of genuine trust in Jesus. They were saved not because they asked Jesus into their hearts but because they trusted in Jesus *in* their hearts. I think I may be one of them. I really wish we could purge that language from all the ministries and homes of our church. It’s the not the gospel. It alone doesn’t save you. It’s one of these churchy clichés that is not rooted in true doctrine of Scripture.

How do we explain hundreds of thousands, who have prayed some kind of gospelish prayer but presently have no apparent heart for Jesus? One poll of Americans by Barna says 50% of Americans have prayed a similar type prayer.³ I heard of one poll that 85% of Americans are confident they are going to heaven. How? Mouth not heart.

Over the years I have asked many people how they became a Christian and have been dismayed at how often I hear, I walked an aisle, I asked Jesus into my heart, or some other explanation other than the right one, which is, in my heart I believed in Jesus and I confessed with my mouth that he is my Savior and Lord.

What would you say if I asked you, tell me how you became a Christian? That may feel like I’m putting you on the spot, but I guarantee it’s nothing like answering Almighty God with the stakes of eternity in hell or heaven hanging in the balance. My friend, you want to get this one right.

Mind NOT Heart: *Mental Assent without Faith*

Here is another almost gospel. I merely need to assent to the gospel. Nod my head. Intellectually affirm the claims of Christianity and that is enough. This is Christianity minus transformation. Christianity without commitment or sacrifice or discipleship.

You have probably heard it said, many people will miss heaven by 12 inches, the space between the head and the heart. These are Christmas and Easter types who find the incarnation and resurrection sufficiently exciting to make a holiday, but not enough to give their lives to. This is like another almost gospel.

³ J.D. Greear, *Stop Asking Jesus into your Heart*, p. 6.

Savior NOT Lord: Confession without Repentance

Few people would say this, but millions live this way. Have you ever been shocked by someone at work or school whose life is anything but spiritual, only to have them say to you, *Yeah, I'm a Christian? Dude, I grew up with it. I got saved at camp. I'm good with God.* The whole direction of their life could be anti-gospel, but they are convinced all is well with God. Why? They confessed Jesus as their Savior.

Jesus' commands like, *take up your cross and follow me* sound like craziness to people like this. *That's taking this whole thing a little too far, isn't it? Can we keep Jesus' Lordship in this little box of my life leaving me to live jolly well how I want?* Mind not heart. Liturgy not life. Hell, not heaven.

Mouth NOT heart. Mind NOT heart. Savior NOT Lord. Do you see how these are all distortions of the simple true gospel?

Heart AND Mouth

"If you confess with your mouth that Jesus is Lord and believe in your heart that God raised him from the dead, you will be saved. For with the heart one believes and is justified, and with the mouth one confesses and is saved." (Romans 10:9-10)

So, here's the invitation. Ready? In your heart, is all your hope in Jesus? One reason I struggled with assurance is that I was trusting in my prayer instead of trusting in Jesus. Don't trust in that moment you were saved, or saying the right words, or even the level of your sincerity. Trust in Jesus. Trust in him today. Forget the debate of when it was in the past. Are his cross and his promises the true ground of your faith and hope? When Jesus is Lord of our hearts, he quickly becomes Lord of our tongue, which confesses and praises God for saving us from our guilt and giving us life eternal. And all the Christian mouths said, *Amen!*

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