

# WHAT IS IT TO BELIEVE WITH THE HEART?

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ROMANS 10:9-10 • TV183B

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By  
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## **Romans 10:9-10**

*“That if thou shalt confess with thy mouth the Lord Jesus, and shalt believe in thine heart that God hath raised him from the dead, thou shalt be saved. For with the heart man believeth unto righteousness; and with the mouth confession is made unto salvation.”*

I preached a message a few months ago from **Romans chapter 10: verses 9 and 10**. I want you to listen to that Scripture; I am going to read it to you today:

*“That if thou shalt confess with thy mouth Jesus to be Lord, and shall believe in thine heart that God has raised him from the dead, thou shalt be saved. For with the heart man believeth unto righteousness and with the mouth confession is made unto salvation.”*

In that message I kept talking about believing on Christ with the heart. Well, after I preached that message, I received a letter from a TV listener in which this question was asked: “What do you mean by believing on Christ with the heart?”

Now, there is no way for me to preach a message on every letter that I receive or every question that is asked; I am not going to attempt to do that. I was so impressed with the sincerity of this person’s letter, so impressed with the question, which she asked, which is at the very center and core of salvation.

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If you miss heart faith you miss Christ. If you miss heart faith, whatever else you have, you miss salvation. So, she asked this question: “What is it to believe with the heart?” I am bringing that message today entitled, **“WHAT IS IT TO BELIEVE WITH THE HEART?”**

I know sometimes we preachers make so many distinctions about faith. We try to define repentance, define faith, and define love. True seekers get terribly confused.

We talk about head faith and heart faith. We talk about temporary faith and we talk about saving faith, natural faith and spiritual faith. It’s possible, very possible, the more we try to define faith, the more we confuse people. That’s right, the more we try to define it the more confusing it might be.

Our Lord simply said to his disciples; *“You go into all the world and preach the gospel. He that believeth and is baptized shall be saved.”*

He didn’t define it at all; He just laid it out there. *“He that believeth and is baptized shall be saved. He that believeth not shall be damned.”*

When the Philippian jailer, (the message that I brought to you last Sunday morning), when he asked Paul, *“what must I do to be saved;”* Paul didn’t bother to define faith and to tear it apart and spread it out into all the different aspects of faith, he just said; *believe on the Lord Jesus Christ.*”

This Scripture that I read, it definitely says something about believing with the heart, it does. It says, *“With the heart man believeth unto righteousness.”* It also says, *“If you believe that Jesus Christ was raised from the dead (in your heart), you shall be saved.”* That is what it says, twice, *“with the heart, with the heart.”* Listen to some more Scriptures:

Really, I could spend the rest of my time today reading Scriptures, which refer to the heart. Of course, we are not talking about this organ that pumps blood and oxygen to different parts of the body; we are talking about the inner man, the soul of man, the mind of man, that is what we are talking about, that real person, not just the exterior but the inner person.

Listen to some of these verses: **Psalm 34** says in **verse 18**; *“The Lord is nigh unto them that are of a broken heart.”* In **Psalm 51** it says; *“The sacrifices of God are a broken heart and a contrite spirit.”*

In **Jeremiah 29**, the Lord says; *“You will seek me and find me when you search for me with all your heart.”* Then, in **Proverbs 3**, the wise man Solomon says; *“My son, give me your heart.”*

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In another place he says, *“Keep your heart; out of it are the issues of life.”* That is where all the issues of life are decided, in the heart.

What did Peter say to Simon Magus in **Acts chapter 10**, who attempted to buy the power of the Holy Spirit? He didn't say, “that your profession wasn't right, or your baptism wasn't the right mode or you aren't associated with the right people.” He said, *“Your heart is not right in the sight of God.”*

In **Luke 16:15**, when our Lord condemned the self-righteous Pharisees, He said; *“you are they which justify yourselves before men, (but God looks on the heart).”* Listen; *“God knows your heart and that which is highly esteemed among men is an abomination to God.”*

So, as I said to you a moment ago; I know that we make a mistake to try to split up faith and define faith, instead of just calling on men and commanding men to believe on Christ. But, this Scripture definitely says, *“with the heart man believeth unto righteousness,”* with the heart.

Really, there are several reasons why the Scripture insists upon faith being a work of grace in the heart. Now, don't you miss this; there are several reasons why the Scripture insists that faith be a work in the heart, a work on the inward man:

First of all, I will tell you why: The word *“heart”* indicates sincerity; that is what it indicates. Saving faith is sincere as opposed to hypocrisy and pretense. Now, that is the reason the word *“heart”* is used.

Our Lord said, *“You call me Lord with your lips but your hearts are far from me.”* “You pretend to be my servant. You pretend to be my child. You pretend to love me. You give me this title ‘Lord’ with your lips but I'm not Lord in your heart.” Do you see the difference?

So, this heart work denotes sincerity, and it indicates sincerity. That is what our Lord was saying to the Pharisees, He told them; *“You cleanse the outside so that you appear beautiful to men but within you are full of extortion and excess.”*

This is where the problem is; it is in the heart. The blind Pharisees were blinded by religion, tradition, and custom. They were blinded by these things. He said, *“You blind Pharisees; cleans first that which is within.”*

“Give attention to attitude, motives, and spirit. Give attention to the heart and the outside will be clean.” Do you see what He is saying? So, this word *“heart”* indicates sincerity as opposed to hypocrisy.

Secondly: The word *“heart”* distinguishes between a traditional, inherited and doctrinal faith, as opposed to experience.

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So many people have hand-me-down religion. Let me ask you a question: if you had been born in China rather than America, would you be a Confucian? If you had been born in India or Japan, would you have been a Buddhist? If you had been born in Italy, would you have been a Catholic?

So many people are what their parents were. They just got hand-me-downs, traditional, inherited doctrine, and that is all. Why are you a Baptist? Why are you a Methodist? Why are you a Catholic? “Well, my parents were, and their parents before them.” It goes right on down the line. What if you would have had heathen parents; you would have been a heathen? Do you see what I am saying?

Now, this thing of faith bypasses country, race, parents, background, and heritage. Heart faith is personal faith; it is a personal experience. It is what I believe in my heart.

Listen to the words again: *“If thou shalt confess with thy mouth Jesus to be Lord and believe in thine heart that God raised him from the dead, thou shalt be saved, for with the heart man believeth unto righteousness.”*

This is serious! Paul said, *“I know whom I have believed. I am persuaded that he is able to keep that which I have committed to him.”* You might say, “You sure are using a lot of I’s there.” Well, I am the one that has to die. I am the one who has to face God in judgment and I am the one who has to go to hell or heaven. So, I am interested in “I.” You better get interested in you too.

The reason it talks about the heart is because it is talking about sincere genuine faith. It is talking about the experience as opposed to tradition (“I am just what I am because that is what they were before me; that is what I have always heard”).

Thirdly: The word heart distinguishes between having a material, covetous, fleshly, desire.

You know, a lot of people’s faith in God is born of nothing in the world but covetousness. I listen to these television preachers so much and they say, “If you tithe and you will send me 10% of your income, God will bless you.” Bless you how?

They say, “Bless you physically, bless you materially. You will have health and wealth. All of your bills will get paid. You will get a better job. You will drive a bigger car. You will live in a finer home.” Tommy-rot! That is all that I have to say about that foolishness.

Heart faith has nothing to do with automobiles, houses, or even physical health. Heart faith has to do with the heart.

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Our Lord Jesus rebuked people on this very principle when He walked on this earth. He turned to some folks one time. They followed Him all the way around the lake and they came up to him and said, "*Lord; when did you come over here? We have been looking everywhere for you.*"

Our Master turned to those people and said; "*You follow me because you ate of the loaves and fishes.*" "I know what you are interested in, you are interested in your bellies, and you are interested in your bodies. You are interested in your flesh. You are interested in eating, drinking and being merry. You are interested in food." He said, "*It would be better for you if you would seek first the Kingdom of God.*" A man's life does not consist of the things he possesses, or the things he owns; life is in Christ.

You better learn this. This faith that we are talking about is a heart faith. It does not have anything to do with this flesh. My union with Christ is important to me inwardly.

It doesn't matter whether I am poor or rich, sick in bed, or whether I am walking on my feet. It doesn't matter whether I am in the grave or walking on this earth. To be with Christ is far better. To have Christ is to have life.

On another occasion in **John chapter 2**, a bunch of people followed Him and He said; "I know why you follow me, it's because you saw the miracles. You saw people getting their bodies healed. You saw them throwing away their crutches and all of these things. Now, that is why you are following me."

Now, you read **John 2:22, 23, and 24**: "*Jesus did not commit himself to them; he knew what was in man.*" He knew that covetousness, that materialism, and ambition that is in the heart of man. He had nothing to do with them.

Do you know what Job said about this thing of faith? Old Job had lost everything he had; everything he had was swept away and destroyed. Even his children were all killed. He sat out there on the ash-heap scratching his boils with a piece of glass.

Somebody came to him and said; "*Why don't you just curse God and die.*" He said, "*Though he slay me, I will trust him.*" I will trust Him in the valley and I will trust Him on the mountaintop. I will trust Him in the sunshine and I will trust Him in the rain. I will trust in the day of health and I will trust him in the day of care. I will trust Him if I stand on my feet and I will trust Him if I sit in a wheelchair; I will trust Him.

That's what I am talking about! Heart faith is genuine, it is sincere, it is personal and it does not rest in the gifts, but it rests in the Giver. I want to try to explain what I mean by believing in the heart.

I showed you why the word "*heart*" is used. It is used to denote sincerity, to denote genuineness, to denote, contrary to materialism, contrary to traditions and customs, is to denote a personal experience, a love for Christ.

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It's not for just what He gives me, not just for what He can do for me physically. It's not just for the gifts He supplies, but to love Him.

Where would John Bunyan be if he had that old materialistic faith that they are trying to shove off on us today? He spent 12 years in jail. Where would John the Baptist be? He got his head cut off when he was 32 years old.

You can just go right on down the line. What would those old people, those old believers do, in Smithfield that were burned at the stake and their heads chopped off with a guillotine? What about the Christians who fought the lions in the coliseum?

Wasn't their God real? Wasn't He able to deliver? Wasn't He able to save? Wasn't He able to heal? He is the same God that you believe in, the same God that I believe in.

I'm going to give you five, six, or seven things here about heart faith; here is what it is to believe with the heart:

**First of all:** Heart faith has one object, Jesus Christ.

He is supreme, our faith is in Him and in Him alone. Now listen: *"If thou shalt confess with thy mouth Jesus to be Lord,"* that is speaking of His deity that is His divinity, He is God Almighty. He is *"Prophet, Priest, and King."* He is God Almighty.

*"If thou shalt believe in thine heart that God raised him from the dead;"* now, a fellow that can be raised has to die, so He died. *"He died for our sins according to the scriptures. He was buried and he rose again according to the scriptures."*

Who raised Him? God raised Him. God exalted Him. God raise Him to what? God raised Him to preeminence that *"every knee should bow and every tongue should confess that Jesus Christ is Lord to the glory of God the Father."*

According to the Scriptures, soul-saving faith rests not on an experience, and not on a creed, it rests not on a prayer, not on human merit, and not on a decision. Saving faith, soul-saving and heart faith rests in a person.

It believes His character, just who He is; it believes His work, what He did, and it believes His office, where He is now, the only Mediator between God and men. That's what it means to believe in the heart. It means to lay hold of by faith, Jesus Christ.

**Secondly:** Heart faith is always born of need.

Here is where so many folks miss it. Heart faith is born of need. The first work that the Holy Spirit performs in conversion is not to teach a person doctrine; that is not the first work; it is to convince a person of sin in the light of God's holiness and God's glory.

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It is to convince a person of his sin, consequently his need of Christ. A man will not look to Christ who does not need Christ. That is what our Lord is saying; when our Lord was eating with Publicans and sinners and the Pharisees said to the disciples, “*why does your Master eat with Publicans and sinners?*” Why does he eat with Publicans? Why does he eat with those people?

Our Lord heard them and He said to them; “*the well don’t need a doctor, it is folks that are sick. Go learn what that means. I am not come to call the righteous; I am come to call sinners to repentance.*”

If you never have a need, you will never look to Christ. If a man is thirsty he believes in water. If a man is hungry he lays hold of bread. If a man is lost, he believes in mercy. Do you see what I am saying?

Everyone in the New Testament, who came to Christ, came to Christ because there was nowhere else to go. There was no one else to meet their need.

Blind Bartimaeus cried; “*Jesus, thy son of David, have mercy on me.*” That was his only hope. The woman with the issue of blood, crawled through that crowd, 12 years sick, spent everything she had and was no better. She said, “*If I can get to him I will be made whole.*” She reached out her hand and touched him.

The thief on the cross said, “*Lord, remember me.*” The man in the temple, the Publican, cried; “*God be merciful to me the sinner.*” Saving faith and heart faith is born of need and that Gospel which suits my case and meets my need and reaches my heart and can do for me what no one else can do, that is my Gospel.

Don’t come preaching to me the gospel of works, it won’t help me. I don’t have any works. Don’t come preaching to me the Gospel of morality, I don’t have any. I couldn’t make a down payment on a square foot in heaven.

Don’t come to me preaching the gospel of merit, I don’t have any merit. I am like the apostle Paul who said this; “*I’m less than the least of all the saints, not worthy to be an apostle, the chief of sinners.*”

But, I know who came to save the chief of sinners, and that is heart-faith. It is born of need, need, and need. If you have never been empty you will never be full. If you have never been lost, you will never be found.

If you have never been dead, you will never be raised. If you’ve never been stripped, you will never be clothed. That is so! Believe me here, it is like that fellow that says on the television commercial; “you can pay me now or you will pay me later.” You can believe the gospel now or you will believe later, but every knee will bow.

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*“Every knee is going to bow and every tongue is going to confess that he is Lord.”* That’s right! You may not have a need now but you will and then it will be too late. Then, *“they cry for the rocks and mountains to fall on them.”*

Now, you can cry to Christ. Now, you can cry for mercy. Now, you can seek grace, but then you will be crying for the mountains and the rocks to fall on you and hide you from His face, who sits on the throne. Different isn’t it?

**Third:** Heart faith agrees with this justice of God.

I know that I have upset a lot of people already talking about God punishing sin and God dealing with the ungodly and with God dealing with the wicked hearts of men, and God’s justice and holiness.

But, heart faith agrees with him. Now David, if you want to read a Psalm of repentance, read **Psalm 51:**

First of all: David starts off acknowledging his sin.

He said, *“Lord; blot out my transgressions.”* He said, *“My sins are ever before me; against thee have I sinned.”* He starts out acknowledging his sins; he continues by mourning over his sin and then in **verse 4**, he acknowledges that his sins are against God and *“God would be just to condemn him and God would be clear to judge him.”*

Let me ask you three questions:

Will God punish sin? You may say, “Yes; I believe He will.” Is God just to punish sin, will He do right if He punishes sin? I kind of think He will do right if He punishes sin. If He sends sinners to hell, will He do right?”

Well, yes He will. What if God sends you to hell? You might say, “Well, whoa, I don’t know about that.” Now that is what I am talking about. Heart faith says “yes.” Heart faith says “yes” to all three of those questions.

God will punish sin, God ought to punish sin and God will be just to punish my sin. Now, that is right! You might say, “I don’t know about that.” Well, *“He spared not his own son,”* and His own Son wasn’t a sinner.

He bore somebody else’s sin by imputation. He was made sin from me and some folks that believe on Him. They weren’t His sins at all. *“He knew no sin.”* God delivered Him into the hands of men, into the hands of Satan, and into the hands of angry justice.

God Almighty bruised Him on the cross, His own Son, and turned His back from Him and He cried; *“my God, why has thou forsaken me?”* Christ endured hell on that cross.

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He is God's Son, the only begotten, well-beloved Son. Heart faith justifies God; it clears God in his wrath.

**Fourth:** heart faith agrees with and loves and approves of God's way of salvation in Christ. That's right! In **1<sup>st</sup> Corinthians 1:18**, listen to this; *"To those who are perishing, the preaching of the cross (of substitution, of the atonement, of the effectual, sufficient, work of Christ in the sinner's place), to those who are perishing, it is foolishness (sheer nonsense). To those who believe, to those who are being saved, it is the power of God and it is the wisdom of God."*

Here is one group of people that looks at the cross where Jesus Christ hung in agony and in death and died under the judgment and wrath of God. One group looks at Him and says, "That's nonsense that is foolishness."

"Give us our candles and our tablecloths with names on it and our uniforms and our ritualism and our stained-glass widows and our chimes, cantatas, and our entire atmosphere. Give us this law, these things to do, our works."

"Give us our ordinances, baptisms, sacraments and communions. Give us these things. That is foolishness, that substitution, that man on a cross, that blood streaming from His wounds and from His hands and feet; that is foolishness!"

But, to those who are saved, that death of the cross, that blood of the cross, that offering of the cross and that sacrifice of the cross, is the power and wisdom of God. That is heart faith!

You see, heart faith sees and saving faith understands how the person and work of Christ, not only in His death, but in His life, not only in His passive obedience but in His active obedience, not only in His sacrifice but in His righteousness, saving faith sees and understands how that bought a righteous work that honors God, and how it honors God's attributes.

John summed it up in **1 John 5:20**, he said; *"We know that the Son of God is come and given us an understanding."* We understand some things. We understand, *"that we might know him that is true and we are in him that is true, even in his Son, Jesus Christ. This is the true God and eternal life"*

Heart-faith understands that God is sovereign in creation, in providence, and salvation. *"He will be merciful to whom he will be merciful. Whom he will, he will harden."* Heart faith understands that God is sovereign.

Heart faith understands that God is holy and that Christ as a man must obey and honor God's holiness.

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Heart faith understands that God is just. Our sins have to be laid on us or on Christ; they have to be paid for.

Heart faith understands that God is true and faithful and none for whom Christ suffered, and none who lay hold upon him, and none who believe on him shall perish. God is faithful to His promise. God is true.

All these attributes, His power, His majesty, His holiness, His righteousness, His justice, His love, His mercy, His grace and faithfulness, all of these attributes are met and honored in Christ; “*where righteousness and peace met and where truth and mercy kissed*” is at the cross. Heart faith understands that and lays hold upon it.

**Fifth:** Heart faith will continue; now get this; it will continue. Heart faith is not going to play church awhile and then quit. Heart faith is not going to walk an aisle and then leave. Heart faith is not going to sing in the choir for six months and sing in a saloon for 60 years. Heart faith is not going to do that; it is going to continue in faith.

Now, what happens to a lot of them is that their faith rested in the arguments of men and the logic of men. A man who rests his faith in the arguments of men can be argued out of that position by another man. Do you see what I am saying?

A man whose faith believes because of an emotional experience can change his faith by a greater emotional experience. A man who follows a man will change and follow another man who has a stronger personality.

But those who have Christ, those who look to Christ, love Christ, trust Christ, and believe in Christ for themselves, they will never leave him.

In **John chapter 6**, when our Lord stood there after preaching and several thousand people walked off. He turned to the twelve and he said, “*Will you also go away?*” They said, “*To whom shall we go? You have the words of eternal life. We believe and are sure that you are the Son of God.*”

You see, they didn’t trust arguments and logic. They were not trusting in their experiences and their emotions. Brother, emotions would have sent them away; Peter, James, and John were outnumbered by the crowd that walked off. No, believers are not outnumbered. Greater are those that are for us than those against us.

**Sixth:** Heart faith, (now listen); it regards and receives trials and afflictions as from the Lord. Job said amid all his afflictions; “*The Lord gave and the Lord hath taken away; blessed be the name of the Lord.*”

I heard a man say on television the other day that God told him that “it was the devil who killed your wife and two children that God didn’t have anything to do with it.” Now wait

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a minute; you hold on! Job didn't say that, he said; "*The Lord gave and the Lord hath taken away;*" the God of the Bible "*kills and he makes alive.*"

But, we know this, the believer knows this, whatever the trial, "*all things work together for good to them that love God, and those who are called according to his purpose.*" That is heart faith!