

How To Walk By Faith

My wife and I have two daughters. Our daughters believe in Jesus as Savior and Lord. One is a registered nurse at Banner Hospital and the other is a professor at UCLA. On several occasions when they were children, we visited Six Flags Magic Mountain in Southern California. Magic Mountain has been called the “Thrill Capital of the World” because every ride in the park is a roller coaster of some kind—from the tame to the extreme. One ride was a barrel that spun around and around and then unexpectedly the floor dropped out of the bottom and we remained stuck to the side. Imagine your feet touching nothing! That one made my stomach sick. Another was a tame train ride. But the Twisted Colossus is the roller coaster of roller coasters. It is the one I enjoyed the most. It was a thrill to walk up to the car assigned to us, sit down and then be strapped into it. Then we waited excitedly as our car started moving and was pulled up to the peak of the track

as we heard clack, clack, clack. When we reached the peak, the car started descending as if we had jumped from a high diving board into a swimming pool below. The car traveled at a heart-thumping speed, cycling up and down, turning left and right, circling in spirals, flipped upside down at scary speeds and zipped to another height. Then the ride was too quickly over. Most people tightly gripped whatever they could, lowered their body out of fear of being thrown from the car and a few screamed all the way.

SAVING FAITH IS AN ACT OF HUMILITY. The Christian

life is like a ride on the Twisted Colossus. The ride starts when a person becomes a Christian by believing in Jesus as their Savior and Lord. Sadly, 1 Corinthians 15:2 warns that a person can have vain faith or empty faith. That is, they can think they are a Christian, but they are not. Vain faith is intellectual faith that simply believes Jesus existed, died on the cross and was resurrected. The evidence that a person’s faith is vain faith is that their life does not change. That is the message of Romans 8:13-14 and James 2:26. These individuals simply added Jesus to their lives, but they are going to hell. Even Satan’s demons believe Jesus is God, died on the cross for your sins and my sins, was resurrected, returned to heaven and sits at the Father’s

right hand. The demons believe these facts better than we do. They have firsthand knowledge.

You see, true faith has three components. The first is: true faith believes Jesus is God, died on the cross for our sins, was resurrected and returned to heaven. John



3:16 says,

For God so loved the world, that He gave His only begotten Son, that whoever believes in Him shall not perish, but have eternal life. John 3:16 (NASB)

In Luke 13:5 Jesus adds that true faith is accompanied by repentance over sins. Jesus said,

I tell you, no, but unless you repent, you will all likewise perish.

Luke 13:5 (NASB)

That is the response of true faith. Romans 10:9-10 adds that faith submits to God. That is, true faith is humble faith. The passage says,

... that if you confess with your mouth Jesus as Lord, and believe in your heart that God raised Him from the dead, you will be saved for with the heart a person believes, resulting in righteousness, and with the mouth he confesses, resulting in salvation.

Romans 10:9-10 (NASB)

A person with true faith admits they sin, humbly repents, believes Jesus died to forgive his or her sins and humbly submits to Christ as Lord.

All of these verses describe what happened to me when I was in high school. I remember sitting in my high school class called "Study Hall." I was praying to God and pouring out my heart and pleading with God to save me. I remember telling God that I believed Jesus had died on a cross so that my sins could be forgiven. I told Him that I believed Jesus was God and wanted my sins to be forgiven. I remember telling God that I was willing to even become a missionary! I felt like I was giving my life away because the last thing I wanted to do was to become a missionary. It was at that point that I became a Christian. I call this kind of faith "saving faith" as opposed to vain faith. Saving faith responds with humility and it is not a work that we perform. That is the message of Ephesians 2:8-10 which tells us that salvation is not obtained by performing works.

At that moment as I sat in that study hall, I became a spiritual child. We saw that in our study titled "Walking With God," and that is the message of 1 John 2:12-14. I knew my sins were forgiven and I had an elementary knowledge of God.

That is how every believer begins. "Saving faith" is like getting in a roller coaster car on the Twisted Colossus, and the ride has started. At that point, my faith was elementary and simple. I did not know what was going to happen on the roller coaster ride called the Christian life.

LITTLE FAITH IS LITTLE HUMILITY. My roller coaster ride had started. I did not know that God was going to allow,

and sometimes intentionally bring difficult situations into my life that would test my faith and motivate me to live a righteous life, but He did. I did not know that the great saints of the Old Testament managed the highs and lows of life by having a more mature faith in God. But that is why they are mentioned in Hebrews 11 and why Hebrews 12:1-2 says,

Therefore, since we have so great a cloud of witnesses surrounding us, let us also lay aside every encumbrance and the sin which so easily entangles us, and let us run with endurance the race that is set before us, fixing our eyes on Jesus, the author and perfecter of faith . . . Hebrews 12:1-2 (NASB)

Believers Are To Walk By Faith. Hebrews 12:2 told me to flee sin, fix my eyes on Jesus and run the race. All three are extremely important - more important than I understood then. 2 Corinthians 5:6-8 says it this way.

Therefore, being always of good courage, and knowing that while we are at home in the body we are absent from the Lord — for we walk by faith, not by sight — we are of good courage, I say, and prefer rather to be absent from the body and to be at home with the Lord. 2 Corinthians 5:6-8 (NASB)

Paul says when you became a Christian, you started walking. He also says that every believer should be of good courage while we are on the roller coaster of life "for" we walk by faith. The word "for" connects the "always of good courage" to "walking by faith." But I missed the phrase "walk by faith" in the early years of my Christian life. I missed the fact that walking by faith means having faith in God and not in myself. I also missed that some believers will walk better than others.

In verse 8 Paul adds that it is better to be at home with Jesus. That was not my perspective in the early years of my roller coaster ride. While I was waiting to marry my wife, I asked God to delay the second coming of Christ until after the wedding. Later, I realized that was foolish and my focus was on earthly things and not on Jesus. You see, I was not walking by faith with my eyes fixed on Jesus. That was one test that I failed.

Romans 1:17 rewords "walking by faith" as "living by

faith.” It says,

BUT THE RIGHTEOUS man SHALL LIVE BY FAITH.

Romans 1:17 (NASB)

The principle of “living by faith” is so important that it is repeated four times in the New Testament in Romans 1:17; Galatians 2:20; Galatians 3:11 and Hebrews 10:38. All are quotes from Habakkuk 2:4 which we will visit later in the study. But for now, the question is, “How are you walking?”

Our Faith Is Tested To Determine If It Is Real. This is an important instruction because when we first become a Christian, our faith is weak. In the early years, God starts testing our faith. God is not testing it so that He can discover if we are genuine Christians. The tests of my faith were designed for me to learn about my own faith. 1 Peter 1:6-7 says that trials reveal if our faith is real when it says, “the proof of your faith.” James 1:2 tells us to count our tests as joy - not that we enjoy all of the tests! The positive tests we will. But whether the test is a positive or a negative experience, we are to rejoice because tests reveal if our faith is genuine and will push us toward holy living.

In Mathew 6:13, which we call the Lord’s Prayer, Jesus tells us that God the Father intentionally puts us into situations where our faith is tested. The verse says,

And do not lead us into temptation, but deliver us from evil.

Matthew 6:13 (NASB)

In our last study, we discovered that the actual Greek word Jesus used for temptation in this verse is translated as “trials” in James 1:2, and should be translated as “test” here in Matthew 6:13. That is, God tests our faith so that we can discover if we are a believer and, if we are a believer, what kind of believer we are. A test is neither good or evil. It is simply a neutral test of our faith. But our response may be sinful. Our response is not a reflection on the test. So, what is the result of testing? Genuine faith grows stronger. That is not true of vain faith because the Holy Spirit is not dwelling in the unbeliever.

Two good examples of vain faith are illustrated in the Parable of the Sower. We are told in Matthew 13:20-21 that the

rocky soil, the second soil, represents people who were never Christians because when they are tested by affliction or persecution they fall away from the faith. 1 John 2:19 reminds us they were never real Christians. Matthew 13:22 is the next illustration. It is about thorny soil. The third soil is tested by worry and wealth. This test causes them to fail away too! This means spiritual tests can be high or a low on the roller coaster called the Christian life. Wealth, popularity, and power can be tests that feel positive. Poverty, sickness and loneliness can be tests with a negative experience. 1 Samuel 2:7 says that God makes the poor and the rich. The verse says,

The LORD makes poor and rich;

He brings low, He also exalts. 1 Samuel 2:7 (NASB)

This means that being poor is not evil and being rich is not evil, because God does not tempt us to be evil. Tests are neutral, but our response in this case to poverty or wealth can be sinful or holy.

Each test is tailor designed to each individual believer. A certain test may be difficult for me but not for my wife. Tests that are difficult for her may not be for me or for you. I have found in my own life that if I do not learn what God wants me to learn on a certain test, He will usually repeat the test or test me in a slightly different way again. It is an opportunity for me to learn what I did not learn the first time. God has designed the roller coaster called the Christian life with high peaks and deep dives—to test us! If you are a Christian, tests will reveal the genuineness and maturity of your faith.

Four Examples of Little Faith. May I ask, “What kind of faith do you have?” In order to help us evaluate ourselves, we are going to look at four examples of little faith. Each example describes how we respond to various tests. All four occur only in the gospel of Matthew. Each example is about Jesus’ disciples, and they fail each test.

First Example of Little Faith - Matthew 6:25-34. The first example of little faith is found in Matthew 6:30. This passage occurs in the Sermon on the Mount. Matthew 5:1 reveals that Jesus’ disciples were present when Jesus said,

For this reason I say to you, do not be worried about your life, as

to what you will eat or what you will drink; nor for your body, as to what you will put on. Is not life more than food, and the body more than clothing? Look at the birds of the air, that they do not sow, nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not worth much more than they? And who of you by being worried can add a single hour to his life? And why are you worried about clothing? Observe how the lilies of the field grow; they do not toil nor do they spin, yet I say to you that not even Solomon in all his glory clothed himself like one of these. But if God so clothes the grass of the field, which is alive today and tomorrow is thrown into the furnace, will He not much more clothe you? You of little faith! Do not worry then, saying, 'What will we eat?' or 'What will we drink?' or 'What will we wear for clothing?' For the Gentiles eagerly seek all these things; for your heavenly Father knows that you need all these things. But seek first His kingdom and His righteousness, and all these things will be added to you. So do not worry about tomorrow; for tomorrow will care for itself. Each day has enough trouble of its own. Matthew 6:25-34 (NASB)

Notice in verse 30 that Jesus told His disciples they had little faith! Why did they have little faith? Six times, Jesus gives us the answer. Six times, Jesus uses the word "worried" or "worry." The NASB, NIV, NJKV, NLT and NET Bibles translate the Greek word *merimnao* as "worried" or "worry" but the ESV says, "anxious." "Worry" is usually the preferred meaning and is the better translation. The first time that Jesus says "do not worry" is in verse 25. He says we should not worry about our life—what we will drink, what food we will eat or what clothes we will wear. Why? Because God the Father feeds the birds of the air. The second time Jesus tells us to not worry is in verse 27 when He says that worry will not add one hour to our lives. The third time Jesus tells us to not worry is in verse 28, "And why are you worried about clothing?" The fourth time He uses the word worry is in verse 31, and the fifth and sixth times He uses the word for "worry" is in verse 34. Since Jesus is speaking to a group of disciples, we should apply this passage to ourselves too! Jesus' message is very simple - worry is a symptom of little faith. Little faith is the disease and worry is the symptom.

Sadly, this is a common problem among believers. We

worry about our money, becoming sick, crime, politics, problems with the house, situations at church, our children, maybe our wife or husband and our reputation with others - what will they think? Christians worry about so many things rather than having strong faith in God. John MacArthur writes this,

Worry is the sin of distrusting the promise and providence of God, and yet it is a sin that Christians commit perhaps more frequently than any other.

John R. Rice has said,

Worry is putting question marks where God has put periods.

Whatever witty statements we may desire to create, worry is a sin because Philippians 4:6 commands us to,

Be anxious for nothing, but in everything by prayer and supplication with thanksgiving let your requests be made known to God. Philippians 4:6 (NASB)

Paul says, "Be anxious for nothing" and that includes everything! Paul directs us to God, just as Jesus did. We are not to worry about anything. What an amazing statement! Instead of worrying, we are encouraged to ask God for help. Fix our eyes on Jesus and enjoy the roller coaster ride. Listen to Psalm 127:1,

**Unless the LORD builds the house,
They labor in vain who build it;
Unless the LORD guards the city,
The watchman keeps awake in vain.
Psalm 127:1 (NASB)**

Jesus' point, Paul's point and the point of this verse is do not worry about anything. Just go to and trust in God the Father who is in total control. So, if you worry, recognize the root problem is little faith. Worry is a symptom of little faith.

Second Example of Little Faith - Matthew 8:26. The second example of little faith is found in Matthew 8:26. Matthew 8:23-27 says,

When He got into the boat, His disciples followed Him. And behold, there arose a great storm on the sea, so that the boat was being covered with the waves; but Jesus Himself was asleep. And they came to Him and woke Him, saying, "Save us, Lord; we are perishing!" He said to them, "Why are you afraid, you men of little faith?" Then He got up and rebuked the winds and the sea, and it became perfectly calm. The men were amazed, and said, "What kind of a man is this, that even the winds and the sea obey Him?" Matthew 8:23-27 (NASB)

Jesus is with the twelve disciples. He is sleeping in the boat during a great storm. We are told the waves are washing over the boat and the disciples are in panic. So they awaken Him and say, "Lord save us!" Now notice Jesus' reply.

Why are you afraid, you men of little faith? Matthew 8:26 (NASB)

What did Jesus reveal about the disciples? They were fearful because they had little faith. So worry and fear are symptoms of little faith.

Third Example of Little Faith - Matthew 14:31. The third example of "little faith" is found in Mathew 14:31. Verse 28 says,

Peter said to Him, "Lord, if it is You, command me to come to You on the water." And He said, "Come!" And Peter got out of the boat, and walked on the water and came toward Jesus. But seeing the wind, he became frightened, and beginning to sink, he cried out, "Lord, save me!" Immediately Jesus stretched out His hand and took hold of him, and said to him, "You of little faith, why did you doubt?" Matthew 14:28-31 (NASB)

We talked about this event in our last study. The disciples were in the middle of the Sea of Galilee during a fierce storm in the darkness of night and Jesus was walking on the water. The gospel of Matthew tells us that Peter wanted to walk on the water. This is a significant event since two times already, the disciples had heard Jesus say they had little faith. We do not know why Peter wanted to walk on the water. We are only

told he wanted to walk on the water and believed Jesus could make him walk on the water. After he started walking, verse 30 says that he started to sink and cried out, "Lord save me!" Now notice that Jesus does not say that Peter was afraid but that he doubted and had little faith. This means that another symptom of little faith is doubt. Jesus did not mean that Peter doubted Jesus would grant him his request, because He already had! Peter doubted that Jesus could keep him walking on water! This reveals the immaturity of Peter's faith.

We do not want to miss two important lessons in this passage. The first is that the expression "little faith" reveals there are different levels or degrees of faith. Remember that Romans 12:3 says that God has given each believer a "measure of faith." That is, some Christians have more faith than others, and some have less. Also, 1 Corinthians 12:9 refers to a spiritual gift of faith. This means some Christians have a lot more faith than others.

The second lesson is that God responds to little faith. This is a very important lesson. You see, Peter had little faith! That is why he started to sink. Yet, Jesus did not demand that he have more faith or great faith before helping Peter walk on water. Instead, Jesus granted His wish to walk on the water. I find this encouraging to know that God does not require you or me to have strong faith before He will answer our prayers. I believe that is why Jesus healed the son of the man in Mark 9:24 who asked Him to help his unbelief. The man had doubts, but Jesus healed his son anyway. Are you not glad that Jesus responds even to little faith? He responds even to the little faith of new Christians. So, worry, fear, and doubt are symptoms of little faith.

Fourth Example of Little Faith - Matthew 16:9. The fourth example, of "little faith" is found in Matthew 16:9. It is about something they should have remembered. Matthew 16:5-8 says,

And the disciples came to the other side of the sea, but they had forgotten to bring any bread. And Jesus said to them, "Watch out and beware of the leaven of the Pharisees and Sadducees." They began to discuss this among themselves, saying, "He said that because we did not bring any bread." But Jesus, aware of this, said, "You men of little faith, why do you discuss among yourselves that

[you have no bread?” Matthew 16:5-8 \(NASB\)](#)

What happened here? We are told that Jesus warned the disciples to beware of the leaven of the Pharisees and Sadducees. And we are told the disciples completely missed Jesus' message. At this point, we understand the disciples frequently did not understand the message. Their problem was that they were men of little faith. This is the fourth time that Jesus has said the disciples had little faith. They had an ongoing problem. They were men of little faith.

Now what was the symptom of little faith this time? Jesus tells us in the next two verses.

[Do you not yet understand or remember the five loaves of the five thousand, and how many baskets full you picked up? Or the seven loaves of the four thousand, and how many large baskets full you picked up? Mathew 16:9-10 \(NASB\)](#)

We read about this in our last study titled, “How to Have a Tender Heart.” In that study, Mark 8:14-21 described the same event. In that passage, Jesus explained that the reason the disciples did not understand the message of the feeding of the five thousand and the four thousand was that they had hardened hearts. But here Matthew says they had little faith. Now we must remember that what Matthew wrote is true and what Mark wrote is also true. They are not disagreeing with each other. Both are true. But Mark is the only gospel that emphasized the disciples' sin of a hardened heart and Matthew is the only gospel that emphasized the disciples' sin of little faith. It is interesting that Mark 16:14 is the only verse that says the disciples had both little faith and hardened hearts. You see, the disciples had two problems: little faith and a hard heart. The two sins are highly connected.

Therefore, we have discovered another symptom of little faith. The disciples failed to remember the two miracles of the five loaves and the four loaves because they were not significant enough to them. They were only concerned about their stomachs. Consequently, they missed the incredible spiritual truth about Christ. You see, little faith lacks humility to look beyond self. Little faith is little humility that is not fixed on Jesus!

So, little faith worries, fears, doubts, and misses important spiritual insights about God. Next, we are going to discover that great faith is humble faith.

GREAT FAITH IS HUMBLE FAITH. Now before we discover how we can better walk by faith, it is important for all of us to know that none of us have perfect faith. Only Jesus had perfect faith. Yet, strong faith and great faith is possible because Scripture says some believers have had great faith. Hebrews 11 provides a list. They are our examples.

Earlier we read 2 Corinthians 5:6-7 which tells us that believers will be of good courage on our roller coaster ride if we will walk by faith. Romans 1:17 said that the righteous live by faith which is a quote from Habakkuk 2:4. Therefore, I want us to see the context of living by faith in order to gain a greater understanding about how to walk by faith. The verse says,

[Behold, as for the proud one,
His soul is not right within him;
But the righteous will live by his faith.
Habakkuk 2:4 \(NASB\)](#)

Root Problem of Little Faith is Sin. This passage helps us understand the root problem of little faith. There are two contrasts with two messages. First, we are told the proud do not have faith, but the righteous do have faith. The righteous lives by faith. This helps us understand the second contrast which is that when the righteous person is not living by faith, he is like the proud person who is not right within. He has sinned and displayed pride! This means little faith is more than sin, it is also a display of pride.

The message is that when we worry, are anxious, and are fearful, we have sinned and displayed our pride. Little faith is focused on self. How do we restore our relationship with God? Confess our sin of worry, anxiety, fear, and pride.

Four Principles of Great Faith. Now we will look at Abraham who is an example of strong faith. We are going to learn four principles of strong or great faith. Romans 4:19-21 says,

[Without becoming weak in faith he contemplated his own body,
now as good as dead since he was about a hundred years old, and
the deadness of Sarah's womb; yet, with respect to the promise of](#)

God, he did not waver in unbelief but grew strong in faith, giving glory to God, and being fully assured that what God had promised, He was able also to perform. Romans 4:19-21 (NASB)

This passage refers to an event in Genesis 17, where God visited Abraham when he was ninety-nine years of age. Sarah was one year younger. From a human perspective, it was impossible for Sarah to have children. Abraham could have become preoccupied with the impossibility of Sarah having a child at her age. He could have become frustrated that God did not give them a child earlier and even doubted God would keep His promise. But we are told that “he did not waver in unbelief” but trusted God and not what his eyes and head told him was true about his and his Sarah’s bodies. This gives our first important principle about strong faith. Strong or great faith does not waiver. He trusted God during his roller coaster ride of life. As a result, his faith grew strong. Hebrews 3:17-19 tells us that unbelief is disobedience. That is, we can choose to believe or not believe. The truth is we can choose to trust God by going to him in prayer.

Listen to the promises in Philippians 4:6 which encourages us to pray.

Be anxious for nothing, but in everything by prayer and supplication with thanksgiving let your requests be made known to God. And the peace of God, which surpasses all comprehension, will guard your hearts and your minds in Christ Jesus. Philippians 4:6-7 (NASB)

We are told in this encouraging passage that the peace of God will guard our heart and minds. Having faith is a choice. And 1 Peter 5:7 tells us why we should pray when it says . . .

. . . casting all your anxiety on Him, because He cares for you. 1 Peter 5:7 (NASB)

The second principle about strong faith is that faith grows stronger as we successfully trust God test after test on the roller coaster of life. Verse 20 says Abraham “did not waver in unbelief but grew strong in faith.” This is a wonderful truth. It means that great faith develops over time. It cannot

be achieved tonight or next month or next year. But Hebrews 13:7 indicates that we can better learn how to walk by faith by being disciplined by a godly man or woman.

The third principle about strong faith is found in verse 21. It says that Abraham remembered the promises of God, “being fully assured that what God had promised, He was able also to perform.” Notice that he remembered the promises. Had he been one of the twelve disciples, Abraham would have remembered the five loaves and four loaves! Romans 10:17 says,

So faith comes by hearing, and hearing by the word of Christ. Romans 10:17 (NASB)

This applies to both salvation and walking by faith. Abraham remembered the promises of God. For us, this means we need to be studying the Word of God to know His promises.

So, strong faith confesses the sin of little faith, intentionally chooses to trust God, grows stronger as we successfully trust God and greatly trusts God as we learn about Him. In summary, walking by faith is a life of humble submission and dependence upon God.

The fourth principle is that strong faith gives God glory. In Romans 4:19-21, we are not told that something we say gives God glory! It can, but the verses say that strong faith gives God glory. I do not know if the angels can see our faith, but somehow God is glorified. Personally, I want to glorify God by my faith. Do you? It is our gift to Him!

CONCLUSION. I would like to close with the first verse of “He’s Been Faithful To Me!”

In my moments of fear
Through every pain every tear
There’s a God who’s been faithful to me.
When my strength was all gone,
When my heart had no song,
Still in love He’s proved faithful to me.
Every word He’s promised is true.
What I thought was impossible,
I’ve seen my God do.
He’s been faithful, faithful to me.

Chorus:

He's been faithful, faithful to me.

Looking back His love and mercy I see.

Though in my heart I have questioned

And failed to believe,

He's been faithful, faithful to me.

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