

MR. MOODY'S BIBLE CLASS

A Twelve-Part Study in the Doctrines of the Christian Faith

by

Dwight Lyman Moody

Mr. Moody's Bible Class" was a special feature published in *The Ladies' Home Journal*, a popular women's magazine of the 1890s. For twelve months beginning in November 1896, evangelist D.L. Moody published Bible studies that defined the principles of the Christian faith and encouraged readers to engage in daily Scripture reading.

Mr. Moody designed these studies for both individual reflection and group discussion. Whether you're studying alone or with others, take time to read the Scripture passages referenced and answer the reflection questions honestly before God.

These studies are ideal for personal devotions, small group Bible studies, Sunday school classes, or anyone seeking to deepen their understanding of foundational Christian doctrine.

The Scripture quotations are from the King James Version of the Holy Bible.

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LESSON SEVEN

THE NATURE OF FAITH

THE NATURE OF FAITH

Bishop Ryle¹ has very well likened faith to a root whose flower is assurance. To have the assurance, he says, there must first be the hidden source of faith.

Faith is the simplest and most universal experience in the world. Call it by whatever name you may—confidence, trust or belief—it is inseparable from the human race. The first sign of a dawning intelligence is the exercise of the infant's faith toward those it knows and its fear toward those it does not know. We cannot even remember when we first began to have faith.

Faith is the foundation of business. It is an essential asset to every bank and mercantile house in existence. Many a thriving business and successful enterprise has been carried through dark days of setback on no other capital; and without such capital the markets of the world would soon come to a standstill. I have known men whose ruin has been brought about by some little insinuation regarding their credit—the business equivalent for trustworthiness. The loss of public faith has

¹ J.C. Ryle (1816-1900) was the first Anglican Bishop of Liverpool and a widely-read evangelical author. His writings on practical Christianity and holiness were influential among Protestant Christians in both England and America during Moody's era.

brought the darkest setbacks to the richest of corporations, and even nations have felt the ruin which it entails.

Faith is the bond which holds society together. If this bond is dissolved, a state of barbarism and anarchy would exist like that which marked the close of the eighteenth century in Paris. With everyone distrusting their neighbor and fearing their nearest friends, progress is impossible and civilization inconceivable.

"Faith is the simplest and most universal experience
in the world."

THE EVIDENCE OF THINGS NOT SEEN

To many people the term "faith," used in connection with man's relation to God, implies something mysterious. They will speak of having implicit confidence in a friend, of trusting a servant with their last cent, or being willing to credit a customer with any amount, considering his word as good as his note, yet they do not realize that God simply asks of them the same trust and confidence they use in the affairs of their everyday life.

I remember a conversation I once had with a young lady who was anxious about her spiritual welfare. I tried to show her that salvation came from simply believing in Christ as her personal Redeemer. I well remember her troubled and almost annoyed look as she replied:

“Believe! Why, Mr. Moody, everybody tells me to believe. My pastor says ‘believe.’ My Sunday-school teacher says ‘believe.’ My mother says ‘believe.’ I believe everything, but still I am not a Christian.”

“Well, then,” I said, “we will use another word. You have confidence in your friends, and you trust them, don't you? Well, it is simply trusting God and taking Him at His word.”

And in that one word “trust,” she found peace. She had been trying to bring herself into some extraordinary frame of mind in order to believe, instead of simply exercising the same act of faith which she habitually practiced in her daily life.

Faith is composed of three elements: knowledge, assent, and action. Knowledge and assent are necessary for action, but without action they accomplish nothing.

WHEN LINCOLN FREED THE SLAVES

When President Lincoln signed the Emancipation Proclamation, copies of it were sent to all points along the Northern line, where they were posted. Now, suppose a slave had seen a copy of that proclamation and had learned its contents. He might have known the fact, he might have assented to its justice, but if he had still continued to serve his old master as a slave, his faith in the document would not have amounted to anything. And so it is with us. A mere knowledge of the historical events of Christ's life, or a simple intellectual assent to His teachings and His mission, will be of no help in a man's life unless he adds to them a trustful surrender to the Lord's loving kindness.

But it is a matter of grave importance in whom you place your faith. It is a very common thing to hear people say that it does not make much

difference what you believe; we are all trying to go to Heaven, and therefore our belief or unbelief has no effect.

THE MAGIC POWER OF LIFE

A man once told me that it was absurd to say that a man's actions were affected by his belief. He confessed, however, in a few moments, that he would flee from the building in which we were conversing if someone he believed told him that the place was on fire. A man's life is entirely affected by what he believes. His faith is the magic power of his life. It is an all-important matter, then, to consider carefully in whom you believe. Sincerity in believing what is a lie will not make it a truth. It is utter nonsense to say that if we are only in earnest it is all right. God has given the world a revelation of His salvation, and He will not hold guiltless anyone who despises His word and substitutes earnest belief in personal preferences for the truth he has been taught.

FAITH IN ALL WORLDLY THINGS

In New York harbor lie two steamers tied side by side at their respective wharves—the one a beautifully fitted boat with every luxury that modern invention and skill can devise; the other a less attractive boat, perhaps a little old-fashioned, but nevertheless a well-tested, seaworthy boat. The first is destined for some port on Long Island Sound, but the second boat is bound for some distant port to which I want to go. Now, suppose I reasoned, as many a young person does, and embarked on the Long Island Sound boat, trusting in my earnestness to bring me to the desired haven. As I leave the port, I ask an officer when I may expect to arrive on the other side of the ocean.

“Why, you are on the wrong boat,” he would say. “We do not cross the ocean. We are only built for the coast service.”

“But I believe in you, and in spite of what people have told me. I am so much in earnest that you must land me in Europe.”

You would say that I was a fool, and rightly too. And yet this is exactly what people are doing. Their faith and earnestness in some worldly pursuit will never bring them to their desired haven, no matter how much their surroundings suit their taste.

Some people have faith in a minister. That is good if it brings them to have faith in a higher power. I have known others whose faith was all in some visible form of the church or in some special congregation. There are others whose faith is all in outward symbols and ceremonies. But a time comes in every life when all human expedients are vain, and outward forms and human ties themselves, may fail us. When the tempest of bereavement breaks over the soul, there is need—great need—of a sure and unfailing anchorage.

AN OUTWARD LOOK, NOT AN INWARD VIEW

When first entering Christian work, my one ambition was to be a man of faith. I prayed for faith; I worked for faith; I fasted for faith. All the useful people I had ever heard of had been people of faith, and I realized that it was a necessity for anyone who would devote their life to God's service. I looked for some wonderful, miraculous gift that would suddenly come to me.

One day I was reading the Epistle to the Romans when I came to the verse, “So then, faith cometh by hearing, and hearing by the word of God.”

That one passage gives the only direction for receiving faith in Christ, and that is simply by reading about Him. Faith is not some mysterious feeling that we discover within ourselves, but simply the natural result of knowing Christ both through the Scriptures and in our lives. Faith is an outward look and not an inward view. It is not important to examine the *nature* of faith, but it is all-important to study the *object* of faith.

"Faith is an outward look and not an inward view."

Many people complain that they are unable to believe what they cannot see, and do not realize that, even in making the statement, they contradict themselves. Faith that requires proof isn't faith at all. To believe a person or a truth implies that we do not know it by experience or cannot understand it, but accept it on the statement of another.

"Faith that requires proof isn't faith at all."

I am not a chemist, and I do not know anything about the results of certain drugs on my body. Yet if I were advised to take a certain medicine, I would have to depend fully on the wisdom of the person from whom I bought it. I would have to exercise faith in them. If, however, I had been trained in the business, and could assure myself of the purity of every ingredient of the prescription, I would then have no

need to exercise my faith, for I would then know and see. And so faith is simply believing in God and, acting on one's trust in Him, appropriating His blessings individually.

THE STORY OF ALEXANDER THE GREAT

There is a story told of Alexander the Great and his trust in his attendant physician. Someone who was jealous of the doctor's distinction sought to bring about his ruin by arousing suspicion against him, and sent an anonymous letter to the King accusing the doctor of treason. In the letter the writer warned the King that on the following morning the doctor would mix some deadly poison with medicine which he would bring to the King.

Alexander knew his friend too well to believe the accusation. When the doctor came the next morning, the King, taking the goblet containing the medicine in his hand, gave the doctor the warning letter, and then, without waiting for him to read it, he drank the prescribed medicine. By that act of fearless faith he showed his implicit confidence in his friend, and displayed a love that was beyond suspicion, that could think no evil—a faith that could not and would not be shaken, no matter what tests it might face.

And such is the faith that God would inspire in our hearts—a faith that would not tolerate suspicious doubts and fears; a faith that would trust Him implicitly however dark the shadows may be that fall across the path where He would lead us.

WE HAVE REASON TO TRUST

Nor does the Master ask us for implicit faith without giving us good reason to trust Him. In all His dealings with man for six thousand years, not one promise nor one prophecy has failed. Even at the present time He is still fulfilling promises and prophecies made before the Christian era. His dealings with the patriarchs, as summarized by the Apostle Paul in his letter to the Hebrews, are illustrations of His bounty and favor toward those whose faith is in Him.

An especially striking instance of God's faithfulness is in the dying message of the old Hebrew leader Joshua. He relied fully on God's promises, and in his parting message to the leaders of Israel he says: "Behold, this day I am going the way of all the earth; and ye know in all your hearts and in all your souls, that not one thing hath failed of all the good things which the Lord your God spake concerning you."

There would be joy and exultation among all the powers of darkness if God's word could be broken down in one respect; but it stands firm and eternal because He who promises is ever faithful.

FAITH ALWAYS BRINGS COURAGE

Let a man believe in God's promises and place himself under the direction of God's will, and he will care little for anything else. The reason why there are so many "trimmers"² who are seeking to tone down Christ's teaching is that there is so little faith among them. If they truly believed that Christ's words were true and powerful to convert, they would hew to the line. They would strive to apply His

² Trimmers" was a 19th-century term for people who compromise their principles or adjust their beliefs to suit popular opinion—those who "trim their sails" to catch whatever wind is blowing.

teachings to raise people up, rather than lower their meaning or discredit their power to make them more popular to those living in sin. With faith and courage God will use a servant anywhere, but without these virtues no servant can accomplish anything in the kingdom.

During our Civil War there were leaders whose very presence inspired new strength and purpose in the troops. They were men who had faith and courage. And so in a church or a community, one person filled with faith and courage often can be the means of the greatest blessings. It is not always the visible instrument in God's work that has been the means of a revival or a spiritual quickening in a church. Often the minister or the preacher has been used by God in direct answer to the prayers of some dear servant who is prevented from even leaving the sickroom due to illness or household duties. God uses the weak things—when connected through the bond of faith to His infinite power—to confound the great and learned. And so it is that all of us, no matter how few talents are entrusted to our care nor how humble our circumstances are, may have a part in God's great work. By the exercise of faith we may pray for those who work, and by our courage strengthen those who are weak.

"God uses the weak things to confound
the great and learned."

TEMPTATIONS AND ERRORS SURROUND US

I believe that there has never been a time in our history when there has been so great a need of simple faith on the part of the church.

Temptations surround us, and the most subtle errors and philosophies continually arise. But let a man build wisely on the Rock of Ages and his life will never be a failure.

The shifting sands of human error offer a poor foundation even for the short season of a human life, but God's promises are unfailing, and His mercy endures forever.

Sometimes I tremble in my weakness, but the Rock on which I stand remains eternally immovable.

“Have faith in God, press near His side—
Thy troubled soul trust Him to guide;
In life, in death, whate'er betide,
Have faith, have faith in God.”³



³ Final verse from the hymn “Have Faith in God.” Words by D. W. Whittle; music by James McGranahan

READ MORE ABOUT ...

Mr. Moody teaches that “faith is the simplest and most universal experience in the world,” yet many Christians overcomplicate it or misplace it in worldly pursuits, religious ceremonies, or human wisdom. Through illustrations ranging from a young woman's conversion to the Emancipation Proclamation to two steamers in New York harbor, Mr. Moody shows that biblical faith is simply trusting God and acting on His Word.

Study these passages to understand what faith is, how it grows through Scripture, where to place your trust, and the God who has kept every promise for six thousand years.

□ The Nature of Faith:

- 2 Corinthians 5:7
- Galatians 5:6
- Ephesians 2:8-9
- Hebrews 11:1
- Hebrews 11:6
- James 2:26

□ Trusting God:

- Proverbs 3:5-6
- Psalm 56:3
- Psalm 37:3
- Isaiah 26:4
- Jeremiah 17:7-8

□ Putting Faith in Worldly Things:

- Psalm 118:8
- Matthew 6:19-21
- Mark 8:36

- Luke 12:15
 - Colossians 3:2
 - 1 Timothy 6:17
 - 1 John 2:15-17
- Faith Comes by Hearing God's Word:
- Psalm 119:105
 - Romans 10:17
 - John 20:31
 - 2 Timothy 3:15-17
 - Acts 17:11
- Examples of Faith from Hebrews:
- Hebrews 11:4 (Abel)
 - Hebrews 11:5 (Enoch)
 - Hebrews 11:7 (Noah)
 - Hebrews 11:8-10 (Abraham)
 - Hebrews 11:11 (Sara)
 - Hebrews 11:17-19 (Abraham)
 - Hebrews 11: 23-29 (Moses)
 - Hebrews 11:32-40 (Old Testament heroes)
- God's Faithfulness to His Promises:
- Deuteronomy 7:9
 - Joshua 23:14
 - 1 Kings 8:56
 - Psalm 145:13
 - Lamentations 3:22-23
 - 2 Corinthians 1:20
 - 1 Thessalonians 5:24
 - 2 Timothy 2:13
 - Hebrews 10:23

PERSONAL APPLICATION

"Faith is composed of three elements: knowledge, assent, and action," Mr. Moody teaches, "but without action they accomplish nothing." Many Christians know the truth and intellectually agree with it, yet never move to the third element—acting on their trust in God. Like the freed slaves who possessed the Emancipation Proclamation but remained in bondage until they acted on it, believers can possess knowledge of God's promises without experiencing their power.

Use the following questions to examine whether your faith includes all three elements, to identify where you've misplaced your trust, and to discover how to strengthen your faith through God's Word.

Like the young woman who found peace when she understood that faith simply means "trust," many Christians overcomplicate what God has made simple. Moody writes, "Faith is an outward look and not an inward view"—it focuses on the trustworthy object (God) rather than examining our own feelings or worthiness.

Are you trying to work yourself into "some extraordinary frame of mind" before you can trust God? Are you looking inward at your own adequacy instead of outward to God's faithfulness? In what specific situation are you hesitating to trust God? What biblical promise from the "Read More About" section do you need to claim today?

When he stopped looking for “some wonderful, miraculous gift” and simply began reading Scripture, Mr. Moody discovered that “faith cometh by hearing, and hearing by the word of God.” He teaches that “faith is not some mysterious feeling that we discover within ourselves, but simply the natural result of knowing Christ both through the Scriptures and in our lives.”

How consistently are you reading God's Word? If your faith feels weak or uncertain, are you neglecting the primary means by which God strengthens it—regular engagement with Scripture? What specific plan will you implement to increase your time in God's Word this week?

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ABOUT THIS EDITION

The core text of this Bible study—Mr. Moody's teaching on the nature of faith—was originally published in *The Ladies' Home Journal* in 1898. As a work published over 125 years ago, Mr. Moody's original text is in the public domain and free for anyone to use. Scripture quotations are from the King James Version, also in the public domain.

ABOUT THIS TEXT

This edition faithfully preserves D.L. Moody's original teaching. We have made minimal edits for modern clarity—correcting obvious errors, updating a few archaic terms, and adjusting occasional grammatical inconsistencies—while keeping Mr. Moody's voice and meaning completely intact.

WHAT'S NEW IN THIS EDITION

This 2025 edition includes:

- Updated formatting for modern readers
- Reflection and study questions
- Organized Scripture references
- Introductory paragraphs to sections titled “Mr. Moody’s Bible Verses,” “Read More About ...,” and “Personal Application”

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