

The Gospel of Jesus Christ: An Evangelical Celebration

Lesson 12: The Application of the Gospel

Statement 16. We affirm that saving faith includes mental assent to the content of the Gospel, acknowledgment of our own sin and need, and personal trust and reliance upon Christ and his work. We deny that saving faith includes only mental acceptance of the Gospel, and that justification is secured by a mere outward profession of faith. We further deny that any element of saving faith is a meritorious work or earns salvation for us.

I. Faith vs. Saving Faith

A. The Elements of Spurious Faith

1. Read Jm. 2:14-26. Is James speaking about a faith that saves?
 - a) James speaks about a faith that falls short of salvation.
 - b) A mere verbal profession of faith is insufficient and shamefully demonic (v. 19)
 - (1) Demons are ahead of most in society today since they at least accept the fact that there is one God and that Jesus is His Son (Jm. 2:19; Mk. 5:6-10)!
 - c) A passive faith is “dead” (vv. 17, 26) and “useless” (v. 20).
 - d) Inactive faith cannot save nor justify (v. 14, 24). “Faith alone saves, but the faith that saves is never alone” and “We are justified not without, and yet not by works” (John Calvin).
2. Read Jn. 2:23-25, 6:60-66, and 8:31-59. What kind of belief/faith is John demonstrating?
3. Read Acts 8:13-24. Based upon Peter’s response to Simon, is there any reason to conclude that Simon believed unto salvation?

B. The Dynamics of Saving Faith

1. Faith begins with knowledge (*notitia*). One must first learn of the Gospel message (Rom. 10:12-17).
 - a) This knowledge is neither comprehensive nor a cursory acknowledgement.
 - b) *Notitia* is not less certain simply because it has to do with religious matters and entails a measure of subjectivity.
 - c) Though it may be impossible to measure how much knowledge is enough for one to be saved, *there is a bottom line and a ceiling* to the amount of knowledge necessary for salvation. There *are no* Christian atheists or unjustified saints!
 - d) Cognition is the primary faculty involved with *notitia*.
2. Knowledge leads to mental assent (*assensus*). Assent moves *from cognition to conviction*. Assent means to agree to or concur with the facts of the Gospel. Assent not only says that Christ died on the cross, but that He died *for me*.
 - a) Assent to facts is what makes belief possible.
 - b) There is an emotional element involved with *assensus* wherein a personal element of assurance is present.
 - c) Whereas *notitia* is more passive, *assensus* is more active. Whereas *notitia* can be impersonal, *assensus* is always personal.
 - d) The affective side of us is the primary component reached in *assensus*.
 - e) Mental assent (belief) is necessary.
 - (1) The mind cannot reject core Christian beliefs if saving faith is present.
 - (2) Assent includes knowledge of and acceptance that. One must not only know the truth but also accept it as fact before belief obtains.
 - f) Mental assent, though necessary, is not sufficient. Mere acceptance of truth falls short of saving faith.

3. Faith comes to completion in trust (*fiducia*). From cognition (= awareness), to conviction (= acceptance), to commitment (= appropriation)—this is the biblical pattern of saving faith. *No one is saved without knowledge of Gospel truth, conviction of Gospel truth, and commitment to the Gospel truth.*
 - a) Whereas *notitia* is primarily intellectual, *assensus* emotional, *fiducia* is volitional.
 - b) Trust is a surrendering of the soul.
 - c) Trust is what spawns repentance.
 - d) The seat of faith lies not in the intellect alone, nor in the emotions alone, nor in the will alone. Rather, the seat of saving faith lies in the human heart (Rom. 10:9-10).

II. The Language of Conversion

A. Belief

1. Belief is a conscious acknowledgment of truth. It is more than a mere knowledge of truth; it is a persuasion of the facts.
 - a) Belief (unto conversion) is not simply knowing that Jesus died on the cross but knowing he died on the cross for me (Mt. 27:42; Rom. 5:8; 1 Cor. 15:3; 1 Thess. 4:14).
 - b) Many have knowledge of the truth but are unconvinced as to its relevance. Belief involves being persuaded of those facts which God has graciously revealed about me:
 - (1) I am a sinner and as a result
 - (2) I am guilty before God yet
 - (3) God provided the penalty for my debt to be paid by the death of his Son and
 - (4) Promised me hope of everlasting life with him by raising his Son from the dead.

B. Repentance

1. Although belief (or persuasion of truth) has mostly to do with the intellectual element of our soul, conversion touches the full spectrum of our existence. It entails a behavioral change as well. Hence, belief that converts yields repentance.
2. While repentance involves a knowledge of and regret for our offense (e.g., Mt. 27:3; 2 Cor. 7:9-10; Heb. 12:17 KJV), repentance unto conversion always issues in a determined active response to abandon a lifestyle dominated by sin (see, Is. 59:20; Ez. 14:6; Mt. 3:8; 4:17; Lk. 5:32).
3. In fact, Scripture indicates that *repentance is a necessary condition for forgiveness* (Lk. 17:3-4; Acts 2:38; 5:31; 8:22). Repentance is not only desired but demanded by God (Acts 17:30; 2 Pt. 3:9) and was the beginning and end of Jesus' message (Mt. 4:17; Lk. 24:46-47).
4. Repentance involves turning from everything that seeks to rule an individual's life and turning to God as the sole Lord, Ruler and Master of all (Mt. 6:24; 12:30; Acts 3:19; 14:15; 20:21; 26:20; 1 Thess. 1:9). *Repentance is more than just a change of mind; it is a change of masters!*
5. Repentance unto conversion is granted by God (Acts 11:18; 2 Tim. 2:25) and does not lie dormant within the human soul.

C. Trust

1. Trust is not just a commitment to the truth God has revealed in the Gospel and the new lifestyle God enables. It is not simply a cognitive or behavioral event. Rather, trust involves a personal relationship to the Revealer of truth.
2. Trust is allegiance to God. It is an active confidence that what God has said in the Gospel and promised to do upon belief and repentance will happen (Phil. 1:6; 2 Tim. 1:12).
3. Scripture insists we must trust in God (Jn. 12:36; 14:1, 23; Rom. 4:5, 9:33, 10:11, 15:13; Tit. 3:8; Heb. 2:13; 1 Pt. 2:6).

4. Trust yields a rest from all human effort that seeks to bridge the gap between God and us. If one has genuinely trusted in Christ and His work on the cross for the full, substitutionary payment of sins committed, then all personal activity to win God's favor will be abandoned for the rest that is given at conversion (see Heb. 4).

III. Faith—the Sum Total of Conversion

1. Faith is believing. Faith is action. Faith is trusting. Saving faith entails belief in something. Rather than being irrational or even supra rational (blind leap), faith involves persuasion of the facts such that one's life is transformed.
2. Genuine faith, therefore, is a determined mindset that ungodly habits and desires are replaced with godly ones.
3. Still, knowledge and repentance is insufficient for experiencing the new birth. One must rely upon the Truth-giver. This reliance is a settled persuasion that He who promises is faithful to perform no matter what (Rom. 4:20-22; 8:38-39; Phil. 1:6; 2 Tim. 1:12).
4. Finally, salvation is monergistic not synergistic. The ability to believe (i.e., faith) is granted by God alone (Acts 5:31; 11:18; 1 Cor. 3:5-7; Eph.2:8-9; Philip. 1:29; 1 Tim. 1:14; Heb. 12:2; 2 Pt. 1:1). A dead person cannot choose to believe the Gospel truth. God must ignite the fire of faith in the human heart.