



# CAPITOL COMMISSION™

## Three Essential Elements of Saving Faith

MARCH 30, 2011

Jason Palermo / (501) 366-2557 / [www.capitolcom.org](http://www.capitolcom.org) / [jason.palermo@capitolcom.org](mailto:jason.palermo@capitolcom.org)

*This week I will be responding to a question I received. It was a basic yet profound question. The question was, "what is faith?"*

### INTRODUCTION

Before defining faith, it is important to emphasize why **faith** in Jesus Christ is **necessary** for eternal salvation, so that all who desire may rightly **examine** their standing, to see if they are in Christ and have received forgiveness for their sins.

### **WHY IS FAITH IN CHRIST, RATHER THAN MERE MENTAL ASSENT TO HISTORICAL FACTS ABOUT THE MESSIAH, NECESSARY FOR SALVATION?**

The Bible proclaims salvation through faith in the Lord Jesus Christ (John 3:16, 14:6; Acts 4:12; Romans 10: 9-10). What may not be as clear to many is that mere intellectual agreement with the facts of the Gospel may not always be equivalent to saving faith in Christ. Notice Jesus words:

*Matthew 7:21-24 21 "Not everyone who says to Me, 'Lord, Lord,' will enter the kingdom of heaven; but he who does the will of My Father who is in heaven. 22 "Many will say to Me on that day, 'Lord, Lord, did we not prophesy in Your name, and in Your name cast out demons, and in Your name perform many miracles?' 23 "And then I will declare to them, 'I never knew you; depart from Me, you who practice lawlessness.' 24 "Therefore everyone who hears these words of Mine, and acts upon them, may be compared to a wise man, who built his house upon the rock.*

The emphasis in the above passage is that knowledge, prophesy, and miraculous works are not the means of attaining salvation. Rather salvation belongs to those who hear and believe in Christ. Their genuine belief is demonstrated by their obedient response to Christ's teaching.

*Hebrews 11:6 And without faith it is impossible to please Him, for he who comes to God must believe that He is, and that He is a rewarder of those who seek Him.*

*Ephesians 2:8-9 8 For by grace you have been saved through faith; and that not of yourselves, it is the gift of God; 9 not as a result of works, that no one should boast.*

Without having defined faith, we provided a few Scriptural proofs emphasizing the necessity of faith in Christ for salvation. In Hebrews 11:6 we have the clear statement that "Apart from **faith** it is **impossible** to **please** God." Therefore faith has something to do with coming to God, trusting in His existence, and trusting that He is a benevolent rewarder of those who seek Him. So with faith one enters into the pleasure God, apart from faith one does not.

In Ephesians 2:8-9, salvation is described as a gift which is received, not earned; and that it comes by "**grace**" through "**faith**," "not as a result of works." Notice the passage explains that "**grace**" and its corresponding "**faith**" are, "**not of yourselves, it is the gift of God; not as a result of works, that no one should boast.**" Thus God according to His great mercy (Titus 3:5) receives all the "boasting" or put another way, God receives all the praise and glory regarding man's salvation. Yes man still trusts, and believes and willfully chooses God, but this is only in response to God's grace. This passage is one of many reasons why I believe the Bible is divinely inspired—man in all his arrogance, boasting, and pride would never have concocted a religion where he does not receive at least some of the glory for fixing himself.

Not only can man not "do" anything to "earn" his or her salvation, but the Bible explains that apart from God's grace and faith in Jesus Christ, man's deeds can only earn God's wrath, and eternal condemnation. Because sinful people have been entirely affected by sin in their thinking, in their emotions, and in their will (theologians refer to this as the *noetic* affects of sin upon man's mind), we end up (apart from God's grace) choosing to serve the creature rather than the Creator (Genesis 3; Romans 1: 18-32). With this in mind we can ask ourselves if the "good" deeds done by law-breakers are sufficient to cover their offenses and declare them perfectly innocent of all their crimes against God? In our case, every one of our crimes or sins are always against a holy God (Ps. 51:1-4). Justice demands payment, and Christ came to satisfy God's law perfectly, so that He could also take our place in the payment of all our offenses against God. This is what the cross was all about. Jesus Christ paid the believers death penalty so they would not have to.

*Romans 6:23 For the wages of sin is death, but the free gift of God is eternal life in Christ Jesus our Lord.*

So before defining faith, let us realize from the outset that Scripture forbids us from thinking that faith is something we either "understood"

---

### BIBLE STUDIES

WED. @ 7:00 - 7:30 A.M., ROOM 19 IN THE STATE CAPITOL  
(TAKE EITHER ELEVATOR TO THE LOWER LOBBY, EXIT LEFT)

## Three Essential Elements of Saving Faith

because we were smart or that we “earned” or that we are entitled to because we were so “good.” Romans 3: 10-18 forbids such thinking:

***Romans 3:10-18*** <sup>10</sup> *as it is written, "There is none righteous, not even one; <sup>11</sup> There is none who understands, There is none who seeks for God; <sup>12</sup> All have turned aside, together they have become useless; There is none who does good, There is not even one." <sup>13</sup> "Their throat is an open grave, With their tongues they keep deceiving," "The poison of asps is under their lips"; <sup>14</sup> "Whose mouth is full of cursing and bitterness"; <sup>15</sup> "Their feet are swift to shed blood, <sup>16</sup> Destruction and misery are in their paths, <sup>17</sup> And the path of peace have they not known." <sup>18</sup> "There is no fear of God before their eyes."*

Since no one possesses a nature that is perfectly good, like God's is, no one is able to commend themselves to God on this basis. Therefore since none of our “good” deeds are able to commend us to God, what hope remains for sinful people, before an infinitely holy and just God?

**In view of Romans 3:23** “for all have sinned and fall short of the glory of God,” **and Romans 6:23** “For the wages of sin is death...” There is no good news for man before a holy God when one looks only to his or her own nature and merits. Therefore if guilty men seek good news about their eternal condition, it must be found outside of themselves. God's Word declares that this good news comes as a gift from God—by grace through faith. The good news for all men is that Christ died for sinners! He has risen from the grave, and offers eternal life to all who call upon him in faith. But let us clearly understand what faith is not and what it is—lest we completely misunderstand God's offer of salvation.

### WHAT IS FAITH?

#### A ONE WORD DEFINITION:

The simplest one word definition for faith would be “trust,” another word would be “reliance.” Saving faith involves personal trust in the Lord Jesus Christ. This faith looks not at the works we have done, to be justified before God, but at the work that the Lord Jesus Christ accomplished upon the cross to redeem guilty people who recognize their need of redemption. Before Christ died He declared that “it is finished.” What was finished? The sin-debt was paid in full by the righteous One for the unrighteous, the innocent for the guilty, so that the guilty (you and me) could be set free, not only from the consequences of sin which is eternal damnation by God in absolute misery and torment, but also from the

power of sin's control in daily living. Christ died to set sinners free from sin, and free men and women to live for Him so that they would be able to serve God instead of sin. Whereas sin is the unbeliever's master, sin is merely the believer's temporary nuisance, and soon it will be removed from them for good.

### WHAT ABOUT REPENTANCE?

It would require another study to adequately show the relationship between faith and repentance. But the basic idea is that faith makes it possible to not sin, therefore in practice believers sin much less than they used to when sin was their master. The reason believers sin less then they used to is because Christ gave them the Holy Spirit to help them. The Holy Spirit progressively shapes believers into greater likeness to Jesus Christ (Rom. 8:29; Gal. 5:16-24). When believers sin it is by choice, when they do not sin—it is by the Holy Spirit's saving power.

### WHY IS JESUS CHRIST THE SUBJECT AND OBJECT OF SAVING FAITH?

Christ is the subject of the believer's faith in that He saves believers from their sins (Matthew 1:20-21); he is also the object of the believer's faith in that people must believe in Him in order to be saved (Acts 4: 12; John 14:6, 3:16). So trust and reliance upon the person of the Lord Jesus Christ to save, and particularly in his all-sufficient work on the cross to pay for sin, is what is in view when we talk about the necessity of faith, in saving faith. Christ's death was deemed completely sufficient to pay for all of the believer's sins committed in the past, present and future, so believers look to the person of Christ and what He accomplished on the cross to commend them to God.

The believer's debt was paid in full upon the cross—that is the good news. But the good news did not end there. Jesus Christ rose from the dead; and just as Christ has risen, so too believers will also live forever with Jesus Christ. Faith in Christ and what He accomplished—saves.

### WHAT ARE THE THREE ESSENTIAL ELEMENTS OF SAVING FAITH?

Having touched upon the basic substance of our faith we can now more clearly relate to what biblical scholars consider the necessary elements of saving faith.

Biblical faith has three necessary elements: The historical Latin words used by biblical scholars to describe these elements of faith are 1). *Notitia*, 2). *Assensus*, and 3). *Fiducia*.

## Three Essential Elements of Saving Faith

The English equivalents would be: 1). Knowledge about the truth; 2). Assent (mental or cognitive assent, i.e. agreement with the historic details and truths of the gospel) and; 3). Trust (a personal and genuine trust) in the truth about Jesus Christ.

### THE FIRST ELEMENT OF SAVING FAITH IS *NOTITIA* OR KNOWLEDGE.

We begin with knowledge of the true content of the gospel. We do not mean that one must understand exhaustively all there is to know about faith, but we do mean that one possesses a clear understanding of the main and plain content of the Christian faith. For example:

*1 Corinthians 15:3-7* <sup>3</sup> For I delivered to you as of first importance what I also received, that Christ died for our sins according to the Scriptures, <sup>4</sup> and that He was buried, and that He was raised on the third day according to the Scriptures, <sup>5</sup> and that He appeared to Cephas, then to the twelve. <sup>6</sup> After that He appeared to more than five hundred brethren at one time, most of whom remain until now, but some have fallen asleep; <sup>7</sup> then He appeared to James, then to all the apostles;(emphasis mine)

Anyone with a basic knowledge of this text should be able to answer the question, “what is the Gospel.” A correct answer based upon the content of the text above would be, “Christ died for our (the believer’s) sins, according to the Scriptures He was buried, and He was raised on the third day according to the Scriptures.” That is the most elementary answer. It says little of the significance of the death of Christ, or of His resurrection. But that additional content was also correctly understood and communicated by the early church.

### THE SECOND ELEMENT OF SAVING FAITH IS *ASSENSUS*, OR MENTAL ASSENT TO THE TRUTH OF THE GOSPEL.

With *notitia*, one possesses a basic knowledge of the truth, one might conclude, “yes I understand **what** you are saying.” However *assensus*, goes a step further. It may affirm connection at some level. For example, I had a friend tell me about his visit to the Holy Land. They mentioned that their tour guide had almost encyclopedic knowledge of the history surrounding their tour, but they did not believe that Christ was indeed the Messiah. I would do little good to say “I believe that somehow Jesus died, was buried and rose again, but I do not believe in God”, or “but it makes no difference in my life,” etc.

### CONSIDER THE CONVERSION OF JOHN WESLEY

The truth it is possible for pastors, and Bible professors to teach about Christ without having a saving belief. John Wesley’s conversion in 1738 is one example. The great Methodist evangelist had been actively preaching prior to his conversion. “He knew Christian doctrine, but it had not affected him at a personal level. While Wesley at that time had agreed mentally with many Christian teachings, he did not really love Christ, or trust him personally. However, one evening he went to a little meeting at Aldersgate Street in London, where someone was reading Luther’s ‘PREFACE’ TO THE EPISTLE TO ROMANS, <sup>1</sup> when Wesley was converted.”

Wesley wrote, “about a quarter to nine, while he was describing the change which God works in the heart through faith in Christ, I felt my heart strangely warmed. I felt I did trust in Christ, Christ alone for my salvation. And an assurance was given me that He had taken away *my* sins, even *mine*, and saved *me* from the law of sin and death.”<sup>2</sup>

It is difficult determining whether one is saved when they (like Wesley) are in mental agreement with the truth and like Wesley also preaching it. Yet according to Wesley, he did not think that he was saved at that time. While it is difficult to know where people stand, it is important to draw a clear distinction between what the Bible describes as a mere categorical *assensus* and the necessary element of faith here referred to as *fiducia*.

Before we move on to *fiducia*, let us consider a few more biblical examples.

With *assensus*, one actually **assents** to the truth at the cognitive level. In other words, with *assensus*, one concludes “I think that these events actually did take place; I think that Christ died, was buried, and rose again, and that He did appear to all of the people mentioned in Scripture.” Yet there is not a corresponding heart transformation or a personal trust in Christ for salvation. Assent to the truth may immediately appear to be equivalent to saving faith, yet we need to be **very careful**, lest we be deceived about what saving faith really is, as be confused as those were of whom Jesus spoke of in Matthew 7:21-23, who called upon Christ referring to Him as “Lord,” but of whom Christ declared He never knew.

## Three Essential Elements of Saving Faith

### CONSIDER THE RECIPIENTS OF THE EPISTLE OF JAMES

***James 2:19-20*** <sup>19</sup> *You believe that God is one. You do well; the demons also believe, and shudder.* <sup>20</sup> *But are you willing to recognize, you foolish fellow, that faith without works is useless?*

James mentions that it was good that his readers held to the truth about God—so did the demons. But his point was that genuine saving faith produces good works. So James' readers had mental assent to the truth *assensus*, but unfortunately some were no better off with their true knowledge than the demons were with it; they did not have saving faith. If they did, it would have been evidenced by good works done in love.

The point of this passage was not to demonize James' readers. James simply wanted to make sure that his readers knew that they needed more than agreement with sound doctrine. James had the heart of an evangelist.

***James 5:19*** <sup>19</sup> *My brethren, if any among you strays from the truth, and one turns him back,* <sup>20</sup> *let him know that he who turns a sinner from the error of his way will save his soul from death, and will cover a multitude of sins.*

James knew that while some would reject the message of God's word, others would hear it, or read it, and be saved. James was a soul-winner. He knew God would take the gospel and use it to impress divine truths upon their souls. Though some might consider God's word foolishness, God the Holy Spirit would use God's Word to waken some up from the sleep of sin and death. So the heart of James' letter is primarily pastoral. Church history tell us James, the leader of the Jerusalem church had large calluses on his knees due to praying for the church and for those who were not saved; people whom James truly loved, and people whom the Lord Jesus Christ died to save.

### CONSIDER NICODEMUS

He believed Jesus had come from God, for he said:

***John 3:2*** *... "Rabbi, we know that You have come from God as a teacher; for no one can do these signs that You do unless God is with him."*

Nicodemus had evaluated the facts of the situation, including Jesus' teaching and his remarkable miracles, and had drawn a correct conclusion from those facts: Jesus was a teacher come from God. But this alone did not mean that Nicodemus had saving faith, for he still had to put his trust in Christ for salvation; he still had to 'believe in Him.'

Wayne Grudem

In John 3 it was also clear that Nicodemus was confused about what he really needed. So he held to many biblical truths, yet was confused about his greatest spiritual need. Christ concluded that he still had need of being saved, or spiritually "born again."

### CONSIDER KING AGRIPPA

Like Nicodemus, King Agrippa only possessed mental assent to many truths found in Scripture, yet he clearly lacked saving faith. When the apostle Paul was on trial before King Agrippa, Paul said:

***Acts 26:27*** <sup>27</sup> *"King Agrippa, do you believe the Prophets? I know that you do."*

At this time it was clear that King Agrippa did not have saving faith. Notice King Agrippa's reply to the Paul's previous statement:

***Acts 26:28*** <sup>28</sup> *... "In a short time you will persuade me to become a Christian."*

King Agrippa had Knowledge (*notitia*) of the prophetic writings, which the apostle Paul called to mind, and king Agrippa appeared to have some agreement with God's Word (*assensus*) as indicated by the apostle Paul's statement (that he knew the king "believed the prophets"); but while King Agrippa was seemingly close to getting it, he still lacked a genuine and personal trust in, and commitment to, the Lord Jesus Christ.

### THE THIRD ELEMENT OF SAVING FAITH IS *FIDUCIA*, OR PERSONAL TRUST IN JESUS CHRIST ALONE FOR SALVATION.

This third element of saving faith is a genuine belief in and a personal trust in, the Lord Jesus Christ.

What was the apostles Paul's final response to King Agrippa's unbelief? Essentially he wished he had the third element of faith *fiducia*.

***Acts 26:29*** <sup>29</sup> *... "I would to God, that whether in a short or long time, not only you, but also all who hear me this*

## Three Essential Elements of Saving Faith

*day, might become such as I am, except for these chains."*

The apostle Paul also had a genuine assurance of his personal salvation.

***1 John 5:11-13*** <sup>11</sup> *And the witness is this, that God has given us eternal life, and this life is in His Son.* <sup>12</sup> *He who has the Son has the life; he who does not have the Son of God does not have the life.* <sup>13</sup> *These things I have written to you who believe in the name of the Son of God, in order that you may know that you have eternal life.*

To summarize, believers are those who by grace through faith have heard the gospel, have understood who Jesus Christ is and what He has accomplished on the cross, and have received Jesus Christ as their personal Lord and Savior.

While there is always more that could be said about other matters pertaining to faith and conversion and growth in faith, the purpose of this study was simply to communicate three necessary or essential elements of saving faith, so that all could give greater consideration and examination to their faith, to make sure they are truly in the faith once for all delivered to the saints.

You may be where John Wesley was at one time, holding to sound doctrine and yet not knowing Jesus Christ in any personal way. If that is the case, I urge you to turn to God for forgiveness of sins, and for help understanding and applying His revealed Word to your life. If you are loving your sin, or anything else more than Christ (as the rich young ruler did cf. Matthew 19:16-26), then you still have need of repentance, just as the prodigal son still needed to come to his senses before turning toward his father's house (Luke 15:11-32). Because man's sin is against the Lord, and salvation comes from the Lord, all remedy from sin must likewise come from Him:

***Romans 10:13*** for ***"Whoever will call upon the name of the LORD will be saved."***

So this is how one may attempt to distinguish *assensus* (agreement with true facts) from *fiducia*, which involves personal reliance upon the person and work of Jesus Christ to be reconciled to God, forgiven of sin, received as a Child of God and receive the promised gift of the Holy Spirit to convict of sin, comfort, teach and guide believers into the truth regarding the faith once for all delivered to the saints. As you can see *fiducia* goes way beyond cold and dead belief about the historical truths

surrounding the gospel. *Fiducia* is far more personal and dynamic than either *notitia* or *assensus*. Those who have *Fiducia* are born from above—and have trusted in Christ alone for salvation. Believers have more than correct cognition about the Gospel—the Spirit of Christ actually abides within them, and teaches them (John 14:12-21; Rom. 8:14). So more than mere head knowledge, *fiducia* speaks of an ongoing personal relationship with God through the transforming power of the Holy Spirit. Through faith believers are united to the Lord Jesus Christ, and love Him increasingly with their minds, emotions and will—thus with their whole being. They grow with regards to loving, serving and worshiping the Lord, while increasingly loving their neighbor as they already love themselves.

The apostle Paul, exemplified how the church how to minister to the State. Throughout Paul's trial, he remained respectful as he spoke the truth to the king and governor (Acts 26:30-32). Even under great stress, Paul was never ashamed of the Gospel, or of the Lord Jesus Christ, or of suffering for Him. Paul did not cower before governors or kings, but spoke the truth to them in love. He demonstrated for the church how one may simultaneously honor God and country. He showed the church how to honor the political leaders God raised up in his day (Rm. 13:1-7).

Political leaders were clearly among those God called the Apostle Paul to witness to when he was saved (Acts 9:15), and it is to this end that the church must be committed if it is to follow the apostles example (1 Tim. 2:1-4; Matt. 28:18-20; 1 Cor. 10:33-11:1; Phil. 3:17, 4:9; 1 Thess. 1:6-7).

The apostles never failed to hold to the entire truth of God's Word (Acts 20:26). The faithfulness displayed by the apostles and early church leaders clearly challenges believers to remain devoted to a ministry of the proclamation of the Word and to prayer (Acts 6:1-4). Their example also reminds us of our need to serve by the power of the Holy Spirit, with all wisdom, humility, boldness and respect (1 Peter 3:15).

May God empower believing government leaders along with the rest of Christ's church to recapture the mission, vision and passion exhibited by the apostle Paul, who exemplified a God honoring, Christ-centered, gospel-proclaiming witness before government leaders.

---

<sup>1</sup> James Montgomery Boice, *Whatever Happened to the Gospel of Grace? Rediscovering the Doctrines That Shook the World* (Wheaton: Crossway Books), 139-40.

<sup>2</sup> *Ibid.* 140, taken from, John Wesley, *The Works of John Wesley, vol. 1 Journal from October 14, 1735 to November 29, 1845* (Grand Rapids: Zondervan, n.d.), 103.