

Wasted Faith Discussion Guide

Chapter 6

The Initial Act of Faith

1. Read Mark 2:17 aloud. Who are the people who are “well”? Is the “well” person already a Christian, a person not needing salvation, or a deceived person? Can a “well” person *ever* be saved? Explain.
2. Read chapter 6 in **Wasted Faith** aloud: “The Initial Act of Faith” (pp. 33-37).
3. Read Romans 1:18-23. Could it be said that *everyone* has religious faith of some sort? Explain. What about people who have no idols?
4. The 16th-century reformers used Latin words to describe biblical faith. The first word is *notitia*. *Notitia* denotes the data of the gospel itself. In other words, it is your awareness of the facts concerning the death, burial and resurrection of Christ for sinners—the substitutionary atonement of Christ as the foundation of our justification. The next word is *assensus*, or our assenting to the validity of that data. We *assent* or come to believe that the information about Christ and His saving work is true. The third word is *fiducia*, which is the resting of our hope entirely on Christ as revealed in the data about Him we now accept as true. We are trusting completely and solely in Christ's life, death, and resurrection as our only basis for pardon of sins and a right standing before God. As you look back at what you consider your own coming to biblical faith, are you able to see these aspects? Was there a progression from *notitia* to *fiducia* in a noticeable way? If so, relate this progression to the group.
5. The *fiducia* aspect of our faith must include the affectionate embracing of Christ or sincere love of the heart as well. It is not just a bland experience of saying that we rest on Christ, but a wholehearted and passionate coming to Him as our beloved Savior and benevolent Lord. Faith is not a mere contractual arrangement, but a release from damning self-tyranny to joyful liberty and trust in our Savior and a welcome rulership of Christ as Lord over our lives (1 Thess. 1:2-10, etc.).

Please respond to an often-used illustration given by many Christian workers to establish assurance in new believers. The train illustration goes something like this: The engine of the train represents the fact(s) of the gospel, the coal car represents the faith we exercise, and the caboose represents our feelings. It is said that feelings do not pull the train and are therefore incidental to the conversion. In other words it is possible to exercise faith without any emotion. There may be both value and the need for caution in the use of this illustration. What do you think?

6. Read the following statement aloud, then discuss the meaning of the five words or phrases in bold type:

Martin Luther said that the doctrine of “justification by faith alone” is the doctrine upon which the church stands or falls. Yet many do not comprehend this often-used phrase of the Bible. In fact, **justification** is often overlooked as a way to talk with people about the offer of Christ, even though it is the principal way salvation is discussed in Paul's letters. Justification means that even though we are sinners we are declared legally right before a holy God, solely because of what Christ has done on our behalf. Our sins were placed on Christ's ledger at the cross and Christ's righteousness is placed on our ledger at conversion (see 2 Cor. 5:21). His **righteousness is imputed** to us (or credited to us) as our very own. It has been said that to be justified is “just-as-if-I'd never sinned” (pardoned) and “just-as-if-I'd kept the law” (declared as righteous). We are **justified through faith alone**. It is not faith itself that saves. Faith is that which clings to another for salvation. Faith relies on Christ. It is a conscious and continuing resting of our confidence on the loving **substitutionary work of Christ** as our *only* basis for salvation. Faith alone is the God-sanctioned connector between you and the saving work of Christ. God saves sinners by securing their justification through Christ's finished work on the cross and then supplying them with the faith to embrace it. It is purely through **grace**. All the glory goes to God (also see Rom. 3:28; 4:3; Gal. 2:16).

7. Suppose you “invited Christ into your heart,” using the “sinner's prayer,” at a time when you knew little if anything about the words “repent” or “believe.” Is it possible for you to be a “believer”?
8. Read Ephesians 2:8-9. Which is being described as the gift—*salvation*, or *faith*, or both? Now read verses 1-10. Having read these additional verses, how do you interpret the “gift” in verses 8 and 9? Use the full context of the passage to explain your answer.
9. If you have time, read chapter 7 in **Wasted Faith**: “Faith Without Fruit” (pp. 39-45).

Before the next meeting: Read chapter 7 in **Wasted Faith**, “Faith Without Fruit” (pp. 39-45).