

***Wasted Faith* Discussion Guide**

by Jim Elliff

Introduction

If you are a professing Christian, you are in one of three categories:

- You may be a Christian and have biblical reasons to think so.
- You may be a Christian yet struggle with troubling doubts.
- You may *think* you are a Christian yet be deceived.

Wasted Faith is a tool to help you determine just where you stand.

You are studying ***Wasted Faith*** because you take salvation seriously. You want to be sure for good reasons. This discussion guide may help strengthen that assurance, or it may reveal subtle deceptions that have controlled your thinking. Either revelation is of untold value. Of course, examining one's life for the evidences of salvation is not an exact science, so you will need to think through these lessons carefully.

Examination for a deeper assurance should never be seen as a quick or casual thing. Think how foolish it is to *hope* you are a Christian, when with close scrutiny and the aid of the Holy Spirit you can be sure beyond doubt—and for all the right reasons. And think about how many people have come to understand that they were deceived just because they finally took the time to look at themselves honestly.

At least one additional benefit will come from this study. You will be able to help others, including your own family members, discern their true relationship with God. That alone will make this study worthwhile.

A Revival Issue

The subject of true or false conversion has an interesting and enduring history in connection with genuine revival. It was preaching on the subjects addressed in these lessons that God often used to bring the depth of conviction needed to revive the church.

Historic revival preachers were not so much concerned with helping their listeners make better psychological adjustments in life, but rather with persuading *professing* Christians to examine whether their spiritual apathy, absence of love, or habitual sin could be characteristic of people who have been given new life in Christ. If God sends revival today (and we *must* pray

that He will), He will likely do it as He has before—through the recovery of the truths we will study.

Preparation

This discussion guide is designed for small groups and mentoring relationships. Each person involved should have his or her own copy of ***Wasted Faith***.

The study is divided into nine lessons. It will not be helpful to rush through a lesson in order to stay on schedule. Depending on the amount of time available, two sessions may be needed to complete a lesson in some cases. Consideration should also be given to studying the appendix called *The Unrepenting Repenter* for one or two additional sessions.

The subject of true or false conversion should be approached with prayer and sensitivity by the leader and by each participant. Three rules apply for the best possible result. Please remind yourself of these often:

1. ***Be serious*** in evaluating your condition and applying the Scriptures to your life. Do not treat this study lightly.
2. ***Be honest*** in your answers. Making others think better of you than is strictly true will not help you or them.
3. ***Be open*** to the *possibility* that your preconceived notions may be in error.

It would be helpful for each participant to read ***Wasted Faith*** prayerfully in preparation for the course, if possible. Some may read it several more times during the group study. There will be no writing assignments unless designed by the leader. The bracketed portions are suggestions for leaders.

Finally, if a church or organization decides to take a larger group through the study, the leaders may find it helpful to conduct a preliminary group study among themselves before teaching others.

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Chapter 1

A Very Real Concern

Warm-up Question: Growing up in your home, was it more important to “do” certain things or to “believe” certain things? What was good or bad about that? Also, was there anyone in your family with whom you talked deeply about the issues of life? Explain and illustrate.

1. Read the introduction to this discussion guide aloud.

2. Read Matthew 7:13-14 and Matthew 7:21-23 aloud. In both of these passages, the word “many” is emphasized. Carefully note the destiny of the group of people to whom that word refers in both cases. Considering Jesus’ words in light of all the churches and denominations that exist, which of the following would you say is a true statement?

- (a) Most people who profess to know Christ are true Christians.
- (b) Most people who profess to be Christians are deceived.

Please explain your answer.

Should Jesus’ words create fear among those who profess to know Him? Why or why not?

3. Read aloud the first chapter of **Wasted Faith** (pp. 7-9).

4. I wrote, “The person with an experience alone to validate his eternal state is in a most serious condition.” What do you think is the meaning of that statement? Do you believe it is true or false? Look at each word in the sentence. Discuss your answer.

5. Read aloud 2 Corinthians 12:20-13:5.

- Some in the Corinthian church were notorious sinners, as is revealed in the earlier portions of the book. In chapter 12, verse 20, Paul lists some of their notable sins. Read this verse aloud again, noting the specific types of sins mentioned.
- What are some of the notable sins within your church or organization (acknowledging the fact that not *everyone* participates in them—no names or specific incidents please)?
- Read verse 21. Note that some in the Corinthian church had not yet repented of their impurity, immorality, and sensuality. What should be said about a professing Christian’s actual condition before God if he has been confronted with sin yet will not repent of it? (Read Matthew 18:15-17).

- Read 2 Corinthians 13:5 again. Though your views may change as you study, what, in your present opinion, are some of the aspects of “the test” that reveal whether or not a person is a true Christian?

6. Was there a time in your life that you have thought of as your “conversion to Christ”? Please tell us about this time using the following helps:

- What was my life like before my conversion?
- How did the Holy Spirit draw me to Christ?
- As far as I can tell, what was the actual turning point in my life?
- What differences have I noticed in my life since that time?

If you cannot describe such a time, please relate to the group some of the specific persons and events that have helped you develop an interest in religious things. Please give the details. In other words, tell us about your spiritual journey so far.

Take 5 to 10 minutes each for this question. Two guidelines apply:

- Please be totally honest.
- Please look into the eyes of the one doing the talking.
- Ask questions to help others tell their story more clearly.

[Leader: Unless the group is five or less in number, subdivide into smaller groups. If there are two groups only, you might consider separating into other rooms. Three or more groups in the same space is usually less of a problem for overhearing. Remember that a group of four people will take 20-30 minutes to complete this.]

7. As we have seen already, the Bible makes clear the fact that many who profess to know Christ are headed for destruction. Even if you presently consider yourself a Christian, are you willing to commit before this group (or your mentor) to honestly and openly examine the issue of your salvation through this study?

8. Depending on the time remaining, read chapter 2 in **Wasted Faith**, “Faith Without the Spirit” (pp. 11-15) which will be discussed next week.

9. Conclude with a sincere time of prayer, asking God to help you to be willing to examine your faith.

Before the next meeting: Read chapter 2 in **Wasted Faith**, “Faith Without the Spirit,” on your own (pp. 11-15).

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Chapter 2

Faith Without the Spirit

1. Romans 3:11 says “There is none who seeks after God.” Hebrews 11:6, on the other hand, says that God “is a rewarder of those who diligently seek Him.” How would you explain the apparent difference in the use of the word “seek(s)” in these two verses?

2. Read chapter 2 in **Wasted Faith** aloud: “Faith Without the Spirit,” (pp. 11-15).

3. Do you believe that faith causes God to save? Why nor why not? After discussing this, please read Acts 13:48 and relate that verse to your answer. Based on this verse, describe what part faith plays in the salvation experience.

4. In our man-centered day we often make God out to be our errand boy, doing our bidding whenever we ask. But salvation is something much more of God and much more mysterious than that. Because of our limited view, we fail to glorify God for salvation as we should. Consider the activity of God in salvation, reading and discussing the Scripture passages listed below.

[Leader: Have everyone look up each verse.]

- **God the Father elects (or chooses) those who will be saved.** It is OK if you do not yet understand this fully, but the concept is often repeated in the Bible (see Matt. 11:27; John 6:37, 44; 15:16-19; 17:1-2; Rom. 9:9-24; Eph. 1:3-6; 2 Thess. 2:13; 2 Tim. 2:10; Note the word “appointed” in Acts 13:48 and 1 Peter 2:8).
- **God the Son redeems those who will be saved.** This was accomplished at the cross, not potentially, but fully (Is. 53:11; Matt. 1:21; Rom. 5:10; Gal. 3:13; Heb. 9:12; 1 Pet. 2:24).
- **God the Spirit applies that redemption.** The Spirit is the agent of the Father and the Son. Even though He is not always mentioned by name, He is the One who applies redemption by convicting a person of sin (John 16:8); drawing him to Christ (John 6:44); opening the heart (Acts 16:14); revealing Christ (Matt. 11:27; 2 Cor. 4:3-6); regenerating or bringing the spiritually dead person to life (Eph. 2:4-5; Titus 3:5); and granting him repentance and faith (2 Tim. 2:24-26; Acts 11:18).

a. What are the benefits in knowing the truths I have just stated? If you think they are not that important, explain why.

b. How does the above truth affect your understanding of “grace”?

5. Read John 1:11-13 and then read the following comments. Three important points are being made by John:

a. *Being a child of God involves receiving Christ.* This does not mean to “invite Christ into your life,” however. In verse 11 and the whole context, you can see that it means to acknowledge Christ for Who He is, the divine Son of God Who has come to save. Also read John 13:20 where the word “receive” is used in a similar way.

b. *Being God’s child involves believing in His Name.* To believe in the name of Christ is to believe in Christ Himself. Only believing people are children of God. Salvation is by faith in Christ.

c. *Being a child of God presupposes a spiritual birth.*

- Believers are not born of blood—that is, natural birth.
- Believers are not born of the will of the flesh—that is, of their own human will.
- Believers are not born of the will of man—likely meaning the will of another.
- Believers *are* born of God!

6. Is every person naturally *able* to repent and believe? (Read and discuss John 3:3; 19-20; 6:44; Romans 8:6-8, 1 Corinthians 2:14, and Jeremiah 13:23. Note: The “natural man,” the “carnal” person, or the one who is “of the flesh” are all biblical descriptions of the person who has not been born again.)

7. For those of you who are believers already, how were the truths in this chapter experienced in your own conversion? Were you seeking God, or was He seeking you?

8. If you have time remaining, read chapter 3 in **Wasted Faith**, “Faith Without Christ” (pp. 17-21). End your time with prayer.

Before the next meeting: Read chapter 3 in **Wasted Faith**, “Faith Without Christ,” on your own (pp. 17-21).

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Chapter 3

Faith Without Christ

1. Who is the most famous person you have ever met (besides Jesus)? Would you say that you *know* that person? Why or why not?

2. Read chapter 3 in **Wasted Faith** aloud: “Faith Without Christ,” (pp. 17-21).

3. Read Matthew 7:21-23 aloud. Many people believe they will be safe when they stand before God. The religious people Jesus describes in this passage seem shocked to hear His condemnation. They offer three reasons why Jesus should accept them.

a. Try to name at least six reasons people in our culture might use to appeal to Christ at the Judgment.

b. Looking carefully at this passage, what specifically can be learned about *knowing* Christ?

4. Read 1 Samuel 3:1-12 aloud. Surprisingly, this is the Bible’s only description of a child being converted. Though he went to Eli when he was very young (perhaps 3 or 4 years old), several years passed before the experience you just read about (see 1 Samuel 2:18-21 and verse 26 for these events.). Samuel was likely between 11 and 15 years old when he was converted.

a. Re-read verse 7 and then read verse 21. What had to happen before Samuel could know the Lord? Explain your answer.

b. Do you believe that it is right to try to serve God even if you don’t know Him? If so, in what ways? (see 1 Sam. 3:1).

5. Re-read the paragraph in chapter 3 of **Wasted Faith** that begins with the words, “The principal way Christ reveals Himself is through His Word.” After reading, discuss together what this paragraph means. Do you understand what I’m attempting to communicate here? Perhaps some in the group can relate their own experience with God’s communication of Himself through the Bible, either heard or read.

6. I once viewed a movie while on an airplane returning from Europe. The main character caused me to become very emotional. In fact, I entered the bathroom and wept profusely. However, I had never met the person or the actress who portrayed her. How do you differentiate between mere emotion and knowing Christ?

7. Read John 10:1-30, a long passage, aloud. As you read, note three words that appear several times in the text. They are the following: “know,” “hear” (or

“listen”), and “follow.” You may wish to circle these words in the text as you read. Remember that in Israel, a sheepfold was a rock wall enclosure where sheep belonging to various shepherds were kept overnight. A doorkeeper would lie across the opening.

a. What does Jesus mean when He says that His sheep will not follow the voice of a stranger? (see verse 5).

b. When does a person become one of Christ’s sheep? Think carefully, considering verses 16 and 26.

c. What four things does Jesus say will be true of every one of His sheep? (see verses 14 and 27). Discuss the meaning of each.

8. Read John 17:1-3 aloud. If these were the only verses you could use to explain to someone what it means to possess eternal life, what would you say?

9. It is obvious that when the gospel is presented, some people understand it and others don’t. This is often seen in Jesus’ encounters with the Pharisees. Read John 8:43-47 aloud. What are the reasons some people cannot understand the truth? Whose fault is that?

10. If you find that you do not actually “know” Christ, what should you do? Read and discuss James 1:18, 1 Peter 1:23-25, and Romans 10:14-17.

11. If you have some time remaining, read chapter 4 in **Wasted Faith**, “Faith Without Reason” (pp. 23-25). End your time with prayer.

Before the next meeting: Read chapter 4 in **Wasted Faith**, “Faith Without Reason” (pp. 23-25).

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Chapter 4

Faith Without Reason

1. Read chapter 4 in **Wasted Faith** aloud: "Faith Without Reason," (pp. 23-25).
2. Read the story below aloud and discuss the questions that follow:

A student finds himself in a college setting where the claims of Christ are not accepted. His professors believe a teacher named Jesus lived in history and said many wise things, but they do not believe He died as a sin-bearer or rose from the grave. They see these teachings as myths drummed up by overly enthusiastic followers wishing to memorialize their leader. The student basically agrees. Some time later he finds himself in deep trouble concerning his finances and relationships. He is distraught and often expresses his emotion in bouts of private depression and tears. Late one night he experiences something unusual. In his intense emotion a great sense of peace comes upon him. He senses that he is in the presence of an unseen person. His fears and concerns seem to vanish in the warmth of this experience. He concludes that the mystical Christ has revealed himself to him. He would not say that he met the *historical* Christ, but that he experienced the *spiritual* Christ. What matters to him is not exactly what to call this revelation, but rather that it did something wonderful for him. From that time on he is convinced that someone is looking after him, and that he is not alone. He is now at peace. He believes that he is now trusting the Christ who was "revealed" to him. When asked if he knows Christ, he is quick to say yes, though he never mentions the circumstances of his mystical experience. He even reads the Bible sometimes, and feels good doing so. His skepticism about the historical facts (the death and resurrection of Christ) has not changed. Yet he feels that nothing could take away from him that experience of encountering "divinity."

- a. If you had opportunity to speak seriously and privately with this young man, what would you say?
 - b. Read aloud 1 Corinthians 15:1-8. What is the gospel according to this passage? What relationship does the young man's experience have with the gospel?
4. Read aloud 2 Corinthians 11:3-4, and 13-15. How would you know if some of the professing Christians you know have received another spirit, believed in another gospel, or accepted another Jesus?
 5. Consider the following statements and discuss the fallacies of each:

- a. "I have faith. I have full confidence in the knowledge that God will look at my life when I die and will make the judgment concerning my future state according to the way I've loved Him and tried to relate to Him with my heart during my life."
- b. "I feel very close to the Lord. I have many questions as to whether Christ said and did all the things the Bible says He did, but whether or not He actually said and did them is of little importance to me. I am trusting in the basic spiritual feelings which underlie all religions."
- c. "I am very warm toward religion. I grew up in the church. Whenever I feel down or discouraged, I recall my roots. In fact, I sometimes return to the old church and those confidences return very strongly to me. I can feel God there. I am secure."
- d. "I have had many experiences with God. He has been so good to me, even delivering me from tragedy. The recent car accident is one example. I was spared because of Christ. I felt Him in the car with me. I wasn't afraid, therefore I must be a Christian."

6. How can one know he is "a disciple *indeed*" according to Christ's words in John 8:31-32? Enlarge your answer by explaining what Christ meant by the key phrases in the passage.
7. Jesus goes on in chapter 8 to prove that the people who had some kind of "belief" in Him (see verses 30-31) were not truly His disciples at all. In verses 31-32, which you just read, He makes statements concerning their relationship to His word. Now read verse 37 and then verses 42-47. Remember that Jesus is speaking here to the same people who claimed earlier to believe in Him. Are Jesus' statements in verses 43-44 true of *all* people who do not understand the gospel? Think carefully and explain your answer.
8. A professor of religion may be able to articulate the beliefs of genuine Christianity. He may teach entire courses on the subject. Yet in the final analysis he rejects the message. He says, "I could never believe such fantasy." Does this man understand the gospel? Explain your answer.
9. If time permits, read chapter 5 in **Wasted Faith**, "Faith Without Repentance" (pp. 27-32). Conclude with a meaningful prayer time.

Before the next meeting: Read chapter 5 in **Wasted Faith**, "Faith Without Repentance" (pp. 27-32).

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Chapter 5

Faith Without Repentance

1. Read chapter 5 in **Wasted Faith** aloud: “Faith without Repentance” (pp. 27-32). [Leader: *The subject of repentance is so little understood in our day that it may be useful for the group to study the appendix, The Unrepenting Repenter, which reveals twelve deceptive substitutes for true repentance. I suggest that this optional study be done at the end of the whole series for a deeper look at this issue, but you may wish to do it just following this lesson. If so, remember to provide copies for everyone. You may also recommend that it be used for individual contemplation.*]

2. Once a man called me to his bedside. He was dying. He told me that he was not a believer and that he was soon going to die without Christ if something did not happen. He said he wanted to go to heaven. Then he asked me a most important question: “Jim, I have a habit I know God does not approve of. It is a sin. I don’t want to give my habit up. In fact, I don’t intend to give it up. But could I become a Christian?” What would be your answer to this man? Explain in detail what you would say. [Leaders: *You might want to ask people to discuss this in pairs for 1 or 2 minutes first, followed by group discussion.*]

3. God demands repentance of every human. Read the following verses aloud: Acts 17:30; 20:21; 26:20. What is right and/or wrong about each of the following statements?

- Repentance is turning from sin by doing better.
- Repentance is just the reverse side of faith. It is simply changing your mind about rejecting Christ.
- Repentance is a change of mind about sin that results in specific amendment(s) of life as its evidence.

4. Read Luke 13:1-5 aloud. Answer the following:

- What is the meaning of the word “perish”?
- Are some people worse sinners than others? (see Matt. 11:20-24; John 19:11; Luke 12:42-48, etc.)
- Did those who died at Pilate’s hands, or those on whom the tower fell, die because of particular sins they had done, or because they were sinners by nature?
- What message is God giving to the world during calamity?

5. Repentance is sometimes presented to us in the Scriptures as a *gift* of God. Read Acts 5:30-31; 11:18; 2 Tim. 2:24-26. Does it seem correct to you that God requires what He alone can give? Is the person without Christ to wait for the gift of repentance, or should he repent immediately?

6. Read aloud Mark 10:17-22. It has often been said that there are two ways to heaven: the impossible way and the possible way. Jesus began by emphasizing the impossible way to heaven. He knew that the man was an unrepentant sinner, but he let him speak about his supposed goodness anyway. Then He asked him to give up his possessions. By this method God measured his life against the First and Second Commandments of the Law of Moses: You shall have no other gods before (besides) Me; and, You shall have no idols (Note: Idolatry is described as greed/covetousness in Colossians 3:5.). In reality, he was a failure at living by the commands of God and went away sadly.

Suppose the young businessman had been told that he needed only to repeat a simple prayer to receive Christ and he would be saved? Would he have done it? What does this tell us about much of today’s evangelism?

7. Read John 2:23-25 aloud.

- a. Many believed when Jesus performed miracles at Passover. Is it not true that Jesus did miracles so that people would believe in Him?
- b. Is it not also true that “believing” is the proper response to Christ? If so, what problem is revealed in this passage? Why did Jesus not receive the “belief” of these people?
- c. As this passage demonstrates, it is possible to see large numbers of people appear to “believe” (for example, when they respond to gospel invitations at evangelistic crusades, Vacation Bible Schools, youth rallies, Summer camps, missions trips, etc.) when in fact *none* of them have been truly converted. How can we be strongly evangelistic while avoiding (or at least minimizing) this problem?

8. How much did you personally contemplate the need for repentance when you thought you were being converted? Was it necessary for you to know the definition of repentance to be saved? Did you have any way to tell if you were truly repentant?

9. If you have additional time, read chapter 6 in **Wasted Faith**, “The Initial Act of Faith” (pp. 33-37). Pray that this lesson sinks in deeply for all of you.

Before the next meeting: Read chapter 6 in **Wasted Faith**, “The Initial Act of Faith,” on your own (pp. 33-37).

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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).

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Chapter 7

Faith Without Fruit

1. Read Matthew 25:31-46 aloud. We are sure that the Bible teaches that salvation is by grace through faith, as is repeated numerous times in the Scriptures (i.e., John 6:47; Eph. 2:8-9, etc.). But this passage seems to say that people will be eternally damned or blessed according to their works. How do you explain this?
2. Read chapter 7 in **Wasted Faith** aloud: "Faith Without Fruit" (pp. 39-45).
3. Read 1 Corinthians 13:1-3. Discuss the religious things one could do without love. It is obvious that there are degrees of compassion among Christians, some being driven by love in greater ways than others. Others may have a special gift of mercy. We are not all the same, yet there must be love in the true believer's life. 1 Corinthians 13:4-7 speaks of the way this love works out practically. Take a quiet moment alone to reflect on verses 4-7, substituting your name in the place of the word *love*. Does the reading describe you? Share with the group what this exercise revealed.
4. The fruit of the believer is love for others, but also love for God. This love consists of both genuine affection toward God and obedience from the heart. Read John 14:21, 23-24 aloud. Suppose a close friend of yours is emotional toward God in worship, yet otherwise disinterested or consistently disobedient and rebellious. What should you say to such a person?
5. Read aloud Matthew 6:9-15 and 18:32-35, then 1 John 3:14-15, and 4:20. Can a person who is consistently unforgiving be a true Christian?
6. Read the following passages, noting not only the sinful actions listed, but also the word "deceived" wherever it appears: 1 Cor.6:9-11; Gal. 5:19-21; 6:7-8; Eph. 5:5-7; 1 John 3:7-12. As you read each passage, discuss its meaning.
7. How do the above passages relate to the person who has prayed the "sinner's prayer," walked an aisle, felt a feeling, etc., at a point he calls his conversion, yet lives out one of the sinful lifestyles described?
8. Read aloud 1 John 2:9-10. Is it possible to love the brethren yet have no interest in meeting with the church when physically possible (excluding shut-ins, etc.)? What about those who come on Sunday morning, but have no true desire to be among the believers at other times? Is a person necessarily to be considered a Christian just because he professes to be one and attends a weekly religious gathering held under the banner of Christianity? What about those who do not attend church at all (or rarely) but call themselves believers?

9. Consider the idea of greed. Read aloud Matthew 6:24. What does it mean to serve mammon? Does a person who serves mammon have eternal life? Read 1 John 2:15-17. What is "loving the world?" Please give a fuller definition based on these verses. If a person loves the world, does he truly love God?

10. Read Matthew 13:3-9 and 18-23 aloud. Describe each type of soil. The differences in the way the soils receive the seed indicate the various ways in which people respond to the gospel. Only the last soil is able to receive the seed of the Word *and bear fruit*. And only those who bear fruit are true believers. Have you ever personally illustrated any of the other soils at an earlier time in your life? Which soil do you find most characteristic of you now?

11. Read Matthew 5:20 aloud (Note: This is about *practical* righteousness, not *imputed* righteousness.). How will a true believer exceed the meticulous righteousness of the Pharisees? (compare and contrast with vv. 21-22, 27-28, 6:1-4, etc.).

12. If you have time, read chapter 8 in **Wasted Faith**: "Faith That Does Not Last" (pp. 47-50).

Before the next meeting: Read chapter 8 in **Wasted Faith**, "Faith That Does Not Last" (pp. 47-50).

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Wasted Faith Discussion Guide

Chapter 8

Faith that Does Not Last

1. Read 1 Peter 1:3-9 aloud. Note verses 6-7. According to this passage, what two purposes do trials in the believer's life serve? Why does Peter say, "if necessary," or, "if need be," in verse 6? Can a trial in a believer's life turn him away from Christ? What illustrations do you have from your own life or from the lives of others you know that support your view?
2. Read chapter 8 in **Wasted Faith** aloud: "Faith That Does Not Last" (pp. 47-50).
3. Read aloud John 6:37-40. Describe in every way possible from this text exactly who will be raised up on the last day. Look at every aspect of the passage very carefully. Can you find any possible way that a person can lose his salvation given these verses?
4. Read John 10:27-30 aloud. In what ways does Satan attempt to snatch believers out of God's hand? What power would be necessary to actually snatch a believer out of God's hand?
5. Given the unarguable clarity of John 6:37-40, John 10:27-30, and 1 Peter 1:5 (the passages we just studied), how would you explain the meaning of Colossians 1:21-23 and Hebrews 3:12-4:1 (read these aloud)? What warning do these passages give to professing Christians who are being tempted toward unbelief or false forms of Christianity?
6. Why do you think the truth we have been discussing has been historically called "the preservation and perseverance of the saints (believers)"? How do the words "preservation" and "perseverance" work together? Which phrase is better: "once saved, always saved," or "once saved, always persevering"? Why?
7. Demas was an active worker in the gospel at first. Read Colossians 4:14, Philemon 24, and 2 Timothy 4:9-10, the only places where his name is mentioned. Perhaps we cannot know for sure, but in your estimation, was Demas a true believer? Peter denied Christ three times (John 18:15-18; 25-27). Is he any different than Demas? Explain.
8. Read 2 Peter 3:9 aloud. Who is Peter writing to in this verse (notice the pronouns surrounding the verse)? Now read Matthew 18:6 and 12-14. Note that the "little children" (which is a metaphor for adult believers as well) *believe* in the Lord in verse 6. It is reasonable to think that the "little children" in verse

14 are Christians of any age, not just children who believe. What then is the meaning of verse fourteen? If you are a straying Christian, what will God do?

Now return to 2 Peter 3:9-18 and read it aloud. Notice again who Peter is talking to. The Christians in the passage were being led astray by false prophets (the message of the whole book) and needed to make their calling and election sure (see 1:10). Therefore they needed to repent so that they would not fall from their own steadfastness (vs. 17). It was God's will that they not perish (He never wills that believers perish), but that they "be diligent to be found by Him in peace, without spot and blameless (v.14). God's slowness about coming again gives the time to turn from sin; it is their salvation (deliverance, v. 15). Read 2 Peter 3:9 aloud again. For the sake of clarity, summarize the meaning of this verse together.

9. What explanation would you give for a person who begins as an apparent believer at a young age, has some immediate strong sense that her life is changed, but enters into rebellion for many years during youth and college days? Then, through some new experience of renewal, she seems to be in touch with God again for the rest of her life? Is such a person a believer? If so, when was she likely converted?
10. If a person is converted after what he always considered to be his baptism, should he be baptized now? (I realize that churches have varying views on this issue, yet the question often comes up and it is valid and important to discuss.)
11. If you have time remaining, read chapter 9 in **Wasted Faith**, "What Must I Do?" (pp. 51-57) before you pray.

Before the next meeting: Read chapter 9 in **Wasted Faith**, "What Must I Do?" on your own (pp. 51-57). Please read meditatively and prayerfully.

Wasted Faith Discussion Guide

Chapter 9

What Must I Do?

[Leader: To be prepared for this lesson, you will need to provide a copy of this page plus a copy of the "Personal Evaluation" for each person. If you plan to distribute The Unrepenting Repenter, you will need copies of this also.]

1. Begin by praying diligently for yourself and for each of your family members *by name* that neither you nor they would be deceived about the issue of salvation. [Leader: This may be done either as a whole group or in small groups.]

2. This final section is a summary and a personal application of all that has gone before. Read chapter 9 in **Wasted Faith** aloud: "What Must I Do?" (pp. 51-57). Listen for any statements that are not clear to you, or about which you wish to have further discussion. Take some time now to ask questions and to discuss any of the items brought up by the group.

3. Take a few minutes of quiet time alone to evaluate yourself in the light of the truths we have learned, using the "Personal Evaluation." Remember the words of 2 Corinthians 13:5—"Examine yourselves as to whether you are in the faith. Test yourselves. Do you not know yourselves, that Jesus Christ is in you?—unless indeed you are disqualified." Please do not evaluate yourself on the basis of whether you have prayed a prayer, walked an aisle, been told you were a believer, been baptized, and/or participated in the activity of a church. Go much deeper. Your eternal state is too important to take this lightly.

4. Since your group has been together these several times, you can be honest with each other without any fears. Divide into small groups to discuss areas in the "Personal Evaluation" that reveal your lack of full, biblical confidence of salvation. [Leader: Groups of 3-5 would be best here. In some cases, due to sensitive issues, it might be best to separate men from women, if possible.] Listen carefully to each other. Talk about the nature of any problems, and about what can be done to gain full assurance. Refer to the section you just read (chapter 9) for any additional practical advice as you counsel each other. At the end of your discussion, answer these questions in your group:

- If you were to discover you were not a true believer, what would your family say? What would the members of your church say?
- If you were to discover that you were not a believer, what should you do next?

5. Read this aloud: The Bible says that everyone must put their trust in the Lord Jesus Christ to be saved. You have come to see that salvation is from the

Lord and that the faith required is a gift of God. What can you do if you do not have full assurance? I suggest the following:

- a. Repent and trust in Christ *as much as you can*. Talk with the Lord about this repeatedly. You are looking for genuine faith. If your faith is real, you will see the fruit of it and will gain assurance.
- b. Remember that the crucial question is, "Do I have life from God?"
- c. Read the Bible as often and as seriously as possible. God reveals Himself and saves through His Word. No one can have valid assurance apart from understanding the truths in God's Word.
- d. Cry out for the mercy of God. God alone can save a soul. Our sins bring us to hell, but Christ's mercy is relief and deliverance. And interestingly, your crying out for mercy, the deep and continuing concern you have for your soul, may in itself be one of the best indications of God's work within. Christ came for the sick, not the well, meaning He did not come for those who think they are without need. Brokenness over sin may indicate that God is convicting you, or it may mean that He is already in you.
- e. Carefully review the numbered sections in chapter 9 of **Wasted Faith** for help in determining the correct view of yourself. I would never say that discerning our spiritual condition is easy, but the assurance that comes from a careful examination may mean the difference between life and death, or at least confident Christian living and tentative Christian living.

There is a place of assurance for the believer. Some have such assurance immediately. Others struggle for it. This is a true representation of what happens. The study you have been through and the "Personal Evaluation" were written for making sure that you are His, or, if you are already confident, for placing your assurance on even firmer footing.

6. Finally, discuss the value of these past few weeks together. What have you learned about yourself and/or about the nature of salvation? How will this study make a difference in your life or in the lives of others?

Prayerfully consider ways to introduce others to **Wasted Faith**.

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Wasted Faith Discussion Guide

Personal Evaluation

Answer each of the following questions by circling a number from 1 to 5:

- If your answer is “no” or **if you are sure it is not true of you**, circle the number **1**.
- If your answer is “maybe,” or **if you are not sure if it is true of you**, circle the number **3**.
- If your answer is “yes,” or **if you are very sure it is true of you**, circle the number **5**.
- Numbers **2** and **4** provide additional options.

Please be painfully honest in your answers. There is no point in trying to fool yourself or others, and you cannot hide your true condition from God. Also, to say honestly that you are sure about your salvation is not prideful or unwise, but may represent a fully warranted confidence that has been granted to you by the Holy Spirit.

(1) If I have discovered that I am not a true believer, am I willing to admit it?

1 2 3 4 5

(2) Am I confident of the facts of the death, burial, and resurrection of Christ?

1 2 3 4 5

(3) Do I *know* Christ in a personal and intimate way?

1 2 3 4 5

(4) Do I see both a general repentance from the life I once lived and ongoing repentance from specific sins?

1 2 3 4 5

(5) Am I refusing to put confidence in any feeling, affirmation from another person, or act (including a correctly worded prayer, walking an aisle, signing a card, etc.), as my basis for assurance? In other words, do I place my *entire confidence* for eternal life in Christ and His death for sinners alone?

1 2 3 4 5

(6) Do I see the fruit of genuine love for God and others in my life (both true affection and action)?

1 2 3 4 5

(7) Does my faith stand up under trial, becoming stronger through difficulties?

1 2 3 4 5

(8) Do I have spiritual *life*, as opposed to mere religious activity?

1 2 3 4 5

(9) Are there any other factors that would lead me to believe that I might *not* be a Christian?

Yes No

If yes, explain:

(10) Is finding peace with God my most important concern?

1 2 3 4 5

(11) What should I do now? (check all that apply).

- Seek additional counsel about my salvation.
- Spend private time meditating on **Wasted Faith** and the related Scriptures.
- Follow carefully the instructions in chapter 9 of **Wasted Faith**.
- Tell others about my new understanding and about the changes I am experiencing in my life.
- Seek to help my friends and/or family members examine their faith.
- Be scripturally baptized as a true believer.
- Rejoice in the assurance God has given me.

[Leader: Once everyone has had time to complete this “Personal Evaluation,” return to lesson 9 of the *Wasted Faith Discussion Guide*, item number 4.]

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Wasted Faith Discussion Guide

Appendix: *The Unrepenting Repenter*

By Jim Elliff

The believer in Christ is a lifelong repenter. He begins with repentance and continues in repentance (Rom. 8:12-13). David sinned giant sins but fell without a stone at the mere finger of the prophet because he was a repenter at heart (2 Sam. 12:7-13). Peter denied Christ three times but suffered three times the remorse until he repented with bitter tears (Mt. 26:75). Every Christian is called a repenter, but he must be a repenting repenter. The Bible assumes the repentant nature of all true believers in its instruction on church discipline. A man unwilling to repent at the loving rebuke of the church can be considered nothing more than "a heathen and a tax collector" (Mt. 18:15-17).

What is repentance?

Repentance is a change of mind regarding sin and God, an inward turning from sin to God, which is known by its fruit—obedience (Mt. 3:8; Acts 26:20; Lk. 13:5-9). It is hating what you once loved and loving what you once hated, exchanging irresistible sin for an irresistible Christ. The true repenter is cast on God. Faith is his only option. When he fully knows that sin utterly fails him, God takes him up (Mt. 9:13b). He will have faith or he will have despair; conviction will either deliver him or devour him.

The religious man often deceives himself in his repentance. The believer may sin the worst of sins, it is true; but to remain in the love of sin, or to be comfortable in the atmosphere of sin, is a deadly sign, for only repenters inhabit heaven. The deceived repenter would be a worse sinner if he could, but society holds him back. He can tolerate and even enjoy other worldly professing Christians and pastors well enough, but does not desire holy fellowship or the fervent warmth of holy worship. If he is intolerant of a worship service fifteen minutes "too long," how will he feel after fifteen million years into the eternal worship service of heaven? He aspires to a heaven of lighthearted ease and recreation—an extended vacation; but a heaven of holiness would be hell to such a man. Yet God is holy, and God is in heaven. He cannot be blamed for sending the unholy man to hell despite his most articulate profession (Heb. 12:14).

What are the Substitutes for true Repentance?

1. You may reform in the actions without repenting in the heart (Ps. 51:16-17; Joel 2:13). This is a great deception, for the love of sin remains (1 Jn 2:15-17; Acts 8:9-24). At this the Pharisees were experts (Mk. 7:1-23). The heart of a man is his problem. A man may appear perfect in his actions but be damned for his heart. His actions are at best self-serving and hypocritical.

What comes from a bad heart is never good. "Does a spring send forth fresh water and bitter from the same opening? Can a fig tree, my brethren, bear olives, or a grapevine bear figs? Thus no spring yields both salt water and fresh" (Js. 3:11-12).

2. You may experience the emotion of repentance without the effect of it. Here is a kind of amnesia. You see the awful specter of sin in the mirror and flinch out of horror yet immediately forget what kind of person you saw (Js. 1:23-24). It is true, repentance includes sincere emotion, an affection for God and a disaffection for sin. Torrents of sorrow may flood the repenter's heart, and properly so (Js. 4:8-10). But there is such a thing as a temporary emotion in the mere semblance of repentance; this emotion has very weak legs and cannot carry the behavior in the long walk of obedience. Your sorrow may even be prolonged. Yet if it does not arrive at repentance, it is of the world and is a living death—and maybe more (2 Cor. 7:10). It is an old deceiver. Judas had such remorse but "went and hanged himself" (Mt. 27:3-5).

3. You may confess the words of a true repenter and never repent (Mt. 21:28-32; 1 Jn. 2:4, 4:20). Confession by itself is not repentance. Confession moves the lips; repentance moves the heart. Naming an act as evil before God is not the same as leaving it. Though your confession may be honest and emotional, it is not enough unless it expresses a true change of heart. There are those who confess only for the show of it, whose so-called repentance may be theatrical but not actual. If you express repentance to appear successful, you will not be successful at repenting. You will speak humbly but sin arrogantly. Saul gave the model confession (1 Sam. 15:24-26) and later went to hell. Repentance "from the teeth out" is no repentance.

4. You may repent for the fear of reprisal alone and not for the hatred of sin. Any man will stop sinning when caught or relatively sure he will be, unless there is insufficient punishment or shame attached (1 Tim. 1:8-11). When there are losses great enough to get his attention, he will reform. If this is the entire motive of his repentance, he has not repented at all. It is the work of law, but not grace. Men can be controlled by fear, but what is required is a change of heart. Achan admitted his sin after being caught but would not have otherwise. Find his bones in the valley of Achor, and his soul, most likely, in hell (Josh. 7:16-26).

5. You may talk against sin in public like a true repenter but never repent in private (Mt. 23:1-3). The exercise of the mouth cannot change the heart. Your sin is like a prostitute. You are speaking against your lover in public but embracing her in the bedroom. She is not particular about being run down in public if she can have your full attention in private. "Adulterers and adulteresses! Do you not know that friendship with the world is enmity with God?" (Js. 4:4).

6. You may repent primarily for temporal gains rather than the glory of God. There are gains for the repenter, but the final motivation for repenting cannot be selfish. Self is a dead, stinking carcass to be discarded. We are to repent because God is worthy and is our respected authority, even if we gain nothing. Indeed, our repenting may appear to lose us more than our sin had gained (Mt. 16:24-26; Phil. 3:7-8). And this is a test of true repentance.

7. You may repent of lesser sins for the purpose of avoiding the greater sins (Lk. 11:42). We try to salve our nagging conscience by some minor exercise of repentance, which is really no repentance at all. The whole heart is changed in the believer. The half repenter is a divided man: part against sin and part for it; part against Christ, part for Him. But one or the other must win out, for man cannot serve God and mammon (or any other idol); he must love the one and hate the other (Mt. 6:24).

8. You may repent so generally that you never repent of any specific sin at all. The man who repents in too great a generality is likely covering his sins (Prov. 28:13). If there are no particular changes, there is no repenting. Sin has many heads, like the mythological Hydra. It cannot be dealt with in general, but its heads must be cut off one by one.

9. You may repent for the love of friends and religious leaders and not repent for the love of God (Isa. 1:10-17). A man talked into repentance may reform for the love of friends or the respect of the spiritually minded, yet do nothing substantial. If a man turns from sin without turning to God, he will find his sin has only changed its name and is hidden behind his pride. Now it will be harder to rout for its subterfuge. You have loved others but not God. And you have loved yourself most of all. Lot's wife left the city of sin at the insistence of an angel and for the love of her family, but turned back. She had left her heart. "Remember Lot's wife" (Gen. 19:12-26; Lk. 17:32).

10. You may confess the finished action of sin and not repent from the continuing habit of sin. If a man is honest, he is a good man in human terms; but he is not a repenting man until the sin is stabbed to death. He must be a murderer if he would be God's: "For if you live according to the flesh you will die; but if by the Spirit you put to death the deeds of the body, you will live" (Rom. 8: 13). God knows what you have done; what He wants is obedience (Lk. 6:46).

11. You may attempt repentance of your sin while consciously leaving open the door of its opportunity. A man who says "I repent" but will not leave the source or environment of that sin is suspect. Though some situations which invite temptation cannot be changed, most can. A man who will not flee the setting of his temptation when he is able still loves his sin. A mouse is foolish to build his nest under the cat's bed. "But put on the Lord Jesus Christ, and make no provision for the flesh, to fulfill its lusts" (Rom. 13:14).

12. You may make an effort to repent of some sins without repenting of all the sin you know. The businessman learns to show concern for the needs of his clients, yet he batters his wife through neglect. Another gives his money in the offering plate weekly but steals time from his employer daily. Every man boasts of some sins conquered, but true repentance is a repulsion of sin as a whole. The repenter hates all sin, though he fails more readily in some than in others. He may not know all his sins, but what he knows he spurns. Repentance is universal in the believer; the spirit is willing even when the flesh is weak (Mt.26:41).

Repentance and faith are bound together. A repenting man has no hope for obedience without faith in the source of all holiness, God Himself. In repenting of sins, he loses his self-sufficiency. God is his sanctifier (Jude 24-25; 1 Thess. 5:23-24; 1 Pet. 1:5).

Repentance is a gift of God (Acts 11:18; 2 Tim. 2:25) **and a duty of man** (Acts 17:30; Lk. 13:3). You will know if it has been granted by the exercise of it (Phil. 2:12-13). Do not wait for it; run toward it. "Be zealous and repent" (Rev. 3:19). Pursue it and you will find it; forget it and perish (Lk. 13:1-5).