

Lesson 3

Humanity Trusts in God: Faith

One of the most essential statements in the entire Bible says simply, “And without faith it is impossible to please God” (Hebrews 11:6). Why is this short statement so important? I’m sure you will agree that a person’s life is governed by what he or she believes. Christians’ lives are governed by the Person in whom they believe. Faith in Jesus Christ and His offer of salvation is vital to each one of us and to every person in the world.

We cannot help but admire the steadfast courage of the Canaanite woman who would not be denied the healing of her daughter (Matthew 15:21-28). We also marvel at the humility of the centurion who felt unworthy to have Christ come into his house (Matthew 8:5-10). And we wonder at the persistence and earnestness of Bartimaeus who, in spite of the resistance of the crowds, shouted out to Jesus for mercy (Mark 10:46-52). Is it possible that a Canaanite woman, a Roman centurion, and a blind beggar had something in common—something that could truly impress the Master? Yes! The one thing that the Lord saw and rewarded in each of these cases was *faith*. Faith greatly impressed Jesus as He moved among people.

The basic element in the experience of conversion is *faith*. When a person truly repents, that person must put his or her trust in the Lord Jesus. John tells us “to all who received him, to those who believed in his name, he gave the right to become children of God” (John 1:12). In this lesson we consider the believing and receiving aspects of conversion: As we turn from sin to God, we put our whole trust in the Lord Jesus for pardon, and for the great change which is brought about in our hearts by the Holy Spirit.



lesson outline

- The Importance of Faith
- The Nature of Faith
- The Elements of Faith
- The Experience of Faith

lesson objectives

When you finish this lesson you should be able to:

- Explain the importance of saving faith in the work of salvation.
- Identify the elements in saving faith and explain the significance of each.
- Appreciate more fully the ministry of the Holy Spirit and the Word of God by which faith is created and maintained.

learning activities

1. Read Hebrews 11 carefully. As you read, think about those who believed simply and fully in the promises of God.
2. Read each one of the lesson objectives and note the major divisions of the lesson in the outline.
3. Work through the lesson development according to the procedure given in Lesson 1.

key words

abandon	converted	passively
alien	dynamic	potential
assent	elements	resources
citizen	endurance	unconditional
compromise	intellect	vitality
conditional	intellectual	
conditioned	obstacle	



lesson development

THE IMPORTANCE OF FAITH

Objective 1. *Explain the importance of faith in the Christian life.*

Every feature of our salvation is a supernatural work which God alone can do. Let's review these features:

1. Divine election in past ages.
2. The sacrifice of a Savior.
3. The provision of common and saving grace.
4. The drawing of the sinner by the Holy Spirit.
5. The immediate saving work of God in all its wonderful aspects.
6. The keeping work of the Father, the Son, and the Holy Spirit.
7. The delivering and empowering work of the Spirit.
8. The final perfecting and presenting of the saints in glory.

The only way we can receive God’s marvelous provision of salvation is to accept it by faith. The eternal treasures that are provided for us by God’s sovereign grace are available to us by our faith alone.

1 Read each of the sets of Scripture references below and then write after each what faith accomplishes.

a Ephesians 2:8; Romans 5:1

b Acts 26:18 compare with Acts 15:9

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c 1 Peter 1:5; 1 John 5:4; Romans 11:20

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d James 5:15; Acts 14:9

e Galatians 3:2, 5, 14

f Romans 4:18-22; Mark 9:23

g Hebrews 11:6

h Matthew 15:28

i Mark 2:3-5

j Romans 14:23

We see, then, that in addition to our salvation experience, every aspect of our Christian life depends on the exercise of faith. Our actions, to a large extent, are determined by what we believe. We believe that God knows everything we say, do, and think; therefore, we try to do those things that please Him.

2 Explain in your own words the importance of faith in the Christian life.

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Relationship of Faith and Repentance

Objective 2. *Recognize differences between repentance and faith in the process of conversion.*

In our last lesson we learned that the act of repentance begins a “chain reaction.” But the *event of salvation* that is set in motion, which involves the aspects of both repentance and faith (and other aspects of salvation), is such that we should try to see these aspects as occurring at the same time. But for convenience in discussing each aspect, we have adopted the following order: repentance, faith, conversion, regeneration, justification, and adoption.

Turning from sin (repentance) and turning to God (faith) are the conditions for salvation. There is no merit to repentance and faith. God has already provided all that is necessary for salvation. But by *repentance* we remove the obstacle to receiving the gift of salvation, and by *faith* we accept the gift.



FAITH IS ACTION

Repentance concerns sin and the misery it causes, while *faith* dwells upon the mercy of God. *Faith* is the means by which we receive salvation (Romans 10:9,10). There can be no faith without true repentance, for only the one who is truly sorry for his or her sins feels the need of a Savior and salvation for his or her soul. On the other hand, there can be no godly repentance without faith in God's Word, for how else could one believe in the offer of salvation and the threat of eternal judgment?

3 In the following exercise note the difference between examples of faith and repentance in the process of conversion by marking **1** in front of those that identify repentance and **2** for those that identify faith.

- | | | |
|--------|---|---------------|
| a | Recognizing sin and turning from it | 1) Repentance |
| b | Turning toward God to receive His salvation | 2) Faith |
| c | Removing the obstacles between the sinner and the gift of salvation | |
| d | Receiving the gift of salvation | |
| e | Concerns the matter of sin and its consequences | |
| f | Concerns the mercy and love of God | |

THE NATURE OF FAITH

Definition of Faith

Objective 3. *Recognize the basic biblical meaning of the word faith.*

We have seen that faith is a vital to our Christian life. And we have noted that faith determines, to a large degree, our actions. But what is faith? Hebrews 11:1 gives us a description of one of the effects of faith, but does not define the term. For our purposes, faith will be defined as “the voluntary act and attitude of a person by which he or she places complete confidence in a trusted object, allowing that object to govern his or her actions.” In the spiritual realm the trusted object is God, and hearing and believing the Word of God bring about the voluntary act.

Faith is both belief and trust. In the Old Testament the term *believe* is used to translate the Hebrew word which means “to build up or support, to make firm or faithful, to trust.” In the New Testament it is used to translate one Greek word that means “to have faith or trust, put trust in, commit,” or another Greek word which means “to assent, rely, be persuaded, have confidence in.” As we shall see later in detail, *to believe*, when used with God or Christ as its object, involves three things: 1) to be in agreement with the truth of what He says or reveals, 2) to receive and trust Him personally, and 3) to

commit oneself to obey Him. The word *believe* is used quite frequently with the preposition *in* or *on*; for example, “Believe in the Lord Jesus, and you will be saved” (Acts 16:31), to emphasize the elements of trust and commitment. We must be careful not to limit *belief* to intellectual assent only. The truth about God is necessary, for the Scripture says, “anyone who comes to him must believe that he exists and that he rewards those who earnestly seek him” (Hebrews 11:6). However, belief about God is not enough: “You believe that there is one God. Good! Even the demons believe that—and shudder” (James 2:19). And while the demons believe, they remain demons.

Faith thus means to abandon all trust in our own resources and to cast ourselves completely on the mercy of God. As we are led toward conversion, the Holy Spirit helps us to believe in the truth of the Scriptures. In this way we gain confidence in the grace of God. This is faith.

As we become more familiar with the definitions and descriptions of faith, we must remember the following: “Faith is the flight of the penitent sinner to the mercy of God in Christ,” which enables a person to say, “In saving faith, I forsake unbelief and self-confidence and take Christ. I rest my eternal destiny confidently in Him.”

- 4 Select the completion that defines correctly the basic biblical meaning of the word *faith*. Faith may be defined as
- that which we hope will come to pass as a result of our prayers and earnest desires.
 - the act by which we place our complete confidence in a trusted person, God, and allow Him to govern our actions.
 - the act of clinging with determination to a desired object or goal.

Kinds of Faith

Objective 4. *Identify the different kinds of faith.*

Faith can be described in a number of ways. While we usually think of faith in relation to spiritual experience, there is also a *nonreligious faith* with which we are familiar. For example, we believe in our electrical systems, and so we press switches and turn on the lights. We have faith in our traffic systems, so we drive at high rates of speed toward oncoming cars with nothing separating us but a thin line on the road. We have faith in our banking systems so we deposit money in banks. And because we believe in airplanes and trust the skill of pilots, we fly. *Nonreligious faith* is evident in these and many other ways every day.



Then there is *intellectual faith*. This faith believes something *about* Jesus but it does not believe *in* Him. Many people in our world believe there is a God, but this mental assent does not lead them to salvation. And some people believe that the Bible is the Word of God, but they never read it or commit themselves to follow its teachings. *Intellectual faith* lacks one key feature: action. James 2:18 describes this kind of faith for us in vivid language: “But someone will say, ‘You have faith; I have deeds.’ Show me your faith without deeds, and I will show you my faith by what I do.”

The most important and complete kind of faith is *living faith*. We can contrast it with dead or *inactive faith*. *Living faith* is the result of our saving faith and refers to the ongoing, obedient, commitment of our lives to Christ and His purposes. For *living faith*, we rely on the power of the indwelling Spirit for daily strength. Paul describes this kind of faith in Galatians 2:20, “I have been crucified with Christ and I no longer live, but Christ lives in me. The life I live in the body, I live by faith in the Son of God, who loved me and gave himself for me.”

In contrast to *living faith*, dead or *inactive faith* produces no actions. Here again James speaks to the point: “As the body without the spirit is dead, so faith without deeds is dead” (James 2:26).

One of the qualities of *living faith* is good actions. As a healthy thriving plant grows, matures and produces fruit, so *living faith* is always accompanied by good actions. These good actions do not save a person, but they do give evidence of the vitality of his or her faith. One *does* good because by the grace of God he or she *is* good. Good actions, which are the fruit the Spirit produces, flow naturally out of *living faith*, because its source is God (Galatians 5:22).

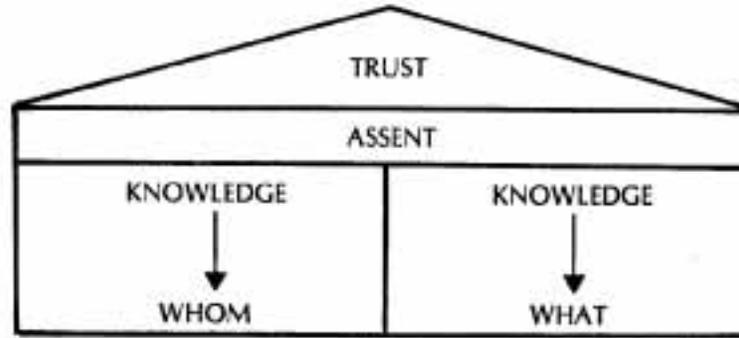
5 In this exercise match the kinds of faith (right) with their characteristics (left).

- | | |
|---|--|
| <p>.... a Charles was once an active worker in his church and neighborhood, doing good wherever he could. Now he does what he pleases.</p> | <p>1) Intellectual faith
2) Nonreligious faith
3) Living faith
4) Inactive faith</p> |
| <p>.... b Henry attends church, believes in its teachings and admits his belief <i>about</i> the truth of God as revealed in the Bible, but he has never made a personal commitment of his life to Christ.</p> | |
| <p>.... c Jane believes in the electrical system, so she presses a switch and turns on the lights.</p> | |
| <p>.... d Dolores accepted Christ 5 years ago, and expresses her trust in Him by service as she ministers to others at every opportunity.</p> | |

THE ELEMENTS OF FAITH

Objective 5. Describe the elements of saving faith and explain the significance of each.

Saving faith has three basic elements: knowledge, assent, and trust. Saving faith is the voluntary act and attitude of a person by which the person places his or her complete confidence in Christ, allowing Him to govern all actions. This *act* is brought about by hearing and believing the basic facts about the person and work of Christ that are in the Word of God. The facts cause us to commit our entire being to the Lord Jesus Christ. Like repentance, faith involves the intellect, the emotions, and the will.



Knowledge. Suppose you were called upon to believe. You might well ask, “Whom must I believe?” Notice that the Bible doesn’t say, “just believe;” it says, “Believe in the Lord Jesus” (Acts 16:31; also see Romans 10:9,10). Faith is also based upon the *knowledge* of God as revealed in nature and in the facts of Scripture. Faith develops through *knowledge* of the teachings of Scripture concerning our sinful nature, the salvation provided in Christ, the conditions of salvation, and the many blessings promised to God’s children. *Knowledge* of the Lord Jesus and the content of the Christian belief revealed in Scripture is an essential step to faith.

Assent. Assent involves an emotional commitment. It is one thing to *know* the scriptural and historical facts about Christ, but it is quite another thing to *believe* that they are true. We could believe (intellectually) the importance of the eternal issues involved in salvation and yet not receive these truths in our heart. Faith is the assent (agreement) of the heart to the rightness of what we know. The heart says *yes* to all that Christ is and offers to do for us. We must do more than *know* that these things are true; we must accept them for ourselves.

The example is given of a young man who commended a preacher on the sermon he had just preached. The preacher asked, “Are you a Christian?” The youth replied, “Yes.” The preacher questioned further, “How long have you been a Christian?” The youth said, “Oh, sir, all of my life.” The preacher pursued the issue, “Have you had a personal experience with Christ or demonstrated your faith in some way, then?” The youth smiled as he explained, “Sir, it was not I personally who was converted. Many years ago my great-great-grandparents were converted into the Christian faith. They brought the whole family into the faith. So all of us family members are Christians; we come from a long line of Christians.” The preacher responded, “That’s fine. But let’s suppose that you see a young couple eating breakfast in your hotel. You ask the young man, ‘How long have you been married?’ He says, ‘We are not married, but our great-great-grandparents were married. We come from a long line of married people.’ Is that enough?” The youth saw the point and smiled. So our *knowledge* of Christ needs the *assent* of the heart to accept Him for ourselves.

Trust. If a person has knowledge of the gospel and assents to the truth of the gospel, but does not commit to the person of Jesus Christ, that person does not have *saving faith*. Christian faith is more than accepting the revelation of God and His salvation as true. It is more than assenting to it as being necessary for ourselves. *Trust* represents the act of the will, the decision by which we commit ourselves fully to Christ and to what we believe are His directing principles of life. It is certain that we cannot be saved without exercising our own free will to actively give ourselves to Christ.

6 Perhaps we can understand the elements of faith better by means of an illustration. Let's imagine that a man who has a disease goes to the doctor for an examination. Fill in the blank spaces with the appropriate element of faith (assent, knowledge, trust).

- a The patient receives the report of his condition from the doctor. This is
- b The patient believes that the report is reasonable and is the truth. This is
- c The patient decides that he will apply the remedy for the disease and submit himself to the doctor for treatment. This is

7 Circle the letter of each TRUE statement that describes the elements of saving faith and the significance of each.

- a Knowledge is the element of faith that calls upon the repentant sinner to believe, and thus be saved. The act of believing in itself has saving merit.
- b Knowledge deals with the *whom* and *what*. Faith is based upon knowledge of Jesus Christ, the revelation of God in Scripture, and the teachings of Scripture as they apply to mankind's sin and salvation.
- c Faith is the assent (agreement) of the heart to the truth of what we know.
- d Assent deals only with the recognition of truth.
- e The element of trust is the dependence one feels for another.
- f Trust implies the act of the will by which one commits completely to Christ.

THE EXPERIENCE OF FAITH

We have considered the importance of faith in the Christian life, and we have discussed its nature and elements. But it is a fruitless exercise if we do not *experience* faith. I know a person who firmly believes in democracy, in basic human rights, the right of citizens to life, liberty, and the pursuit of happiness, and the right to participate in government. This person made outstanding marks in his studies of government, yet he is unable to exercise these rights because he has not become a legal citizen of the country in which he lives. In the same way, even though we may understand all about faith, if we do not apply it and accept what God has provided for us, we are like aliens from God. Let us keep this in mind as we consider the experience of faith.

Degrees of Faith

Objective 6. *Recognize examples of different degrees of faith.*

A *living relationship* with Jesus Christ will produce the desire to grow in faith. Observe the response of the twelve disciples to Jesus' example of loving forgiveness, "Increase our faith!" (Luke 17:5). The Twelve realized that to have divine love and compassion, they needed an enlarged spiritual capacity—greater faith to do what Jesus commanded. Faith grows and develops. For this reason we can speak of degrees of faith.

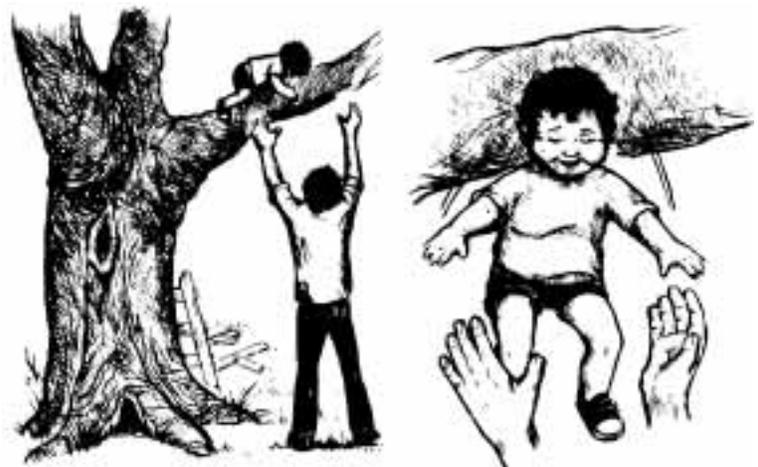
Notice that when writing to the church at Corinth, Paul expressed hope that the faith of the people would grow so that God might be able to do a much greater work among them (2 Corinthians 10:16). And in his first letter to the Thessalonians he prayed for an opportunity to minister to them again to supply what was lacking in their faith (1 Thessalonians 3:9,10). Their faith was then in its infancy, but it needed to grow and mature as they faced fierce and determined opposition. However, by the time Paul wrote his second letter to them, he was able to thank God because their faith was growing more and more (2 Thessalonians 1:3).

Often we are involved in situations that demand greater faith than we have. But as we walk with the Lord in obedience and love, our relationship will grow and our faith will increase.

Consistent, earnest prayer and communion with Him bring greater faith and the answers to seemingly impossible situations (Mark 9:29). May our prayers have the intensity of the needy father who said, “I do believe; help me overcome my unbelief!” (Mark 9:24). Faith is living and dynamic—living faith grows.

- 8 Circle the letter of each TRUE statement below.
- a Living faith like any living thing should experience growth toward maturity.
 - b Living faith implies that as one moves toward greater faith and maturity, he will never again experience weaknesses in his or her faith.
 - c Prayer is one source of growth for living faith.
 - d The disciples and people to whom Jesus ministered demonstrated some faith, but most recognized their need of greater faith.
- 9 Read Matthew 6:25-34, 8:23-27, 14:22-32, 16:5-12, and complete the following sentences with the correct word or words.
- a The kind of faith demonstrated in each case was
 - b (Matthew 6:31) *Little faith* will not protect us from
 - c (Matthew 8:26) *Little faith* will not shield us from
 - d (Matthew 14:31) *Little faith* will not keep us from
 - e (Matthew 16:8) *Little faith* is not able to keep us from

Little faith is a characteristic of spiritual infants, but God expects us to advance on to greater faith and spiritual maturity. *Little faith* keeps us spiritually ineffective and unable to carry on Christ’s work. *Little faith* allows us to doubt.



In the introduction to the lesson, we saw examples of *great faith*. It is significant that on only two occasions did Jesus commend (praise) *great faith*. In the first case the Roman centurion believed that the authority of the word of Jesus would bring instant healing to his servant, even though he was some distance away (Matthew 8:5-13). In the second case, the Canaanite woman *kept* asking Jesus to heal her demon-possessed daughter *even though* He did not at first respond to her plea. She asked again, and once more she was denied. However, this time she sensed something in Jesus’ tone that gave her hope. In her determination she said words that meant something like this: “Lord,

11 Identify the degrees of faith by placing the appropriate number (right) with its description (left).

- **a** A man lives in a country which is troubled by many social problems. His job is threatened by labor problems, and his life is endangered by violence. He commits himself and his family to God, realizing that they are safe in God's hands whatever the outcome might be. In this assurance he continues to live as usual. 1) Little faith
2) Great faith

- **b** Another man lives in a modern nation that is faced with war, economic crisis, and many social problems. He lives in fear of the outcome, thinking that at any moment a global war may begin. He is so filled with worry that he cannot sleep.

Source of Faith

Objective 7. Describe the source of faith in relation to God and the believer.

Saving faith has both a human and a divine viewpoint. From the divine viewpoint, faith is the gift of God (Romans 12:3; 2 Peter 1:1). For example, in John's Gospel we read, "No one can come to me unless the Father who sent me draws him" (John 6:44). In the work of conversion, the gracious influence of the Holy Spirit is strongly implied, for He alone can move one's heart to repentance and toward God (Acts 3:19; Philippians 2:12,13). And in Hebrews we read that Jesus is "the author and perfecter of our faith" (Hebrews 12:2). Moreover, the Holy Spirit works in the body of Christ on special occasions as the "gift" of faith operates (1 Corinthians 12:9). The Spirit also produces fruit in our lives, one of which is faith. Thus, from the divine viewpoint, faith is God-given.

Nevertheless, we must not wait passively for God's gift of faith to come to us. The fact that people are commanded to believe implies their ability and obligation to do so. All people have the ability to place their confidence in some person or some thing. When belief is directed to the Word of God and confidence is placed in God and Christ, we have *saving faith*. The Word of God produces it (Romans 10:17; Acts 4:4). The Scriptures reveal our need, state the conditions, indicate the promises, and point out the blessings of salvation. It is our responsibility, then, to read and study the Word of God so that faith will begin and grow in our hearts.



GOD GIVES—WE RECEIVE

12 Describe the source of faith in relation to God and the believer.

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Maintaining Faith

Objective 8. *List the means by which Christians can maintain faith.*

Earlier we discussed the importance of faith in the Christian life, and we have considered its source. However, faith cannot be taken for granted. It must be maintained. Trying to maintain life and growth in the Christian experience without nourishing one's faith is like trying to operate a car without fuel. The potential is there, but it is incapable of performing its intended function. Another comparison to maintaining faith is riding a bicycle: the rider must keep moving or he or she will fall. Let's see what the Bible says about this need to maintain faith.

In an inspired prophetic statement Habakkuk declared: "The righteous will live by faith" (Habakkuk 2:4). And in the New Testament this statement, "The righteous will live by faith," is repeated three times (Romans 1:17; Galatians 3:11; Hebrews 10:38). This truth indicates that spiritual life depends on living faith. The apostle Paul thus encourages the Colossians to continue in their faith, established and firm, not moved from the hope held out in the gospel, so that their salvation may be assured (Colossians 1:23). He exhorts the Corinthian believers to be on their guard and to stand firm in the faith (1 Corinthians 16:13) as they set themselves for the defense of the gospel. Moreover, he challenges Christians at Ephesus to take the shield of faith so that they "can extinguish all the flaming arrows of the evil one" (Ephesians 6:16). The need to have and maintain faith, therefore, is evident. Some ways that we can maintain faith are:

1. Prayer
2. Reading the Word
3. Relationships with others who demonstrate faith
4. Witnessing
5. Group worship

13 Read Ephesians 6:10-18, 1 Peter 5:8-10, and 2 Corinthians 10:4,5. Then answer the following questions in your notebook, listing ways that we can maintain faith.

- a What is the Christian's spiritual armor (Ephesians 6:14-17)?
- b All the pieces of armor are defensive except which one?
- c The Christian warfare is not won by the armor and good intentions alone. Ephesians 6:18 says we must have what additional help?
- d Ephesians 6:10 and 1 Peter 5:10 indicate that our spiritual strength is increased by what?
- e Verses 11-13 of Ephesians 6 name the enemy as what?

Thus, as a *natural* person requires food and nourishment to live in a healthy state, so in a *spiritual* person faith must be nurtured and exercised. Paul exhorts Timothy to "pursue faith" (1 Timothy 6:11,12), and later, he encourages him to "flee the evil desires of youth, and pursue . . . faith" (2 Timothy 2:22). As faith is maintained, it grows in vitality and usefulness, helping us to be conformed to the image of Christ. Nevertheless, the most significant factor to remember is that when we are in union with Christ, He intercedes for us so that our faith will not fail (Luke 22:32). As long as He is in control we continue to "grow in the grace and knowledge of our Lord and Savior Jesus Christ" (2 Peter 3:18).

Conditions and Effect of Faith

Objective 9. *List some of the significant conditions and effects of faith.*

"Everything is possible for him who believes" (Mark 9:23). When we place our faith in God, the possibilities open to us are unlimited. Faith is the key that unlocks the resources of heaven for us. Jesus said, "If you have faith . . . Nothing will be impossible for you" (Matthew 17:20). However, faith cannot be separated from the will of God. John qualifies this, "This is the

assurance we have in approaching God: that if we ask anything *according to his will*, he hears us” (1 John 5:14). Here John states a condition for asking and receiving. Some promises in the Bible are unconditional; however, most promises are conditional, requiring an appropriate response in us if we are to receive the thing promised. We must remain in Christ, and His Word must remain in us (John 15:7); we must be obedient (1 Peter 1:14); and we must live by the Spirit (Galatians 5:16).

The effects of faith are unlimited. Faith draws from the unlimited resources of heaven to meet the many needs of people on earth. Faith graces their lives all the while, regardless of the circumstances, and it imparts a peacefulness that passes all understanding.

14 List the effects of faith that are revealed in the following Scriptures.

- a** Acts 10:43
- b** Galatians 3:14
- c** Ephesians 3:17
- d** Romans 5:1
- e** Philippians 3:9
- f** John 1:12
- g** Galatians 4:6
- h** Acts 26:18
- i** 1 Peter 1:5
- j** Mark 11:24

15 What conditions of faith were mentioned in this section of the lesson?

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self-test

TRUE-FALSE. Write **T** in front of each statement that is true and **F** in front of those that are false.

- **1** One of the reasons why faith has such importance is that our actions are determined in part by whom or what we believe.
- **2** With saving faith, a person places his or her trust in one sacred object and then lives in peace, knowing he or she has committed fully to a plan of salvation.
- **3** Saving faith is the voluntary act and attitude of a person by which he or she places complete confidence in a trusted object, allowing that trusted object to govern his or her actions.
- **4** Intellectual faith may be defined as the faith that is demonstrated in all the various aspects of daily life, such as belief in banks, electricity, and flying, to name a few.
- **5** The continuous obedient commitment of one's life to God and His will is a characteristic of living faith.
- **6** What and whom constitutes the knowledge element of faith.
- **7** Assent involves the emotions and is the agreement of the heart to the rightness of what we know.
- **8** The act of decision by which we commit ourselves to believe and live by what we consider to be the directing principles of life is connected primarily with the intellect.
- **9** When we speak of degrees of faith we mean that when a person leaves one state of faith he or she moves to a larger degree of faith never again to experience a lesser degree of faith.
- **10** The term degrees of faith indicates that faith is a living, growing thing that can and should mature in each of us.
- **11** It is not possible for one to experience little and great faith in the same period of life.
- **12** In the gospel record, only two accounts are given in which Jesus commended *great faith*.
- **13** Faith originates in God; mankind therefore, has no part in this operation.
- **14** Living faith must be maintained by spiritual exercise. Bible reading, prayer, and the ministry of the Holy Spirit are examples of this spiritual exercise.
- **15** If faith is living and healthy no scriptural limitations are placed on what we may ask and receive.

answers to study questions

- 8 a** True.
b False.
c True.
d True.
- 1 a** Faith saves us.
b We are made pure by faith.
c We are kept by faith and enabled to overcome the world.
d We are healed by faith.
e We receive the Holy Spirit by faith.
f We overcome difficulty through faith.
g Faith pleases God. Faith accepts without question the existence of God.
h Faith encourages us to keep on believing.
i Faith encourages us to put forth efforts in behalf of others.
j Negatively, lack of faith (unbelief) is sin.
- 9 a** little faith.
b worry.
c fear or fright.
d doubt.
e reasonings born of doubt.
- 2** Your answer. I have noted that it affects every aspect of our life. It involves trusting God to supply all our needs (Philippians 4:19), spiritual and material.
- 10 a** 1) Little faith.
b 1) Little faith.
c 2) Great faith.
- 3 a** 1) Repentance.
b 2) Faith.
c 1) Repentance.
d 2) Faith.
e 1) Repentance.
f 2) Faith.
- 11 a** 2) Great faith.
b 1) Little faith. Peter reminds us that we must “cast all our anxiety on him, for he cares for us” (1 Peter 5:7).
- 4 b)** The act by which we place our complete confidence in a trusted person, God, and allow Him to govern our actions.
- 12** Faith is a gift of God. Faith is also generated by the activity of the Holy Spirit. Nevertheless, humankind is commanded to believe and this implies our ability to do so. Faith develops in a person’s heart as he or she reads the Word of God.
- 5 a** 4) Inactive faith.
b 1) Intellectual faith.
c 2) Nonreligious faith.
d 3) Living faith.

- 13 a** The belt of truth, the breastplate of righteousness, shoes that represent preparation to go preach the good news, the shield of faith, the sword of the spirit which is the Word of God, and the helmet of salvation.
- b** The sword of the Spirit.
- c** Prayer, asking God's help is important.
- d** Union with the Lord and relying on His power.
- e** The Devil. (Not people, institutions, or prejudices. We wrestle against wicked spiritual forces that want to destroy our faith.)
- 6 a** knowledge.
- b** assent
- c** trust.
- 14 a** Forgiveness of sins.
- b** Receive the Holy Spirit.
- c** Christ's indwelling.
- d** Justification.
- e** Righteousness.
- f** Sonship.
- g** Adoption.
- h** Sanctification.
- i** Preservation.
- j** Whatever we ask for.
- 7 a** False.
- b** True.
- c** True.
- d** False.
- e** False.
- f** True.
- 15** Remain in Christ, have His Word in us, be obedient, and live in the Spirit. (Other conditions were discussed earlier in the lesson.)