

offense against God, did not experience godly sorrow for having offended and grieved God, and did not turn from his sin to seek God's forgiveness, cleansing, and deliverance. Sorrow for the consequences of sin may lead to despair; godly sorrow for the sin itself leads to repentance, if it is accompanied by a change of direction of one's life.

If the volitional element involves only an inward turning from sin, and does not seek pardon and cleansing, or does not attempt to make restitution for offenses against other human beings, it is incomplete. The account of Zaccheus' conversion in Luke 19:5-9 provides us with an example of a complete repentance. Not only did Zaccheus receive Jesus gladly; he declared publicly that he was giving half of his possessions to the poor and paying back four times the amounts he had defrauded from his clients.

This brings us to our second question:

II. WHAT IS TRUE SAVING FAITH?

Overhead

In the NIV the word "faith" is used in 246 verses (15 in the O.T., 231 in the N.T.), the word "believe" is used in 150 verses (20 in the O.T., 130 in the N.T.), the word "believed" is used in 63 verses (7 in the O.T., 56 in the N.T.), and the word "trust" is used in 87 verses (78 in the O.T., 9 in the N.T.).

Since the verses in which these four words are used total 546, we will obviously not have time to go through them and give even a representative sample of their meaning determined by usage. So permit me to summarize.

In the biblical usage faith is viewed as trust in God's promises and power to protect and provide for human beings; as a linkage to divine righteousness and grace and power to deliver human beings from their sin and its results; as belief in Christ's person and redemptive work; as conviction of the truth of God's revelation of Himself and His works; as a resident impulse expressing itself in righteous character and conduct (sometimes heroic) that gets the victory over sin, the world, and Satan; and as the body of truth revealed by God and committed to the people of God.

Overhead

A. In theology, faith has traditionally been seen to include three basic components: KNOWLEDGE, ASSENT or CONVICTION, and TRUST.

1. The first component of faith is knowledge. Knowledge is acquaintance with truth, a recognition of information as factual, a personal or factual familiarity