

On Saving Faith

by [Andrew J. Webb](#)

Faith - Saving faith, the means by which Christ's righteousness is imputed to us and thus the means by which we are reconciled to God, has been described by theologians as being composed of three dynamic elements; *Notitia* (knowledge), *Assensus* (theoretical assent), and *Fiducia* (trust or practical assent).

By *Notitia* we refer to our knowledge of our faith. In order for us to have true saving faith, the content of that faith, must also be true. If we are merely sincere in our faith, but that which we believe in is false, then our faith is also false. This principle can be clearly seen in the fact that the world is literally filled with people who strongly and sincerely believe in certain things. They have a faith, for instance, in what Islam or Mormonism teaches. But if (as I believe) the intellectual content of these religions is false, so too the faith of their believers is also counterfeit. To make the example all the more clear (and I hope here that I am not bursting any personal bubbles) I can have a sincere faith in the Easter Bunny, but my faith is ultimately false because the content of my faith is untrue. As R.C. Sproul puts it:

"*Notitia* then refers to the content of faith. To be saved one must believe certain basic information. It may be a bare minimum, but it is something. For example, to be justified by faith one must believe that there is a God by who and before whom we are justified. To be saved we may not require an exhaustive or comprehensive knowledge, for none of us possess such comprehensive knowledge, but we must have some knowledge and we must have some right knowledge about God. If we believe God is an impersonal, cosmic force, that wrong knowledge about God will not justify us. Indeed it will convict us of idolatry." [R.C. Sproul, "Faith Alone", p.77]

Christianity is not a religion of ignorance or superstition, it stands or falls on the validity of its truth claims. The process of spreading the gospel involves more than merely the transmission of its intellectual content, but it does not involve less.

By *Assensus* we mean the believer's intellectual assent to the truth of the content of the Gospel. This principle can be illustrated by the statement "I believe that Neil Armstrong was the first man to walk on the moon." In this statement I am displaying a cognitive belief in the validity of the content. *Assensus* involves more than an academic imparting of information as in the statement "History teaches that Neil Armstrong was the first person to walk on the moon." *Assensus* means that the speaker theoretically agrees with the statement. When we speak about the role of *Assensus* in saving faith, we are speaking of an agreement with a statement of truth. It is no virtue for a speaker to believe an untrue statement as is the case with "I believe Jesus is a symbol of universal forgiveness, and not really a man." In this case the speaker is "assenting" to a falsehood.

It is vital to note that *assensus* and *notitia* alone are not sufficient for saving faith as James noted in his epistle (James 2:19), even the demons know and

intellectually agree with the statement "Jesus is the Son of God." What is lacking in these affirmations is the vital third element of *Fiducia*.

By *Fiducia* we mean absolute trust and practical agreement. *Fiducia* is the hardest element of saving faith to define because it involves intangibles that may be perceived or apprehended without being fully comprehended. An example of this would be the often quoted example that while *Assensus* or theoretical agreement refers to an agreement in one's "head", *Fiducia* or practical agreement refers to an agreement in one's "heart." Heart in this case obviously does not mean the muscle that pumps blood throughout the body, but rather the human will or soul. *Fiducia* therefore mingles the emotion of love with trust, inclination, and agreement.

The following example may provide an insight into the meaning of the word *Fiducia* and the way the three previously mentioned elements operate in "saving faith."

During the late 19th century a French tightrope walker made quite a stir by repeatedly crossing over Niagara Falls on rope stretched between the two banks of the river. Reportedly, he once singled out a member of the audience before one of these "trips" and asked him several questions along the following lines:

"Sir", he asked, "do you believe I can walk over the falls on this little rope?"

"Sure", answered the man, "I've seen you do it before."

"And do you also believe that I could push this wheelbarrow across?"

"Yes, I do."

"And do you also believe that I could do it with a man sitting in the wheelbarrow?"

"Yeah, I'm positive you could."

"Then, kind sir, would you mind assisting me by getting into the wheelbarrow?"

"Not on your life!", answered the man.

The man being questioned here demonstrated *Notitia*, or knowledge, in that he knew what the stunt entailed, because he had seen him do it. The man also demonstrated *Assensus*, or intellectual assent, because he believed the tightrope walker could successfully push a wheelbarrow across the falls. He did not, however, demonstrate *Fiducia* because he was not willing to put his life into the tightrope walker's hands by getting into the wheelbarrow. Therefore his belief or assent never bridged the gap between the theoretical and the practical. At the risk of seeming trite, saving faith involves "getting into the wheelbarrow" and as such is markedly different from what is often referred to as "easy believism".

This vital, saving faith is the result of the regenerating work of the Holy Spirit in the hearts of God's elect, which ordinarily accompanies the preaching of the Gospel. "I will give them a heart to know me, that I am the LORD. They will be my people, and I will be their God, for they will return to me with all their heart." (Jeremiah 24:7) "I will give them an undivided heart and put a new spirit in them; I will remove from them their heart of stone and give them a heart of flesh." (Ezekiel 11:19) The practical results of this faith, begotten of regeneration, by which the elect are united to Christ will include:

- 1) The believing of that which is revealed in Scripture
- 2) A desire to obey the commands of God
- 3) Receiving, accepting, loving, and trusting in Christ alone for salvation