



SAVED means what?
 Week 4: ♡ at First Sight?
 WNC Summer Series 2024

May 1st WHY do I need saving? GRACE
 May 8th WHERE IS ? ? ? Atonement
 May 15th Anatomy of Sin
 May 22nd ♡ at 1st Sight? Repentance
 May 29th Repentance - Zacchaeus
 June 5th Faith
 June 12th Conversion
 June 19th Regeneration

June 26th – Pr RCB Justification
 July 3rd Adoption
 July 10th Sanctification
 July 17th – Pr RCB Perseverance
 July 24th – Pr RCB
 July 31st
 August 7th
 August 14th

August 21st
 August 28th
 Also gone: 9/4th NO WNC,
 9/11th Kick OFF, 10/16th
 Fall: PSALMS? ⇄

Am wondering WHAT could be added to the lineup to stay on SAVED topic. Looking in The Message of Salvation:

#7 - Expiation & Propitiation

#8 - Reconciliation

#9 - Resurrection

#12 - Union w/Christ

#15 - Communion of the saints

ANY of these can be inserted into the Equation line up in any placement.

#18 - Glorification

#19 - The Mission (Mt 28) Have them divide into small groups and share their testimonies?

Handouts: Wk 1. Names of God. Wk.3 Isaiah 59 H.O.

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[All scripture is in CEB version unless otherwise noted.]

ASK: The first time one encounters Jesus, what happens?

- Being aware of His existence.
- Is this actually a first step of Regeneration? The Holy Spirit (Breath of God) responding to Him inside of us? Holy Spirit pointing at JESUS...LOOK! LOOK!
- When did the concept of REPENT actualize? (You are God, I am not)

ASK: When did LOVE show up inside of you for Jesus?

- Is there Love at First Sight???
- OR is there a Dating period?

Colossians 1:12b-14

He made it so you could take part in the inheritance, in light granted to God's holy people. ¹³ He rescued us from the control of darkness and transferred us into the kingdom of the Son He loves. ¹⁴ He set us free through the Son and forgave our sins.

- What happens when we pray that prayer of Salvation? When we make a heart commitment to be with Christ, be in His family?
- Are we scrubbed clean? Or???
- Do you ever feel like you are not really saved?
- Do you question how much God has forgiven...if there are some things that He has not?
- Do you ever feel like your sins are just too big for God to forgive?
- Is there something you can do to lose your salvation? (No. We walk away)

People...we have a lot of opinions on this process

The Salvation Equation: {Grace > Atonement} Man can now respond: + Repentance + Faith → (and God answers)
 Conversion + Regeneration + Justification + Adoption → Sanctification...Perseverance



Hebrews 10:1-18

The Law is a shadow of the good things that are coming, not the real things themselves. It never can perfect the ones who are trying to draw near to God through the same sacrifices that are offered continually every year.

² *Otherwise, wouldn't they have stopped being offered? If the people carrying out their religious duties had been completely cleansed once, no one would have been aware of sin anymore.* ³ *Instead, these sacrifices are a reminder of sin every year,* ⁴ *because it's impossible for the blood of bulls and goats to take away sins.*

- **What** are modern day "laws"...things we believe we need to do in order for God to accept us?

(We don't even really embrace the concept of love us as in a personal manner. Put up with us, perhaps?)

- ◆ Be a good person
- ◆ Go to church

⁵ *Therefore, when He comes into the world He says,
You didn't want a sacrifice or an offering,*

but you prepared a body for me;

⁶ *you weren't pleased with entirely burned offerings or a sin offering.*

⁷ *So then I said,*

"Look, I've come to do your will, God.

This has been written about Me in the scroll."^[a]

⁸ *He says above, You didn't want and you weren't pleased with a sacrifice or an offering or with entirely burned offerings or a purification offering,^[b] which are offered because the Law requires them.* ⁹ *Then He said, Look, I've come to do your will.^[c] He puts an end to the first to establish the second.* ¹⁰ ***We have been made holy by God's will through the offering of Jesus Christ's body once for all.***

¹¹ *Every priest stands every day serving and offering the same sacrifices over and over, sacrifices that can never take away sins.* ¹² *But when this priest offered one sacrifice for sins for all time, he sat down at the right side of God.* ¹³ *Since then, he's waiting until his enemies are made into a footstool for his feet,¹⁴ because he perfected the people who are being made holy with one offering for all time.*

¹⁵ *The Holy Spirit affirms this when saying,*

¹⁶ *This is the covenant that I will make with them.*

*After these days, says the Lord,
I will place my laws in their hearts
and write them on their minds.*

¹⁷ *And I won't remember their sins
and their lawless behavior anymore.^[d]*

¹⁸ *When there is forgiveness for these things, there is no longer an offering for sin.*



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a. Hebrews 10:7 – Ps 40:6-8 b. Hebrews 10:8 – Ps 40:6 c. Hebrews 10:9 – Ps 40:7-8

Psalm 40:6-8

You don't relish sacrifices or offerings; you don't require entirely burned offerings or compensation offerings— but you have given me ears! ⁷ So I said, "Here I come! I'm inscribed in the written scroll. ⁸ I want to do your will, my God. Your Instruction is deep within me."

d. Hebrews 10:17 – **Jeremiah 31:33-34**

*No, this is the covenant that I will make with the people of Israel after that time, declares the Lord. **I will put my Instructions within them and engrave them on their hearts.** I will be their God, and they will be my people. ³⁴ They will no longer need to teach each other to say, "Know the Lord!" because they will all know Me, from the least of them to the greatest, declares the Lord; for I will forgive their wrongdoing and never again remember their sins.*

- The Professing Christian
- The True Christian
- Eternal Security
- Eternal Insecurity

- What happens when we pray that prayer of Salvation? When we make a heart commitment to be with Christ, be in His family?
- Are we scrubbed clean? Or???
- Do you ever feel like you are not really saved?
- Do you question how much God has forgiven...if there are some things that He has not?
- Do you ever feel like your sins are just too big for God to forgive?
- Is there something you can do to lose your salvation? (No. We walk away) **People...we have a lot of opinions on this process**

Matthew 13:1-9

³ *He said many things to them in parables: "A farmer went out to scatter seed.*
⁴ *As he was scattering seed, some fell on the path, and birds came and ate it.*
⁵ *Other seed fell on rocky ground where the soil was shallow. They sprouted immediately because the soil wasn't deep. ⁶ But when the sun came up, it scorched the plants, and they dried up because they had no roots.*
⁷ *Other seed fell among thorny plants. The thorny plants grew and choked them.*
⁸ *Other seed fell on good soil and bore fruit, in one case a yield of one hundred to one, in another case a yield of sixty to one, and in another case a yield of thirty to one.*
⁹ *Everyone who has ears should pay attention."*

Is there anything we can do to earn God's salvation? [NO (When we live like we can, we are stuck in the O.T.)

Are there people who talk a good Christian language but are not In Love with Christ? [YES]

- How can you tell?
- How can you know if it is you?
-

Matthew 7:22-23

²² *On the Judgment Day, many people will say to me, 'Lord, Lord, didn't we prophesy in your name and expel demons in your name and do lots of miracles in your name?' ²³ Then I'll tell them, 'I've never known you. Get away from me, you people who do wrong.'*

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Titus 1:16

*¹⁶ They claim to know God, **but they deny God by the things that they do.** They are detestable, disobedient, and disqualified to do anything good.*

- Calvinism states this person was never truly saved in the first place.
- WHO can tell the difference? WHO can tell what's in another's heart?
- Who gets to judge this?

- Can one walk away from their belief in Christ?
- Or does it mean they never really believed in the first place?

Matthew 12:31

³¹ "Therefore, I tell you that people will be forgiven for every sin and insult to God. But insulting the Holy Spirit won't be forgiven. ³² And whoever speaks a word against the Human One (Son of Man)⁴¹ will be forgiven. But whoever speaks against the Holy Spirit won't be forgiven, not in this age or in the age that is coming.

12:31 The unpardonable sin is defined as continually attributing the work of the Holy Spirit to Satan in full knowledge that the work is God's. All sin can and will be forgiven when there is genuine repentance. Even blasphemy, or profaning God's name in some way, can be forgiven when God's forgiveness is sought. **However, blasphemy of the Holy Spirit ascribes to Satan what is done by God, and that cannot be forgiven.** To be against Jesus in this way requires that the perpetrator know precisely what he is doing and knowingly and willingly credit Satan rather than the Holy Spirit with the work of God. Why would someone do this? Because to admit these miracles were from God would require him to acknowledge and follow Jesus as Messiah, resulting in abandoning his own way (see Is. 53:6)

Like sheep we had all wandered away, each going its own way, but the Lord let fall on him all our crimes.

Thomas Nelson, I. (1995). [The Woman's Study Bible](#) (Mt 12:31). Thomas Nelson.

1 Timothy 1:19-20 (2Timothy 2:17-18)

*because you have faith and a good conscience. Some people have ruined their faith because **they refused to listen to their conscience**, ²⁰ such as Hymenaeus and Alexander. I've handed them over to Satan so that they can be taught not to speak against God.*

John 10:28-29

*²⁸ I give them eternal life. They will never die, and no one will **snatch** them from my hand. ²⁹ My Father, who has given them to me, is greater than all, and no one is able to snatch them from my Father's hand.*

John 6:39-40

*³⁹ This is the will of the one who sent me, **that I won't lose anything he has given me**, but I will raise it up at the last day. ⁴⁰ This is my Father's will: that all who see the Son and believe in him will have eternal life, and I will raise them up at the last day."*

1 John 5:13

*¹³ I write these things to you who believe in the name of God's Son so **that you can know that you have eternal life.***

Philippians 1:6 *⁶ I'm sure about this: the one who started a good work in you **will stay with you to complete the job** by the day of Christ Jesus.*



Jude’s Blessing

*24 To the one who is able to protect you from falling,
and to present you blameless and rejoicing before His glorious presence,
25 to the only God our savior, through Jesus Christ our Lord,
belong glory, majesty, power, and authority,
before all time, now and forever. Amen.*

We do not fall from grace
We cannot be snatched from God’s hands
God cannot “lose” us.
However....

- WE CAN WALK AWAY, WE CAN REJECT CHRIST.
- A big, **deliberate** [FU] to Jesus Christ.

**Scriptural truths mean nothing if we do not DO them.
We DO what we believe.**

Here are the TWO actions we are responsible for in SALVATION:

Man can now respond: + Repentance + Faith →

The Salvation Equation: Begins with Grace
Grace made way for the Atoning Work of Christ... **{Grace > Atonement}**
Man can now respond: + Repentance

REPENTANCE

2 Corinthians 7:10

10 Godly sadness produces a changed heart and life that leads to salvation and leaves no regrets, but sorrow under the influence of the world produces death. CEB

10 For godly grief produces a repentance that leads to salvation and brings no regret, but worldly grief produces death. NRSVUE

10 For (A)godly sorrow produces repentance leading to salvation, not to be regretted; (B)but the sorrow of the world produces death.NKJV

In Hebrew the primary thought of the word to repent is “to pant, sigh, or groan” “to lament, to grieve”.
Greek “metanoeo/metanoia = a person who has arrived at a different view of things. [Sorrow]

Ezra plucked his hair (**Ezra 9:3**) *When I heard this report, I tore my tunic and robe, pulled out some of the hair from my head and beard, and sat down devastated.*

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 WNC Summer Series 2024

Peter wept bitterly (**Luke 22:61-62**) *Then the Lord turned and looked at Peter. So Peter remembered the word of the Lord, how He had said to him, "Before the rooster crows today, you will deny Me three times."* ⁶² *And he went outside and wept bitterly.*

What is the difference between: Remorse & Repent

- Remorse: Deep regret or guilt for a wrong committed

“Remorse REMORSE, n. remors'. [Latin remorsus, from remordeo.]

1. The keen pain or anguish excited by a sense of guilt; compunction of conscience for a crime committed.
2. Sympathetic sorrow; pity; compassion.

— American Dictionary of the English Language by Noah Webster

<https://a.co/8h3lnxP>

- Repent: Contrition/Greif, Broken Spirit, Confession

“**Repent RE'PENT**, adjective [Latin repo, to creep.] Creeping; as a repent root. Repent RE'PENT', verb intransitive [French repentir; Italian pentire, pentirsi; Spanish arrepentirse; Latin re and poeniteo, from poena, **pain**, **Greek**. See Pain.]

1. To feel pain, sorrow or regret for something done or spoken; as, to repent that we have lost much time in idleness or sensual pleasure; to repent that we have injured or wounded the feelings of a friend. **A person repents only of what he himself has done or said.**

2. **To express sorrow for something past.** Enobarbus did before thy face repent. Shak.

3. To change the mind in consequence of the inconvenience or injury done by past conduct.

Lest peradventure the people repent when they see war, and they return. Exodus 13.

4. Applied to the Supreme Being, to change the course of providential dealings. Genesis 6. Psalm 106.

5. **In theology, to sorrow or be pained for sin, as a violation of God's holy law, a dishonor to his character and government, and the foulest ingratitude to a Being of infinite benevolence.**

Except ye repent, ye shall all likewise perish. Luke 13. Acts 3. Repent RE'PENT', verb transitive To remember with sorrow; as, to repent rash words; to repent an injury done to a neighbor; to repent follies and vices. [See Repentance.] 2. With the reciprocal pronoun. [French se repentir.] No man repented him of his wickedness. Jeremiah 8.”

— American Dictionary of the English Language by **Noah Webster 1828**

<https://a.co/ckFtUmX>

“**Repentance RE'PENT'ANCE**, noun [French]

Sorrow for any thing done or said; the pain or grief which a person experiences in consequence of the injury or inconvenience produced by his own conduct.

2. In theology, the pain, regret or affliction which a person feels on account of his past conduct, because it exposes him to punishment. **This sorrow proceeding merely from the fear of punishment, is called legal repentance**, as being excited by the terrors of legal penalties, and it may exist without an amendment of life.

3. Real penitence; **sorrow or deep contrition for sin, as an offense and dishonor to God, a violation of his holy law, and the basest ingratitude towards a Being of infinite benevolence. This is called evangelical repentance, and is accompanied and followed by amendment of life.** **Repentance is a change of mind, or a conversion from sin to God.** Hammond. Godly sorrow worketh repentance to salvation. 2 Corinthians 7.

Matthew 3 (The Baptist's message!).

Repentance is the relinquishment of any practice, from conviction that it has offended God. Johnson.

Repentant RE'PENT'ANT,

adjective [French] Sorrowful for past conduct or words.

2. Sorrowful for sin. Milton.

3. Expressing or showing sorrow for sin; as repentant tears; repentant ashes; repentant sighs. Shak. Pope.”

— American Dictionary of the English Language by **Noah Webster 1828**

<https://a.co/7z8i04E>



How often do we stop at Remorse and convince ourselves we have Repented?

Three Characteristics to the Action of Repentance:

- 1.) Intellectual** – Recognize our state before God
 (KNOWLEDGE) Recognize our separation from God
 Recognize our sin is an outrage before God

Acts 26:24-29

²⁴ At this point in Paul’s defense, Festus declared with a loud voice, “You’ve lost your mind, Paul! Too much learning is driving you mad!”

²⁵ But Paul replied, “I’m not mad, most honorable Festus! I’m speaking what is sound and true. ²⁶ King Agrippa knows about these things, and I have been speaking openly to him. I’m certain that none of these things have escaped his attention. This didn’t happen secretly or in some out-of-the-way place. ²⁷ King Agrippa, do you believe the prophets? I know you do.”

(This is Paul connecting with the King’s intellect - being engaged.)

²⁸ Agrippa said to Paul, “Are you trying to convince me that, in such a short time, you’ve made me a Christian?” (But the King’s will was not going to engage)

²⁹ Paul responded, “Whether it is a short or a long time, I pray to God that not only you but also all who are listening to me today will become like me, except for these chains.”

Do I know when I have sinned? What does my brain say to me?

- I know that was wrong to think, do, etc.
- X
- X

- 2.) Emotional** – Responds, Feels shame/sorrow (Acknowledge, React to)
 (BELIEF)

Psalm 51 A Prayer For Restoration

For the music leader. A psalm of David, when the prophet Nathan came to him just after he had been with Bathsheba.

51 Have mercy on me, God, according to your faithful love!

Wipe away my wrongdoings according to your great compassion!

² Wash me completely clean of my guilt; purify me from my sin!

³ **Because I know my wrongdoings, my sin is always right in front of me.**

⁴ I’ve sinned against you—you alone. I’ve committed evil in your sight.

That’s why you are justified when you render your verdict,



SAVED means what?

Week 4: ♡ at First Sight?

WNC Summer Series 2024

completely correct when you issue your judgment.

⁵ *Yes, I was born in guilt, in sin,
from the moment my mother conceived me.*

⁶ ***And yes, you want truth in the most hidden places; [INTEGRITY]***

you teach me wisdom in the most secret space.^[a]

⁷ *Purify me with hyssop and I will be clean;
wash me and I will be whiter than snow.*

⁸ *Let me hear joy and celebration again;
let the bones you crushed rejoice once more.*

⁹ ***Hide your face from my sins;
wipe away all my guilty deeds!***

¹⁰ ***Create a clean heart for me, God;
put a new, faithful spirit deep inside me!***

¹¹ *Please don't throw me out of your presence;
please don't take your holy spirit away from me.*

¹² ***Return the joy of your salvation to me
and sustain me with a willing spirit.***

¹³ *Then I will teach wrongdoers your ways,
and sinners will come back to you.*

¹⁴ *Deliver me from violence, God, God of my salvation,*

so that my tongue can sing of your righteousness.

¹⁵ *Lord, open my lips,
and my mouth will proclaim your praise.*

¹⁶ ***You don't want sacrifices.***

***If I gave an entirely burned offering,
you wouldn't be pleased.***

¹⁷ ***A broken spirit is my sacrifice, God.^[b]***

***You won't despise a heart, God, that is broken
and crushed.***

¹⁸ *Do good things for Zion by your favor.
Rebuild Jerusalem's walls.*

¹⁹ *Then you will again want sacrifices of
righteousness—*

entirely burned offerings and complete offerings.

Then bulls will again be sacrificed on your altar.

Luke 18:13

¹³ *But the tax collector stood at a distance. He wouldn't even lift his eyes to look toward heaven. Rather, he struck his chest and said, 'God, show mercy to me, a sinner.'*

How does it FEEL when I have sinned? What does my heart say to me?

3.) Volitional (Choice, Desire) – Confession/Forsake/Turn (obedience)

(TRUST)

Psalm 38:18 HCSB

So I confess my guilt; I am anxious because of my sin.

Isaiah 55:7 HCSB

*Let the wicked one abandon his way and the sinful one his thoughts;
let him return to the Lord, so He may have compassion on him, and to our God, for He will freely forgive.*

1 Thessalonians 1:9 HCSB

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SAVED means what?
 Week 4: ♡ at First Sight?
 WNC Summer Series 2024

for they themselves report what kind of reception we had from you: how you turned to God from idols to serve the living and true God.

Mark 2:17b

¹⁷ When Jesus heard this, He told them, “Those who are well don’t need a doctor, but the sick do need one. I didn’t come to call the righteous, but sinners.”

[I have come to call not those who think they are righteous, but those who know they are sinners. NLT]

How does my Head(know) and my Heart (feel) find Help(relief, forgiveness) when I have sinned?

An ACT of TRUST called REPENTANCE

Can you recall the first time you knew you needed to repent to Jesus?

- Sometimes, this happens as a child.
- Sometimes, our first experience is when we make our adult commitment to the LORD.

Your most recent act of repentance?

I.E of Repentance

Luke 19:1-10

Jesus entered Jericho and was passing through town. ² A man there named Zacchaeus, a ruler among tax collectors, was rich. ³ He was trying to see who Jesus was, but, being a short man, he couldn’t because of the crowd. ⁴ So he ran ahead and climbed up a sycamore tree so he could see Jesus, who was about to pass that way. ⁵ When Jesus came to that spot, he looked up and said, “Zacchaeus, come down at once. I must stay in your home today.” ⁶ So Zacchaeus came down at once, happy to welcome Jesus.

⁷ Everyone who saw this grumbled, saying, “He has gone to be the guest of a sinner.”

⁸ Zacchaeus stopped and said to the Lord, “Look, Lord, I give half of my possessions to the poor. And if I have cheated anyone, I repay them four times as much.”

⁹ Jesus said to him, “Today, salvation has come to this household because he too is a son of Abraham. ¹⁰ The Human One^[a] came to seek and save the lost.”

The wee little man

There was another man who found salvation on the Jericho road and, like the blind man, he wanted to see Jesus. He was a ‘wee little man’ named Zacchaeus: *Jesus entered Jericho and was passing through. A man was there by the name of Zacchaeus; he was a chief tax collector and was wealthy. He wanted to see who Jesus was, but being a short man he could not, because of the crowd. So he ran ahead and climbed a sycamore-fig tree to see him, since Jesus was coming that way (Luke 19:1–4).*



SAVED means what?
Week 4: ♡ at First Sight?
WNC Summer Series 2024

Zacchaeus is well known for being ‘vertically challenged’, but his biggest problem was that he was short on godliness. Most tax collectors were sinners in those days, but Zacchaeus was a bigger sinner than most. Jericho was one of three major centres for collecting Israel’s taxes. It was a wealthy city on a major trade route. Not surprisingly, collecting taxes had made Zacchaeus filthy rich. He did not even have to do the collecting himself. As ‘chief tax collector’ he was the ultimate middleman, skimming the proceeds off the customs revenue on its way to Rome. No wonder Zacchaeus was wealthy—he was the kingpin of the Jericho tax cartel!

As a general rule, tax collectors were swindlers and cheats, traitors to their own people. That explains why Zacchaeus was so unpopular, and perhaps also why no-one gave him enough room to see Jesus. It also explains why later, when Jesus invited himself over for dinner, *All the people saw this and began to mutter, ‘He has gone to be the guest of a “sinner”’* (19:7). The reason people were so offended was because the chief tax collector was Public Enemy Number One. How could Jesus associate with an outcast like Zacchaeus? It was beneath his dignity. In the eyes of some, to eat with a known criminal was to be implicated in his crimes. Hence the grumbling disapproval when Jesus decided to stay at the house of Zacchaeus. What the people did not understand was that the message of salvation is *for* sinners. It is for outsiders and outcasts, swindlers and cheats. Zacchaeus was exactly the kind of man Jesus was looking for: a low-life sinner. *For the Son of Man came to seek and to save what was lost* (19:10). If the Saviour had come to save sinners, then who better to save than Zacchaeus?

The old children’s Sunday School song explains what happened next:

And as the Saviour passed that way,
He looked into the tree.
And said, ‘Now Zacchaeus, you come down!
For I’m coming to your house for tea,
I’m coming to your house for tea.’

Luke’s report is more prosaic: *When Jesus reached the spot, he looked up and said to him, ‘Zacchaeus, come down immediately. I must stay at your house today’* (19:5).

It was the ultimate ‘divine appointment’—supper with the Saviour! Here again we see God’s sovereignty in salvation. Zacchaeus did not stop for Jesus; Jesus stopped for Zacchaeus, even calling him by name. Jesus was on a divine mission; he had come to seek and to save. He was offering Zacchaeus the intimacy of a personal relationship. But what he said to the little man was not so much an invitation as an imperative. He commanded Zacchaeus to come down *at once*, because he *must* visit his house *today*. The reason for Jesus’ urgency was that he was calling Zacchaeus to faith and repentance. The theological term for this is ‘effectual calling’. In the words of the *Westminster Shorter Catechism*, ‘Effectual calling is the work of God’s Spirit, whereby, convincing us of our sin and misery, enlightening our minds in the knowledge of Christ, and renewing our wills, he doth persuade and enable us to embrace Jesus Christ, freely offered to us in the gospel’ (A. 31). Sooner or later, every true child of God receives this effective call. Through the preaching of the message of salvation, Jesus stops us in the middle of life’s busy road and calls us to repent and believe.

Like the salvation of the blind man, the salvation of the ‘wee little man’ shows that genuine faith is always joined to true repentance, and vice versa. The story of the blind man was a story of faith, but it was a penitent faith. Likewise, although the story of Zacchaeus is primarily a story of repentance, it was a believing repentance. When Jesus called him, Zacchaeus believed in the Saviour and repented of his sins.



SAVED means what?
Week 4: ♡ at First Sight?
WNC Summer Series 2024

The faith of Zacchaeus is evident from the way he received Jesus. When Jesus stopped and called him by name, he practically fell out of the tree. But then he gave Jesus the glad welcome of faith, embracing with him with joyous trust: *He came down at once and welcomed him gladly* (19:6). Zacchaeus' welcome is a reminder that faith is a matter of personal trust, and not merely a matter of propositional belief. He had heard about Jesus before. In all likelihood, the word had been passed around in his circles that the man from Nazareth was a friend of tax collectors and sinners. Zacchaeus wanted to see for himself, to investigate the claims of Christ. But he did not have to look long before he decided to welcome Jesus into his heart. There is a time and a place for sitting up in the tree and looking at Jesus. But there is also a time and a place for getting down from the tree and welcoming him with open arms. There is further evidence of Zacchaeus' faith in the way he addressed Jesus: *'Look, Lord!'* (19:8). Like the blind man, he called Jesus his Lord. This was more than a title of respect; it was also his first confession of faith, a sign that he was coming under the lordship of Jesus Christ.

Payback time

There are several signs that Zacchaeus believed in Jesus almost as soon as he was called. But the real proof of his faith was his repentance: *Zacchaeus stood up and said to the Lord, 'Look, Lord! Here and now I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount.'* Jesus said to him, *'Today salvation has come to this house, because this man, too, is a son of Abraham'* (19:8–9). By calling him a son of Abraham, Jesus was welcoming Zacchaeus into God's family. All his sins were forgiven. Even though he was a tax collector, he was still a Jew, and now he was restored to God's true Israel by faith and repentance.

We have already seen that there are three essential elements in personal saving faith: knowledge, belief and trust. There are also three essential elements in what the Bible calls 'repentance unto life': confession, contrition and change. It is important to notice that both faith and repentance touch the mind, heart and will of the sinner. In both faith and repentance, the whole person makes a total commitment to a complete Christ. Bruce Demarest writes:

Repentance signifies the sinner's determination to turn from all known sin. It involves an intellectual element—recognition of sin, an emotional element—sorrow for sin, and a voluntary element—abandonment of sin. *Faith* connotes the sinner's determination to turn to Christ. It too involves an intellectual element—knowledge of the Gospel, an emotional element—feeling the sufficiency of Christ's grace, and a voluntary element—trusting Christ as Savior and Lord' (emphasis his).

To one degree or another, all three elements of repentance were present in the conversion of Zacchaeus. First there must be *confession*, a full acknowledgment of sin. This is the intellectual dimension of repentance, which comes from the regenerated mind. When Zacchaeus heard everyone muttering that he was a sinner, he realized that they were right. So he stood up in front of Jesus and everyone else to confess his sins against God. There were sins of omission: he had not shared his riches with the poor. There were sins of commission: he had cheated people out of their hard-earned income. Zacchaeus took his stand to confess it all—all the covetousness, selfishness, greed, extortion, theft and fraud. True repentance requires genuine conviction of the sinfulness of one's sins.



SAVED means what?
Week 4: ♡ at First Sight?
WNC Summer Series 2024

Another man who acknowledged all his sins was the Rev. J. W. C. Pennington. After escaping from slavery in Maryland, Pennington was converted while living with the family of a Presbyterian elder in New York. He had been deeply scarred by his experiences as a slave, but he could not be saved until he finally realized that he was not just sinned against, but also a sinner. This is how Pennington described his repentance: ‘Day after day, for about two weeks, I found myself more deeply convicted of personal guilt before God ... Burning with a recollection of the wrongs men had done me—mourning for the injuries my brethren were still enduring, and deeply convinced of the guilt of my own sins against God.’ Anyone who wants to be saved must make the same confession, acknowledging the guilt of his or her own sins against God.

A second element of repentance is *contrition*, or genuine sorrow for sin. This is the emotional dimension of repentance, which comes from the regenerated heart. The Bible teaches that ‘godly sorrow brings repentance that leads to salvation and leaves no regret’. Contrition means something more than showing remorse for the consequences of sin. In true repentance, the sinner expresses grief for the shame of the sins themselves, for the offence that they have caused against the holiness of God. We saw a good example of this back in chapter 7, when we visited the publican at prayer, beating his breast. Although we do not see Zacchaeus shed any tears, we do see the glad welcome that he gave to his Saviour. Surely the joy of his salvation was partly due to his sorrow for his former sins.

The third element of true repentance is *change*, real spiritual change. This is the volitional dimension of repentance, which comes from the regenerated will. If a man recognizes his sin, and is sorry for it, yet there is no lasting change in his life, it may be doubted whether true repentance has ever taken place. Repentance is not repentance unto life unless it includes turning away from sin. There must be a conscious turning back to God, and away from sin, that manifests itself in a completely new way of thinking, feeling and acting. It is by repentance, writes the *Westminster Confession of Faith*, that ‘a sinner, out of the sight and sense ... of the filthiness and odiousness of his sins ... so grieves for, and hates his sins as to turn from them all unto God’.

The biblical terms for ‘repentance’ all refer to a turning away from sin. The most common word in the Old Testament is *šûb*, which means ‘to turn around’ or ‘to go back in the opposite direction’. At the same time that the sinner turns away from his sins, he turns towards God.⁴⁴ The key New Testament terms are *metanoia* (‘repentance’) and *epistrephō* (‘to repent’). There is some overlap between the meanings of these two words, but they both emphasize a spiritual change. *Metanoia* refers more specifically to the inward change that takes place in the mind and heart of the sinner, whereas *epistrephō* stresses the outward change in the sinner’s actions.

It was in this outward change that Zacchaeus excelled. It was obvious from what he both said and did that a genuine transformation had taken place in his life, that by the grace of God he had been saved from his sins. It is not certain where he made his speech about giving away his money. He may have spoken these words back at his house, in response to what Jesus said over dinner. But it seems as if he repented on the spot, right under the sycamore-fig tree: ‘Look, Lord! Here and now I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount’ (19:8). The word ‘Look’ implies that he started emptying his pockets then and there. He did not delay. In an instant he decided to divest himself of the wealth it had taken him years to accumulate. And from that moment forward, he resolved to turn away from sin.

In making amends to those whom he had defrauded, Zacchaeus intended to go well beyond what the law required. For starters, he would give away half of his possessions. At most, God’s people were required



SAVED means what?
Week 4: ♡ at First Sight?
WNC Summer Series 2024

to give one fifth of their property to the poor, but Zacchaeus was willing to go up to 50%. The way a man uses his money is one of the best indicators of his spiritual condition, and although Zacchaeus may have been a small man, he had deep pockets. Once he came to Christ in faith and repentance, he reached down to help the poor. His spiritual transformation had social consequences, as it always does. Furthermore, Zacchaeus offered to pay back four times the amount he had stolen through taxation. The law required such fourfold retribution only for the theft of an animal. In effect, Zacchaeus was placing himself in the worst category of thieves, identifying himself as the chief of swindlers. But now he was prepared to replace his vice with virtue. He had discovered that it is more blessed to give than to receive, and thus he was eager to 'prove his repentance by his deeds'.⁴⁸

The gift of repentance

Repentance cost Zacchaeus a fortune, but then that is what it takes to pass through the eye of a needle (see 18:22, 25). One of the things that makes his repentance so remarkable is that he was so rich. Remember that in the previous chapter Luke had recounted the story of the rich ruler who refused to repent. What had kept that man from repenting was his great wealth (18:23). He was not willing to give up one shekel of his fortune to feed the poor. As the man sadly walked away, Jesus said, 'How hard it is for the rich to enter the kingdom of God! Indeed, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God' (18:24–25). The disciples were amazed when Jesus said this. They thought that wealth was a sign of God's blessing, and therefore offered assurance of salvation. If the rich cannot enter the kingdom of heaven, they wondered, 'Who then can be saved?' (18:26).

The answer that Jesus gave to his disciples is the answer that salvation always gives: 'What is impossible with men is possible with God' (18:27). The truth of these words was confirmed by the conversion of Zacchaeus, who turned out to be one of those rare camels who makes it through the needle's eye. Zacchaeus never could have found this salvation on his own. Only God could do such an impossible thing as bring a rich little thief to repentance. That is why the Bible describes repentance as a gift: 'God exalted [Jesus] to his own right hand as Prince and Saviour that he might give repentance and forgiveness of sins to Israel.' Both faith and repentance are gifts of God's grace.

Of these two gifts—faith or repentance—which comes first? They are so closely connected that it hardly matters. There is no faith without repentance. Believing in Christ means admitting that we need to be saved from our sins. But how can we truly repent for our sins without trusting that God will forgive us? Thus there is no repentance without faith. What matters is that we come to Christ believing and repenting. If we want to see Jesus the way that the blind man did, we must look to him in faith for our salvation. And if we want salvation to come to our house the way that it came to Zacchaeus, we must turn away from our sins. As Jesus said on an earlier occasion, 'Unless you repent, you ... will ... perish' (Luke 13:3).

When a sinner first comes to Christ in faith and repentance it is called conversion. After that, faith and repentance are simply called the Christian life. The Christian must continue to repent of sin and to believe in Christ. When Martin Luther posted his famous Ninety-five Theses in Wittenburg, his first thesis stated, 'Our Lord and Master Jesus Christ ... willed that the whole life of believers should be repentance'. In other words, the Christian life requires a continual turning away from sin. But it also requires constant faith, for the Christian daily looks to Christ for loving care. The penitent believer never stops trusting in the saving power of the crucified and risen Saviour.

Ryken, P. G. (2001). [*The Message of Salvation: By God's Grace, for God's Glory*](#) (D. Tidball, Ed.; pp. 160–177). Inter-Varsity Press.

The Salvation Equation: {Grace > Atonement} Man can now respond: + Repentance + Faith → (and God answers) Conversion + Regeneration + Justification + Adoption → Sanctification... Perseverance



FAITH

“Faith is to believe, on the word of God, what we do not see, and its reward is to see and enjoy what we believe.” St. Augustine

“Reason saw not, till Faith sprung the light.” John Dryden

“Faith goes up the stairs that love has made and looks out of the windows which hope has opened.” C.H. Spurgeon

“The principal part of faith is patience.” George Macdonald

“A little faith will bring your soul to heaven, but a lot of faith will bring heaven to your soul.” D.L. Moody

“All the scholastic scaffolding falls, as a ruined edifice, before one single word – faith.” Napoleon Bonaparte

“Faith is a refusal to panic.” D. Martyn Lloyd-Jones

Faith: Man trusting God.

- Faith alone does not save, but Faith in Christ: Non religious faith (trusting airplanes to fly).
- Intellectual or Historical faith (Believing something about Christ w/o ever really believing in Him.)

1.) Believing IN God is a matter of Faith:

Hebrews 11:6 (NAS)

“And without faith it is impossible to please Him, for he who ^{comes} to God must believe that He is and that He is a rewarder of those who seek Him.

2.) How is Faith produced:

Romans 10:17

Consequently, faith comes from hearing the message, and the message is heard through the word about Christ

[Gal 3:2, 5](#); [Col 3:16](#)

3.) What is saving Faith?

Acts 16:31

³¹ They replied, “Believe in the Lord Jesus, and you will be saved—you and your household.”



SAVED means what?
 Week 4: ♡ at First Sight?
 WNC Summer Series 2024

John 3:16

¹⁶ For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life.

John 3:18

¹⁸ Whoever believes in him is not condemned, but whoever does not believe stands condemned already because they have not believed in the name of God's one and only Son.

John 3:36

³⁶ Whoever believes in the Son has eternal life, but whoever rejects the Son will not see life, for God's wrath remains on them.

4.) What is living Faith?

(Result of saving Faith. The continuous and obedient commitment of the life to God and His purposes.)

Galatians 2:20

²⁰ I have been crucified with Christ and I no longer live, but Christ lives in me. The life I now live in the body, I live by faith in the Son of God, who loved me and gave himself for me.

Cross references: [Rom 6:6](#); [Gal 5:24](#); [6:14](#); [Rom 8:10](#); [Matt 4:3](#); [Rom 8:37](#); [Gal 1:4](#)

How important: "A man's faith determines his ultimate destiny." Daniel B. Pecota

5.) How does Faith operate? (FOCUS ON THIS POINT. TOUCH ON 1-4)

- **Knowledge:** Of both whom and what we believe in.

Mark 12:28-35

²⁸ One of the teachers of the law came and heard them debating. Noticing that Jesus had given them a good answer, he asked him, "Of all the commandments, which is the most important?"

²⁹ "The most important one," answered Jesus, "is this: 'Hear, O Israel: The Lord our God, the Lord is one.'^[a] ³⁰ Love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength. ^[b] ³¹ The second is this: 'Love your neighbor as yourself.'^[c] There is no commandment greater than these."

³² "Well said, teacher," the man replied. "You are right in saying that God is one and there is no other but him. ³³ To love him with all your heart, with all your understanding and with all your strength, and to love your neighbor as yourself is more important than all burnt offerings and sacrifices."

³⁴ When Jesus saw that he had answered wisely, he said to him, "You are not far from the kingdom of God." And from then on no one dared ask him any more questions.

- **Assent :** Accepting what and whom we believe in for ourselves.

John 3:16-21

¹⁶ For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life. ¹⁷ For God did not send his Son into the world to condemn



SAVED means what?
 Week 4: ♡ at First Sight?
 WNC Summer Series 2024

the world, but to save the world through him. ¹⁸ Whoever believes in him is not condemned, but whoever does not believe stands condemned already because they have not believed in the name of God's one and only Son. ¹⁹ This is the verdict: Light has come into the world, but people loved darkness instead of light because their deeds were evil. ²⁰ All those who do evil hate the light, and will not come into the light for fear that their deeds will be exposed. ²¹ But those who live by the truth come into the light, so that it may be seen plainly that what they have done has been done in the sight of God.

- **Trust:** Matching our actions with our belief.

Mark 10:17-31

¹⁷ As Jesus started on his way, a man ran up to him and fell on his knees before him. “Good teacher,” he asked, “what must I do to inherit eternal life?”

¹⁸ “Why do you call me good?” Jesus answered. “No one is good—except God alone. ¹⁹ You know the commandments: ‘You shall not murder, you shall not commit adultery, you shall not steal, you shall not give false testimony, you shall not defraud, honor your father and mother.’ ^{1a}”

²⁰ “Teacher,” he declared, “all these I have kept since I was a boy.”

²¹ Jesus looked at him and loved him. “One thing you lack,” he said. “Go, sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me.”

²² At this the man's face fell. He went away sad, because he had great wealth.

²³ Jesus looked around and said to his disciples, “How hard it is for the rich to enter the kingdom of God!”

²⁴ The disciples were amazed at his words. But Jesus said again, “Children, how hard it is ^b to enter the kingdom of God! ²⁵ It is easier for a camel to go through the eye of a needle than for the rich to enter the kingdom of God.”

²⁶ The disciples were even more amazed, and said to each other, “Who then can be saved?”

²⁷ Jesus looked at them and said, “With human beings this is impossible, but not with God; all things are possible with God.”

²⁸ Then Peter spoke up, “We have left everything to follow you!”

²⁹ “Truly I tell you,” Jesus replied, “no one who has left home or brothers or sisters or mother or father or children or fields for me and the gospel ³⁰ will fail to receive a hundred times as much in this present age: homes, brothers, sisters, mothers, children and fields—along with persecutions—and in the age to come eternal life. ³¹ But many who are first will be last, and the last first.”

Rich young ruler got the Whom but not the What.

6.) Can one's Faith grow?

Faith is a living principle.

Luke 17:5

⁵ The apostles said to the Lord, “Increase our faith!”

Mark 9:24; (Help my unbelief)

Matthew 17:19-20 (Mustard seed)

1 Thessalonians 3:10; 2 Thessalonians 1:3; 2 Corinthians 10:15



SAVED means what?
Week 4: ♡ at First Sight?
WNC Summer Series 2024

“When is the first time you can remember trusting God?”

NOTES:

“Eternal life is not a gift from God, eternal life is the gift of God.”
Oswald Chambers

*I give them eternal life. They will never die,
and no one will snatch them from my hand.*

John 10:28

Colossians 1:12b-14

He made it so you could take part in the inheritance, in light granted to God’s holy people. ¹³ He rescued us from the control of darkness and transferred us into the kingdom of the Son He loves. ¹⁴ He set us free through the Son and forgave our sins.

Hymn about Christ’s work

¹⁵ *The Son is the image of the invisible God,
the one who is first over all creation,*

¹⁶ *Because all things were created by him:
both in the heavens and on the earth,
the things that are visible and the things that are invisible.*

*Whether they are thrones or powers,
or rulers or authorities,
all things were created through him and for him.*

¹⁷ *He existed before all things,
and all things are held together in him.*

¹⁸ *He is the head of the body, the church,
who is the beginning,*

*the one who is firstborn from among the dead
so that he might occupy the first place in everything.*

¹⁹ *Because all the fullness of God was pleased to live in him,*

²⁰ *and he reconciled all things to himself through him—
whether things on earth or in the heavens.*

He brought peace through the blood of his cross.

²¹ *Once you were alienated from God and you were enemies with Him in your minds, which was shown by your evil actions. ²² But now He has reconciled you by His physical body through death, to present you before God as a people who are holy, faultless, and without blame. ²³ But you need to remain well established and rooted in faith and not shift away from the hope given in the good news that you heard.*



SAVED means what?
Week 4: ♡ at First Sight?
WNC Summer Series 2024

This message has been preached throughout all creation under heaven. And I, Paul, became a servant of this good news.

The “good work” is salvation, and “the day of Christ Jesus” is his return, so it seems Paul was convinced of eternal security. Other texts also seem to say that God is committed to securing believers in Jesus in their salvation (Hebrews 7:25; Jude 24).

Paul likewise says, “God’s gifts and his call are irrevocable” (Romans 11:29). Salvation is both a gift and calling of God, and therefore salvation would be irrevocable. Also, if salvation is truly a gift and therefore free (no strings attached), how might it possibly be withdrawn? If it could, it wouldn’t have been a *free*, no-strings gift in the first place.

There are also theological arguments to consider. As we saw in chapter 29, the sealing of the Spirit (Ephesians 4:30) seems to indicate eternal security. Also, the possibility of losing salvation due to any sin at all seems contrary to the clear biblical teaching regarding salvation by grace *apart from works*. If works have nothing to do with our salvation in the first place, how can works (in this case, sin) have anything to do with losing it? Further, the possibility of losing salvation due to sin seems to call into question the sufficiency of Christ’s death for *all* sin. If he died for *all* sin, then believers are forgiven of *all* sin, and no sin can ever jeopardize our salvation.

Again, those who reject eternal security believe a true Christian can cease to believe in the gospel and thus lose their salvation. But if saving faith is a gift of God (Ephesians 2:8–9; most Arminians agree), it seems this gift would be sufficient for the purpose given (salvation) and would never fail. In other words, God would enable Christians to persevere in their faith. He would not give a gift that in the end would not achieve its intended result.¹

HCSB

A Prayer for Restoration

For the choir director. A Davidic psalm, when Nathan the prophet came to him after he had gone to Bathsheba.

¹ *Be gracious to me, God,
according to Your faithful love;
according to Your abundant compassion,
blot out my rebellion.*

² *Wash away my guilt
and cleanse me from my sin.*

³ *For I am **conscious** of my rebellion,
and my sin is always before me.*

⁴ *Against You—You alone—I have sinned
and done this evil in Your sight.*

¹ Aaron, D. (2012). [*Understanding Theology in 15 Minutes a Day*](#) (pp. 162–165). Bethany House Publishers.

SAVED means what?
Week 4: ♥ at First Sight?
WNC Summer Series 2024

*So You are right when You pass sentence;
You are blameless when You judge. (Confession)*

⁵ *Indeed, I was guilty when I was born;
I was sinful when my mother conceived me.*

**⁶ Surely You desire integrity in the inner self,
and You teach me wisdom deep within.**

⁷ *Purify me with hyssop, and I will be clean;
wash me, and I will be whiter than snow.*

⁸ *Let me hear joy and gladness;
let the bones You have crushed rejoice.*

**⁹ Turn Your face away from my sins
and blot out all my guilt.**

**¹⁰ God, create a clean heart for me
and renew a steadfast spirit within me.**

¹¹ *Do not banish me from Your presence
or take Your Holy Spirit from me.*

**¹² Restore the joy of Your salvation to me,
and give me a willing spirit.**

¹³ *Then I will teach the rebellious Your ways,
and sinners will return to You.*

¹⁴ *Save me from the guilt of bloodshed, God,
the God of my salvation,
and my tongue will sing of Your righteousness.*

¹⁵ *Lord, open my lips,
and my mouth will declare Your praise.*

**¹⁶ You do not want a sacrifice, or I would give it;
You are not pleased with a burnt offering.**

**¹⁷ The sacrifice pleasing to God is a broken spirit.
God, You will not despise a broken and humbled heart.**

¹⁸ *In Your good pleasure, cause Zion to prosper;
build the walls of Jerusalem.*

¹⁹ *Then You will delight in righteous sacrifices,
whole burnt offerings;
then bulls will be offered on Your altar.*