

## Session 8. Regeneration, repentance and faith

### Introduction

#### Biblereading and opening prayer

John 3:1-15

A brief **recap of last week** as we begin: we're thinking about the APPLICATION of salvation. By this we mean how God applies the benefits of Christ's saving work to individual men and women. We thought last week about "EFFECTUAL CALLING" and "IRRESISTIBLE GRACE" – about how God powerfully summons people into a relationship with him.

But **how do we respond to God's call?** John Murray writes: "an *effectual* call... must carry along with it the appropriate response on the part of the person called. It is God who calls but it is not God who answers the call; it is the person to whom the call is addressed." (Murray, Red Acc and App, p95).

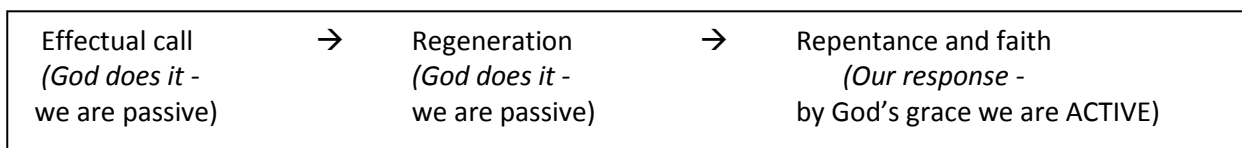
And that obviously raises a problem. The problem is a (hopefully) familiar one, namely total inability. Remember the state of all people outside of Christ:

- dead in transgressions and sins,
- enslaved to sin, the world and the devil
- condemned: under the holy wrath of God.

So: It is IMPOSSIBLE for anyone to answer the call of God. It is not impossible, however, for God. **God enables us to respond to his call.** His call on someone is an EFFECTUAL call – a call that has intrinsic power. It is IRRESISTIBLE grace – grace that cannot be refused, but carries with it the power to do the job God intends.

This grace, we're going to see, is the grace of **regeneration**. The response which the Gospel requires is that of **repentance and faith** (which we'll also be looking at in this session). In order that we might repent and believe, God has to "regenerate" us – make us into new creatures. Such that our minds, wills and hearts can repent and believe the good news.

Let's think about **who does what... and when?** Look at this diagram...



# 1. Regeneration

## (a) Key words and definition

Sometimes people sneer at the phrase “born-again” Christian. And perhaps “born-again” Christians don’t always help themselves by the way they present themselves to the world. BUT real Christians are born-again people. If you’re not born-again, then you can’t be a Christian. We’re going to see why.

The key Bible words that speak of re-generation are born again and new birth (which is the posh way of saying regeneration) and new creation (from 2 Cor. 5:17).

All of them convey the same key point: a Christian is a new creature, who is radically different to his old self, and who is radically different to the unbeliever. They have actually been born again. It’s not a small thing when someone is converted. We shouldn’t think or speak of conversion as a small thing. It’s huge!

Here’s a definition, which we’ll unpack a bit as we go on:

“Regeneration is a sovereign work of God, accomplished by His Holy Spirit. We are passive in the work of regeneration. By His Spirit, God re-creates the mind and affections of a person. As a result, that person is able to and will necessarily repent and believe the Gospel.”

## (b) Key Bible texts

John 3:5, “Jesus answered, “I tell you the truth, no one can enter the kingdom of God unless he is born of water and the Spirit.”

Ezekiel 36:25-26, “I will sprinkle clean water on you, and you will be clean; I will cleanse you from all your impurities and from all your idols. <sup>26</sup> I will give you a new heart and put a new spirit in you; I will remove from you your heart of stone and give you a heart of flesh.”

Let’s try and understand what Jesus is talking about in John 3. Crucial to understanding him is realising that he’s got Ezek 36 in mind as he talks to Nicodemus, this teacher of Israel, who ought to have understood from the OT his own need of re-birth. John 3:5 is a key verse, with two aspects to it...

- **“born of water” = cleansing & dealing with the past**

There’s no reason to think this means baptism as some claim. Jesus could simply have said “baptism” is that’s what he wanted to talk about. The OT background is what Nicodemus should have understood, and this has in view purification. It’s of this that the phrase “born of water” refers.

The point is this: regeneration must deal with and cleanse the past. It’s not just enough to start over and re-create for the future. There’s a cleansing that is necessary. And that cleansing is provided in regeneration.

- **“born of the Spirit” = divine re-birth**

What does this mean? It describes a re-creation. It’s a re-creation that is...

- by the Holy Spirit
- and of divine character.

Jesus compares this re-birth to the action of our parents by which we were born: we didn’t choose to be born – they choose to give us life. That teaches us that we are entirely passive in the work of regeneration.

And Jesus speaks of the Spirit’s work as being like wind that blows wherever it wants – He is entirely sovereign and gives new life where He wills to.

And both these aspects – cleansing and re-creating – correspond to the promise of Ezekiel 36.

**(c) The significance of regeneration: it is the source of all saving grace in us**

What do we mean by that? Those things in salvation that God enables us to do – things like repenting and believing – we can only do because God has regenerated us.

There are some works of grace in which we are entirely passive (e.g. effectual calling, regeneration, and plenty more). But there are other works of grace in which we DO do something: notably repentance and faith. And I want us to see here that it's because God makes us new creatures that we can repent and believe.

Let's see that in the Bible, as we look at **the fruits of regeneration in 1 John**. The apostle John in his first letter talks about regeneration and the effects of regeneration. He talks about the different fruits that regeneration leads to. Here are all the texts:

1 John 3:9, "No one who is born of God will continue to sin, because God's seed remains in him; he cannot go on sinning, because he has been born of God."

1 John 2:29 If you know that he is righteous, you know that everyone who does what is right has been born of him.

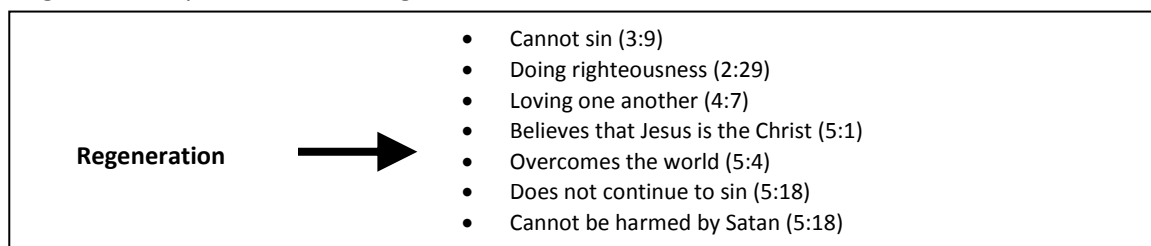
1 John 4:7 Dear friends, let us love one another, for love comes from God. Everyone who loves has been born of God and knows God.

1 John 5:1 Everyone who believes that Jesus is the Christ is born of God, and everyone who loves the father loves his child as well.

1 John 5:4 for everyone born of God overcomes the world. This is the victory that has overcome the world, even our faith.

1 John 5:18 We know that anyone born of God does not continue to sin; the one who was born of God keeps him safe, and the evil one cannot harm him.

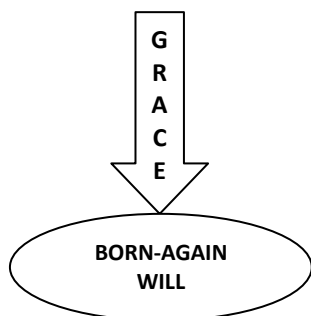
Here's the logical flow represented in a diagram:



Have a look at just one verse – 1 John 3:9. Why can the Christian not go on sinning? Why is there a radical break with the power of sin in the life of the Christian? BECAUSE they have "been born of God." There's a logical link. The Christian is born again... and as a result they have broken with sin.

At various other points in 1 Jn we see the other fruits. And they are all FRUITS of regeneration. They flow from a regenerate person. You won't ever find them prior to regeneration. The key point is this: regeneration is the source of all saving grace in us. Those things in salvation that God enables us to do – things like repenting and believing – we can only do because God has regenerated us.

Here's the same point made in a **diagram** – the diagram we met last week. God doesn't coerce us into His kingdom. He takes a will which is bound in sin. And by his grace frees it and re-creates it. Such that it can freely choose to repent and believe. And that grace is *regenerating* grace.



## 2. Our response to the gospel: an introduction

Let's go on to look at our response to the Gospel. In particular, let's look at two of the effects of regeneration – two of the beautiful fruits that hang on the tree of regeneration: repentance and faith.

### (a) Regeneration always produces repentance and faith

These fruits WILL always be on the tree which is a regenerate person. Unless born again, it is impossible to repent and believe. But if you are born again it is impossible NOT to repent and believe.

### (b) We repent and believe – God does not

As we've said above: there are some works of grace in which we're passive. But there are some works of grace in which we're active. And that's the case with repentance and faith: God does not repent and believe... WE repent and believe. This is where our hearts, wills, and minds are engaged. This is where our responsibility is most engaged.

### (c) Repentance and faith cannot be separated

We'll talk about them *separately*, but they cannot be *separated*. Saving faith is a repenting faith... and repentance unto life is a believing repentance. They go together like a hand in a glove. That's why Jesus says in Mark 1:14-15, "The time has come," he said. "The kingdom of God is near. Repent and believe the good news!" Later on we'll see one danger of separating them.

### (d) Repentance and faith are necessary, but not meritorious

We'll see necessity as we look at each in turn: cannot be saved unless you repent and believe. Whenever you see a saved person you'll see a repenting-and-believing-person. BUT neither are "meritorious." That is, neither earn us anything. Neither are to our credit. There are various reasons why that's the case. Not least because they are GOD'S work in us! We do them... but they are nonetheless God's work in us: when we repent and believe all the credit goes to Him!

## 3. Saving faith

### (a) How does faith save? It is an "instrument"

It is an "instrument." It is the "instrumental" cause of salvation (and not the "meritorious" cause of salvation).

You could think of it like this: God's grace is like a present held out freely to us. Faith is the open and empty hand that takes hold of it, the instrument that grasps it. In our hands we are clutching no cash.... no merit... nothing that earns the salvation we receive. Faith is simply the God-given instrument by which we gratefully take hold of that which we do not deserve.

Of course, we need to remember this: technically, faith does NOT save. It is God who saves. All the power to save resides in our Saviour. John Murray writes:

"As one has aptly and truly stated the case, it is not faith that saves but faith in Jesus Christ; strictly speaking, it is not even faith in Christ that saves but Christ that saves through faith." (John Murray, *Redemption Accomplished and Applied*, p112)

But let's think a bit more precisely about what faith is:

### (b) What is faith?

The Reformed tradition helpfully distinguishes three aspects: knowledge, assent, trust.

#### (i) Knowledge

Sometimes we distinguish between faith and knowledge. But there is a knowledge that is indispensable to saving faith. Just as in ordinary human relationships we don't trust someone we know nothing about, so we must know who Christ is and what he has done.

Sometimes the measure of truth apprehended by the believing person is very small. (And infant faith and infant salvation is something God does (eg. Lk 1:15, 41:44).) But faith cannot begin in a vacuum of knowledge. Romans 10:17 states that “Faith is of hearing, and hearing of the word of Christ.”

### **(ii) Assent**

Faith is assent. Not just knowing the truth respecting Christ, but also believing it to be true. And not just truth concerning Christ, but also what Christ can do for us as sinners in meeting my misery and sin.

Of course that’s not enough:

James 2:19, “You believe that there is one God. Good! Even the demons believe that-- and shudder.”

Satan and his demons have knowledge and assent: they are orthodox believers concerning the truth that there is only one God. They know Christian doctrine states there’s only one God – knowledge; and they actually believe that’s true – assent. But obviously that’s not true and sufficient saving faith. For that **MUST** be added...

### **(iii) Trust... in Christ**

Here’s a helpful quote from John Murray: “Faith is knowledge passing into conviction, and it is conviction passing into confidence. Faith cannot stop short of self-commitment to Christ, a transference of reliance upon ourselves and all human resources to reliance upon Christ alone for salvation. It is a receiving and resting upon him. It is here that the most characteristic act of faith appears; it is engagement of person to person, the engagement of the sinner as lost to the person of the Saviour able and willing to save... Faith is trust in a person... The specific character of faith is that it looks away from itself and finds its whole interest and object in Christ. He is the absorbing preoccupation of faith.” (John Murray, *Redemption Accomplished and Applied*, p111)

The Christian life begins with faith... and it continues by faith. We are always to trust in Christ and to carry on trusting him. Here’s how Paul puts it in Galatians 2:20, “The life I live in the body, I live by faith in the Son of God, who loved me and gave himself for me.”

We’ll talk more about faith next time when – God-willing – we’ll think about justification by faith.

## **4. Repentance**

### **(a) What is repentance?**

Here’s the *Westminster Shorter Catechism*:

“Repentance unto life is a saving grace, whereby a sinner out of a true sense of his sin, and apprehension of the mercy of God in Christ, doth, with grief and hatred of his sin, turn from it unto God, with full purpose of, and endeavour after new obedience.”

At the heart of “repentance” is “turning.” It’s a turning from sin, to Christ. Here’s a Bible example:

1 Thessalonians 1:9-10, “for they themselves report what kind of reception you gave us. They tell how you turned to God from idols to serve the living and true God, <sup>10</sup> and to wait for his Son from heaven, whom he raised from the dead-- Jesus, who rescues us from the coming wrath.”

Repentance is not just a change of mind in general; “it is very particular and concrete.” It’s a change of mind with reference to particular sins... my sins... and not just sin in general. Thus the test of repentance for the Thessalonians was turning from idols to the living God (1 Thess 1:9-10).

### **(b) The necessity of repentance: there is no saving faith without repentance**

The Bible obviously emphasises that we’re saved “by faith” – simply by trusting. But that faith is never to be divorced from repentance. So, if we think we can “trust Jesus”, get saved, and undergo no transformation in our desires and in our lives, then we’ve made a big mistake. And when we teach the gospel to

unbelievers we mustn't think that the most important thing is securing a cheap and easy decision ("Oh, Ok, I'll trust in Jesus"). Why? Because saving faith is a repenting faith, that turns from sin and commits every area of life to the Lordship and control of Jesus.

One way we see that is in the very language of the Gospel. That's our next bullet point:

### **(c) The Gospel is the Gospel of repentance: some Bible texts**

Luke 24:46-47, "He told them, "This is what is written: The Christ will suffer and rise from the dead on the third day, <sup>47</sup> and repentance and forgiveness of sins will be preached in his name to all nations, beginning at Jerusalem."

Acts 2:37-38, "When the people heard this, they were cut to the heart and said to Peter and the other apostles, "Brothers, what shall we do?" <sup>38</sup> Peter replied, "Repent and be baptized, every one of you, in the name of Jesus Christ for the forgiveness of your sins. And you will receive the gift of the Holy Spirit."

Acts 5:31, "God exalted him to his own right hand as Prince and Savior that he might give repentance and forgiveness of sins to Israel."

Acts 20:21, "I have declared to both Jews and Greeks that they must turn to God in repentance and have faith in our Lord Jesus."

Hebrews 6:1, "Therefore let us leave the elementary teachings about Christ and go on to maturity, not laying again the foundation of repentance from acts that lead to death, and of faith in God,"

I hope you can see why that makes sense. If born-again, then we're no longer slaves to sin – sin is no longer our master (see Romans 6). Therefore, we CAN and we MUST turn from sin and turn to Christ.

Faith is presented by Scripture as the condition of salvation: you must believe. But one aspect of that faith is that it's a repenting faith: "I trust you Lord and I show my trust by turning from sin and turning to you."

Here's a final word from John Murray – from whom this session is largely borrowed!

"Repentance reminds us that if the faith we profess is a faith that allows us to walk in the ways of this present evil world, in the lust of the flesh, the lust of the eyes, and the pride of life, in the fellowship of the works of darkness, then our faith is but mockery and deception. True faith is suffused with penitence. And just as faith is not only a momentary act but an abiding attitude of trust and confidence directed to the Saviour, so repentance results in constant contrition."  
(John Murray, *Redemption accomplished and applied*, p116)

Let's take questions.

## **5. Applications**

**(a) Born again? – so praise God!**

**(b) Born again? – so keep on repenting and believing!**

## **6. Homework**

**For reflection:**

- Read, pray and worship in the light of some Bible texts we've looked at today.
- Read the hymn below and think about its words.

**Next session: justification by faith** – please read Romans 3:19-4:6 and 4:20-5:1

**Born by the Holy Spirit's breath,**  
loosed from the law of sin and death,  
now cleared in Christ from every claim  
no judgement stands against our name.

2. In us the Spirit makes his home  
that we in him may overcome;  
Christ's risen life, in all its powers,  
its all-prevailing strength, is ours.

3. Sons, then, and heirs of God most high,  
we by his Spirit 'Father' cry;  
that Spirit with our spirit shares  
to frame and breathe our wordless prayers.

4. One is his love, his purpose one:  
to form the likeness of his Son  
in all who, called and justified,  
shall reign in glory at his side.

5. Nor death nor life, nor powers unseen,  
nor height nor depth can come between;  
we know through peril, pain and sword,  
the love of God in Christ our Lord.

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## **Some Bible texts on Regeneration, repentance and faith**

### **REGENERATION**

**John 3:1-15** Now there was a man of the Pharisees named Nicodemus, a member of the Jewish ruling council.<sup>2</sup> He came to Jesus at night and said, "Rabbi, we know you are a teacher who has come from God. For no one could perform the miraculous signs you are doing if God were not with him."<sup>3</sup> In reply Jesus declared, "I tell you the truth, no one can see the kingdom of God unless he is born again."<sup>4</sup> "How can a man be born when he is old?" Nicodemus asked. "Surely he cannot enter a second time into his mother's womb to be born!"<sup>5</sup> Jesus answered, "I tell you the truth, no one can enter the kingdom of God unless he is born of water and the Spirit.<sup>6</sup> Flesh gives birth to flesh, but the Spirit gives birth to spirit."<sup>7</sup> You should not be surprised at my saying, 'You must be born again.'<sup>8</sup> The wind blows wherever it pleases. You hear its sound, but you cannot tell where it comes from or where it is going. So it is with everyone born of the Spirit."<sup>9</sup> "How can this be?" Nicodemus asked.<sup>10</sup> "You are Israel's teacher," said Jesus, "and do you not understand these things?"<sup>11</sup> I tell you the truth, we speak of what we know, and we testify to what we have seen, but still you people do not accept our testimony.<sup>12</sup> I have spoken to you of earthly things and you do not believe; how then will you believe if I speak of heavenly things?<sup>13</sup> No one has ever gone into heaven except the one who came from heaven-- the Son of Man.<sup>14</sup> Just as Moses lifted up the snake in the desert, so the Son of Man must be lifted up,<sup>15</sup> that everyone who believes in him may have eternal life.

**Ezekiel 36:25-26** I will sprinkle clean water on you, and you will be clean; I will cleanse you from all your impurities and from all your idols.<sup>26</sup> I will give you a new heart and put a new spirit in you; I will remove from you your heart of stone and give you a heart of flesh.

**John 1:12-13** Yet to all who received him, to those who believed in his name, he gave the right to become children of God--<sup>13</sup> children born not of natural descent, nor of human decision or a husband's will, but born of God.

**1 John 2:29** If you know that he is righteous, you know that everyone who does what is right has been born of him.

**1 John 3:9** No one who is born of God will continue to sin, because God's seed remains in him; he cannot go on sinning, because he has been born of God.

**1 John 4:7** Dear friends, let us love one another, for love comes from God. Everyone who loves has been born of God and knows God.

**1 John 5:1** Everyone who believes that Jesus is the Christ is born of God, and everyone who loves the father loves his child as well.

**1 John 5:4** for everyone born of God overcomes the world. This is the victory that has overcome the world, even our faith.

**1 John 5:18** We know that anyone born of God does not continue to sin; the one who was born of God keeps him safe, and the evil one cannot harm him.

**2 Corinthians 5:17** Therefore, if anyone is in Christ, he is a new creation; the old has gone, the new has come!



## **FAITH**

**Romans 10:17** Consequently, faith comes from hearing the message, and the message is heard through the word of Christ.

**Mark 1:14-15** After John was put in prison, Jesus went into Galilee, proclaiming the good news of God.<sup>15</sup> "The time has come," he said. "The kingdom of God is near. Repent and believe the good news!"

**Hebrews 11:1** Now faith is being sure of what we hope for and certain of what we do not see.<sup>2</sup> This is what the ancients were commended for.

## **REPENTANCE**

**1 Thessalonians 1:9-10** for they themselves report what kind of reception you gave us. They tell how you turned to God from idols to serve the living and true God,<sup>10</sup> and to wait for his Son from heaven, whom he raised from the dead-- Jesus, who rescues us from the coming wrath.

**Luke 24:46-47** He told them, "This is what is written: The Christ will suffer and rise from the dead on the third day,<sup>47</sup> and repentance and forgiveness of sins will be preached in his name to all nations, beginning at Jerusalem.

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### John Murray, *Redemption accomplished and applied*

Some notes on regeneration, repentance and faith

Towards the end of his chapter on effectual calling, Murray comments on the relationship between effectual calling and regeneration:

- [p94] "it is more reasonable to construe regeneration as that which is wrought inwardly by God's grace in order that we may yield to God's call the appropriate and necessary response."

### Regeneration

[p95] "The application of redemption begins with an effectual call by which God the Father ushers men into the fellowship of his Son. An *effectual* call, however, must carry along with it the appropriate response on the part of the person called. It is God who calls but it is not God who answers the call; it is the person to whom the call is addressed." And their mind, will, and heart must be enlisted in this response.

How can a dead, enslaved etc. person respond to God's call? It is an impossibility.

[p96] BUT: "God's call, since it is effectual, carries with it the operative grace whereby the person called is enabled to answer the call and to embrace Jesus Christ as freely offered in the gospel... that grace is the grace of regeneration."

Ezek. 36:26 – put a new heart and spirit in you.

Nothing less than a new creation by him who calls the things that be not as though they were.

Key passage = John 3:1-15, Nicodemus.

Especially v5, "No-one can enter the kingdom of God unless he is born of water and the Spirit."

- WATER:
  - o no reason to think this means baptism, as Jesus could simply have said baptism.
  - o OT background is what Nic should have understood, and this has in view purification. "Born of water" speaks of this.
  - o [p98] "Regen. must negate the past as well as reconstitute for the future. It must cleanse from sin as well as recreate in righteousness."
- BORN OF THE SPIRIT:
  - o Re: birth of the HS (cf v8, and 1:13 and 1 Jn 2:29, 3:9, 4:7, 5:1,4,18) = birth of divine and supernatural character, and it is such because the HS is the source and agent of it.
  - o Wholly dependent on the action of the HS.
  - o To which is compared the action of our parents by which we were born: we didn't choose to be born – they did
  - o God's sovereign choice. He begets where he chooses – the wind blows wherever it wants. NB, *we are passive in regeneration*.
- These two aspects correspond to EZEKIEL 36:25-26 which speaks of both aspects, the purificatory and the renovatory – which cannot be separated.

We learn from 1 Jn 3:9 and 5:18 that regeneration is logically and causally prior to not doing sin. Regen. is the reason why a Xn "cannot sin". ie. [p101] "regen. is the source and explanation of the breach with sin which is characteristic of every regenerate person."

From this logical relation Murray deduces that the same relation applies to all the other things in 1 Jn that are connected to regeneration. ie.

Regeneration →  
believing that Jesus is Christ,  
overcoming the world,  
not sinning,  
self-control,

incapacity to sin,  
freedom from the touch of the evil one,  
doing righteousness,  
love to God and one's neighbour.

= These are the fruits of regeneration.

[p103] "Regen. is the beginning of all saving grace *in us*, and all saving grace in exercise on our part proceeds from the foundation of regeneration. We are not born again by faith or repentance or conversion; we repent and believe because we have been regenerated."

[p104] "... while regeneration is the action of God and of God alone we must never conceive of this action as separable from the activities of saving grace on our part which are the necessary and appropriate effects of God's grace in us."

Very often our view of conversion is superficial and beggarly – doesn't take into account the momentous change of which conversion is the fruit.

### **Faith and repentance**

[p106] "Regeneration is inseparable from its effects and one of the effects is faith. Without regeneration it is morally and spiritually impossible for a person to believe in Christ, but when a person is regenerated it is morally and spiritually impossible for that person not to believe."

### **FAITH:**

"Regeneration is the act of God and of God alone. But faith is not the act of God; it is not God who believes in Christ for salvation, it is the sinner. It is by God's grace that a person is able to believe but faith is an activity on the part of the person and of him alone. In faith we receive and rest upon Christ alone for salvation."

How so? "In salvation, God does not deal with us as machines; he deals with us as persons."

The WARRANT of faith – How does the sinner know that his faith will lead to salvation?

1. The offer of grace is made to all without distinction or discrimination. A universal offer.
2. The saviour is all-sufficient and all-suitable. He offers himself to men. Universally offered. To sinners.

The NATURE of faith = knowledge, conviction trust

#### **1. Knowledge / *Notitia***

Sometimes we distinguish between faith and knowledge. But there is a knowledge that is indispensable to saving faith.

- in ordinary human rels, we don't trust someone we know nothing about.
- And so we must know who Christ is, what he has done.
- Sometimes the measure of truth apprehended by the believing person is very small. But faith cannot begin in a vacuum of knowledge.
- Rom 10:17, "Faith is of hearing, and hearing of the word of Christ."

#### **2. Conviction / Assent / *Assensus***

Faith is assent. Not just know the truth respecting Christ. But also believe it to be true.

And not just truth concerning Christ, but also what Christ can do for us as sinners in meeting my misery.

#### **3. Trust / *Fiducia***

[p111] "Faith is knowledge passing into conviction, and it is conviction passing into confidence. Faith cannot stop short of self-commitment to Christ, a transference of reliance upon ourselves and all human resources to reliance upon Christ alone for salvation. It is a receiving and resting upon him. It is here that the most characteristic act of faith appears; it is engagement of person to person, the engagement of the sinner as lost to the person of the Saviour able and willing to save... Faith is trust in a person."

Reformers opposed the Romish idea that faith is assent; then intruding various mediators between the soul and the saviour: Mary, the Church, the sacraments.

[p112] "It is to be remembered that the efficacy of faith does not reside in itself. Faith is not something that permits the favour of God. All the efficacy unto salvation resides in the Saviour. As one has aptly and truly stated the case, it is not faith that saves but faith in Jesus Christ; strictly speaking, it is not even faith in Christ that saves but Christ that saves through faith. Faith unites us to Christ in the bonds of abiding attachment and entrustment and it is this union which insures that the saving power, grace, and virtue of the Saviour become operative in the believer. The specific character of faith is that it looks away from itself and finds its whole interest and object in Christ. He is the absorbing preoccupation of faith.

"It is at the point of faith in Christ that our responsibility is engaged to the fullest extent, just as it is in the exercise of faith that our hearts and minds and wills are active to the highest degree... [p113] And we are never relieved of the obligation to believe in Christ to the saving of our souls."

[Faith as *instrument* – instrumental but not meritorious cause of salvation.

- cf. Heb 11:1ff. See my sermon on that passage.

Faith, cp. WORKS.]

### **REPENTANCE:**

It is futile to argue which is prior – faith or repentance.

- saving faith is a repenting faith
- repentance unto life is a believing repentance.

Westminster Shorter Catechism:

"Repentance unto life is a saving grace, whereby a sinner out of a true sense of his sin, and apprehension of the mercy of God in Christ, doth, with grief and hatred of his sin, turn from it unto God, with full purpose of, and endeavour after new obedience."

[p113] "Regeneration becomes vocal in our minds in the exercises of faith and repentance."

Repentance consists of change of heart, mind, and will. With respect to

- God
- Ourselves
- Sin
- Righteousness

If faith is separated from repentance... or if faith is thought of simply in terms of a cheap decision... then we have made a big mistake (common in popular evangelism). [p114] "The emphasis upon repentance and upon the deep-seated change of thought and feeling which it involves is precisely what is necessary to correct this impoverished and soul-destroying conception of faith."

Repentance is not juts a change of mind in general; "it is very particular and concrete." Change of mind with reference to particular sins... my sins... and not just sin in general. Thus the test of repentance for the Thessalonians was turning from idols to the living God. (1 Thess 1:9-10).

The GOSPEL is not only that by grace are we saved through faith... but is also the GOSPEL OF REPENTANCE

- Luke 24:46-47
- Acts 2:37-38
- Acts 5:31
- Acts 20:21
- Hebrews 6:1
- [and Mark 1:14-15]

[p115] "It could not be otherwise. The new life in Christ Jesus means that the bands which bind us to the dominion of sin are broken. The believer is dead to sin by the body of Christ, the old man has been crucified that the body of sin might be destroyed, and [p116] henceforth he does not serve sin (Rom 6:2,6). This breach with the past registers itself in his consciousness in turning from sin unto God 'with full purpose of, and endeavour after new obedience'."

"We see, therefore, that the emphasis which the Scripture places upon faith as the condition of salvation is not to be construed as if faith were the only condition...Repentance reminds us that if the faith we profess is a faith that allows to walk in the ways of this present evil world, in the lust of the flesh, the lust of the eyes, and the pride of life, in the fellowship of the works of darkness, then our faith is but mockery and deception. True faith is suffused with penitence. And just as faith is not only a momentary act but an abiding attitude of trust and confidence directed to the Saviour, so repentance results in constant contrition."