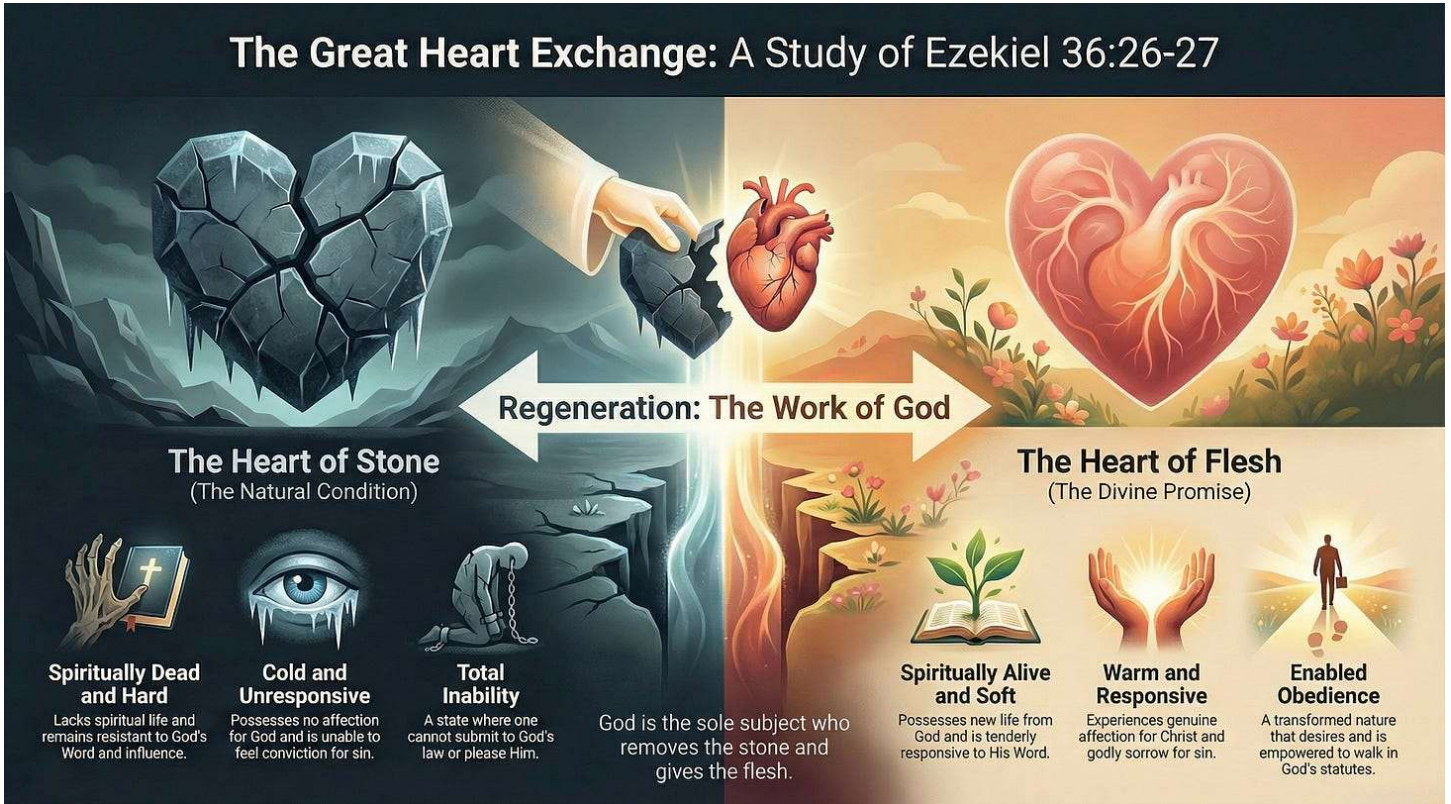


CONVERSION (FAITH AND REPENTANCE)



*chart from <https://matthewstatler.substack.com/p/5th-mark-of-a-healthy-church-regeneration>

- “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.”¹
- When one’s eyes have been enlightened to the truth, they respond in repentance and faith. This is the “conversion” experience of every Christian.
- Conversion occurs when sinners turn to God in repentance and faith for salvation. Paul describes the conversion of the Thessalonians.²
 - **1 Thessalonians 1:9** “For they themselves report about us what kind of a reception we had with you, and how you turned to God from idols to serve a living and true God...”
- All men must respond to the gospel message in order for them to be saved... **but it is not their turning to the Lord Jesus that saves them.**

¹ Murray, *Redemption*, 106.

² <https://www.9marks.org/article/does-regeneration-necessarily-precede-conversion/#:~:text=Several%20texts%20from%201%20John,1%20John%204:7>.

- Their turning to Jesus *is a fruit* of their regeneration; *not the cause of it*.
- “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.”³
- If conversion (repentance and faith) happened *before* regeneration, it would take place in our spiritually dead state.
 - This is why the teaching of total depravity is essential to preaching the true gospel.
 - If we were not first regenerated, it would be a work of our own volition.
- Here are some verses which **grammatically** show that regeneration *precedes* our conversion:
- **1 John 2:29** “If you know that He is righteous, you know that everyone also who practices righteousness is born of Him.” (*everyone who practices righteousness has been born of him*)
- **1 John 3:9** “No one who is born of God practices sin, because His seed abides in him; and he cannot sin, because he is born of God.” (*because he has been born of God*)
- **1 John 4:7** “Beloved, let us love one another, for love is from God; and everyone who loves is born of God and knows God.” (*and whoever loves has been born of God and knows God*)
- **1 John 5:1** “Whoever believes that Jesus is the Christ is born of God, and whoever loves the Father loves the child born of Him.” (*and everyone who loves the Father loves whoever has been born of him*)
- “We can make two observations from these texts:⁴
 - First, in every instance the verb “born” (gennaô) is in the perfect tense, denoting an action that precedes the human actions of practicing righteousness, avoiding sin, loving, or believing.
 - Second, no evangelical would say that before we are born again we must practice righteousness, for such a view would teach works-righteousness. Nor would we say that first we avoid sinning, and then are born of God, for such a view would suggest that human works cause us to be born of God. Nor would we say that first we show great love for God, and then he causes us to be born again.
 - No, it is clear that practicing righteousness, avoiding sin, and loving are all the consequences or results of the new birth.”

³ Murray, *Redemption*, 106.

⁴ <https://www.9marks.org/article/does-regeneration-necessarily-precede-conversion/>

- **Remember, both commands are true:** All people must repent and put their faith in Jesus so that they are saved; but all people must be made alive in order to repent and be saved.
- Before we can exercise saving faith and repentance from sin (be converted), we must be regenerated.
- “Conversion is *our willing response* to the Gospel call, in which we sincerely repent of sins and place our trust in the Christ for salvation.”⁵
- This whole doctrine hinges on man’s total inability to come to God on his own.
- Repentance is pleasing to the Lord:
 - **2 Peter 3:9** “The Lord is not slow about His promise, as some count slowness, but is patient toward you, not wishing for any to perish but for all to come to repentance.”
- Man cannot do anything pleasing to the Lord in his dead state:
 - **Genesis 6:5** “Then the LORD saw that the wickedness of man was great on the earth, and that every intent of the thoughts of his heart was only evil continually.”
 - **Romans 3:11** “THERE IS NONE WHO UNDERSTANDS, THERE IS NONE WHO SEEKS FOR GOD...”
 - **Romans 8:3, 6-8** “For what the Law could not do, weak as it was through the flesh, God did: sending His own Son in the likeness of sinful flesh and as an offering for sin, He condemned sin in the flesh, ... {6} For the mind set on the flesh is death, but the mind set on the Spirit is life and peace, {7} because the mind set on the flesh is hostile toward God; for it does not subject itself to the law of God, for it is not even able to do so, {8} and those who are in the flesh cannot please God.”
- Man needs to have the mind of Christ to know the things of God:
 - **1 Corinthians 2:16** “For WHO HAS KNOWN THE MIND OF THE LORD, THAT HE WILL INSTRUCT HIM? But we have the mind of Christ.”
- “Simply stated, the wisdom of God cannot be known unless God makes it known. More specifically, God’s wisdom is revealed through the Spirit, who searches the deep things of God (2:10). God’s wisdom is not a matter of human intelligence or discovery *but rather of divine disclosure.*”⁶
- We cannot please God unless we are in the Spirit, but we **cannot** know that if we are in the flesh. Therefore, we must have the Spirit to know God and what He desires.

⁵ Grudem, 709.

⁶ Mark Taylor, *1 Corinthians*, NAC, (Nashville, TN: B&H Publishing Group, 2014), 83.

- So, regeneration brings these truths to life... We were enemies of God, God desires us to repent, we want to please God... Therefore we now repent and believe.
- **Conversion then is a twofold experience for the believer as our salvation is applied:**
 - One is repenting of sin that has separated us from God.
 - The other is the exercise of faith in Christ as we turn to Him for forgiveness.

A note on conviction of sin:

- Before looking at repentance and faith, it is important to understand conviction.
- **Where is conviction within the order of salvation?**
 - Both faith and repentance are “triggered by the weight of conviction. Only once someone has been convicted and has responded in repentant faith are they declared righteous by God.”⁷
 - This would put conviction withing the effectual call, regeneration, and conversion phases of the application of salvation.
- “The word *convict* means “to convince someone of the truth; to reprove; to accuse, refute, or cross-examine a witness.” The Holy Spirit acts as a prosecuting attorney who exposes evil, reproves evildoers, and convinces people that they need a Savior.”⁸
 - “We praise the Lord for the conviction of sin. Without it, there could be no salvation. No one is saved apart from the Spirit’s convicting and regenerating work in the heart. The Bible teaches that all people are by nature rebels against God and hostile to Jesus Christ. They are “dead in trespasses and sins” ([Ephesians 2:1](#)). Jesus said, “No one can come to Me unless the Father who sent Me draws him” ([John 6:44](#)). Part of that “draw” to Jesus is the conviction of sin.”⁹
- All of mankind feels the weight of conviction.
 - **Romans 2:14-15** “For when Gentiles who do not have the Law do instinctively the things of the Law, these, not having the Law, are a law to themselves, {15} in that they show the work of the Law written in their hearts, their conscience bearing witness and their thoughts alternately accusing or else defending them...”
- Not all of mankind feels the weight of conviction which leads to repentance.

⁷ John MacArthur, various sermons from GTY.org

⁸ [https://www.gotquestions.org/conviction-of-sin.html#:~:text=When%20David%20was%20convicted%20by,\(Ephesians%202:1\)](https://www.gotquestions.org/conviction-of-sin.html#:~:text=When%20David%20was%20convicted%20by,(Ephesians%202:1))

⁹ Ibid.

- **1 Timothy 4:1-2** “But the Spirit explicitly says that in later times some will fall away from the faith, paying attention to deceitful spirits and doctrines of demons, {2} by means of the hypocrisy of liars seared in their own conscience as with a branding iron...”
- Even through conviction is present (their conscience), they choose to follow deceitful spiritus and doctrines of demons.
- **2 Corinthians 7:10** “For the sorrow that is according to the will of God produces a repentance without regret, leading to salvation, but the sorrow of the world produces death.”
 - “The Corinthians' remorse was not the sorrow of self-pity, of getting caught, of despair, bitterness, wounded pride, or manipulative remorse. Their sorrow led to repentance (metanoia; a change of heart and life; a turning from sin to holiness, which produced genuine change. They were not defensive; they did not view themselves as victims or seek to justify their sinful behavior. Their sorrow was according to the will of God; it was the healing, transforming sorrow for sin that God intended for them to feel, because it produces repentance.
 - The Corinthians' repentance marked them as genuine believers, in the sphere of salvation. It involved turning from sin to God (1 Thess. 1:9). True biblical repentance is not psychological, emotional human remorse, seeking merely to relieve stress and improve one's circumstances. Though it inevitably produces the fruit of a changed life (cf. Matt. 3:8; Luke 3:8; Acts 26:20), it is not behavioral, but spiritual. The sorrow of the world-remorse, wounded pride, self-pity, unfulfilled hopes-has no healing power, no transforming, saving, or redeeming capability. It produces guilt, shame, resentment, anguish, despair, depression, hopelessness, even, as in the case of Judas (Matt. 27:3-5), death.
 - This passage is incompatible with the teaching that repentance is not necessary for salvation. The progression it reveals is obvious: confrontation of sin leads to sorrow, which leads to repentance, which leads to salvation. Nor will this passage allow repentance to be defined as merely changing one's mind about who Jesus is. The text inextricably connects repentance with sorrow over sin. Repentance is not, of course, a meritorious human work that earns salvation. Like every aspect of salvation, repentance is a gracious work of God in the human heart (Acts 5:31; 11:18; 2 Tim. 2:25).¹⁰

¹⁰ John MacArthur, *2 Corinthians*, 265-266.

- “Conviction is not repentance. And in any case the deepest levels of conviction may be experienced after rather than before conversion.”¹¹
- While conviction is needed for repentance (both before and after conversion) you will know less of your sin against God at the time of your conversion.
- **As Ferguson says**, “On occasion the position is outlined something like this: we will never come to trust in Christ until we feel sorry for our sins... [this is] unhelpful, because it tends to promote the view that a fixed degree of ‘repentance’ is necessary as a kind of qualification for faith.”¹²
- This is where people will ask *have I repented enough...do I feel sorry enough for my sins.*
- While a conviction of sin, faith and repentance are necessary for salvation, it is only the start of the process of making us more like Christ.
- “Never rest in convictions till they end in conversion. This is that wherein most men miscarry: they rest in their convictions, and take them for conversion, as if sin seen were therefore forgiven, as if a sight of the want of grace were the truth of the work of grace. You that are at any time under convictions, O take heed of resting in them, do not stay long in the place of the breaking forth of children: though it is true, that conviction is the first step to conversion, yet it is not conversion; a man may carry his convictions along with him into hell.”¹³
- “Matthew Mead has a long section in the book of about 120 pages in which he addresses how far a person can go and still not be a true Christian...how far a person can advance toward heaven, toward Christ, toward God and still not truly be saved.”¹⁴
- We must not confuse our conviction with our repentance or our faith.

¹¹ Ferguson, *The Christian Life*, 57.

¹² Ibid.

¹³ Matthew Mead, *The Almost Christian Discovered*; accessed <https://www.apuritansmind.com/wp-content/uploads/FREEEBOOKS/TheAlmostChristianDiscovered-MatthewMead.pdf>

¹⁴ There is also a sermon by John MacArthur where he references this book and the dangers of thinking one is a Christian by putting their hope not in Christ. <https://www.gty.org/sermons/50-30/The-Distinctive-Qualities-of-the-True-Christian-Part-4#.ToxjknPagVk>

Faith as a necessity for salvation

- In order to be saved, one must put their faith in the finished work of Christ for the salvation of their souls.
- As Murray said earlier, God does not believe for us; we must believe the gospel message to be saved.
- We must start by asking the question...**what is faith?**
- “In the New Testament, faith (believing trust, or trustful belief, based on testimony received as from God) is crucially important, for it is the means or instrumental cause of salvation. It is by faith that Christians are justified before God (Rom. 3:26; 4:1-5; Gal. 2:16), live their lives (literally “walk,” 2 Cor. 5:7), and sustain their hope (Heb. 10:35-12:3).”¹⁵
- Faith is not something that is blind or unknown. As Packer said above, faith is not trusting someone or something without knowing something about where you are placing your trust.
- It is a belief that is based on something true. In our context, it is trusting that what you have heard or read about God is true.
- “...faith can be styled as the positive aspect, the soul’s turn *to* God and trusting in the person and work of Christ to provide forgiveness, righteousness, and eternal life. As the miracle of the new birth banishes the blindness of spiritual death, the eyes of the sinner’s re-created heart look on the glory of Jesus and delight to find in him an utterly sufficient Savior, perfectly suited to cleanse from sin, provide perfect righteousness, and satisfy the soul.”¹⁶
- In other words, all of our faculties are involved...our mind, our emotions, and our will.

Three Aspects of Saving Faith

- “Faith...is the instrumental cause of justification, the sole instrument through which we can lay hold of Christ’s perfect righteousness in order to receive the Father’s approval. Faith always has an object, namely, Jesus Christ.”¹⁷
- **The intellectual element**
- There must be a positive recognition of the truth. One must have knowledge.
 - **2 Timothy 3:15** “...and that from childhood **you have known** the sacred writings which are able to give you the wisdom that leads to salvation through faith which is in Christ Jesus.”

¹⁵ J.I. Packer, *Concise Theology*, 173.

¹⁶ MacArthur and Mayhue, *Biblical Doctrine*, 596.

¹⁷ <https://learn.ligonier.org/devotionals/three-aspects-of-faith>

- “It might seem very confusing to say that faith is knowledge. For is is not one thing to know, another thing to believe? This is partly true. Sometimes we must distinguish between faith and knowledge and place them in contrast to each other. But there is a knowledge that is indispensable to faith. In our ordinary human relations do we trust a person of whom we know nothing, Especially when that for which we trust him is of grave importance for us we must know a good deal regarding his identity and his character.”¹⁸
- “So far from being an alternative to knowledge, true faith is based on knowledge; it has its sure and solid foundation in the knowledge of divinely revealed truth.”¹⁹
- **What do we need to know in order to be saved?**
- **John 8:24** “Therefore I said to you that you will die in your sins; for unless you **believe** that I am He, you will die in your sins.”
- **Romans 10:9-10** “...that if you confess with your mouth Jesus as Lord, and **believe** in your heart that God raised Him from the dead, you will be saved; {10} for with the heart a person **believes**, resulting in righteousness, and with the mouth he confesses, resulting in salvation.”
- **1 Thessalonians 4:14** “For if we **believe** that Jesus died and rose again, even so God will bring with Him those who have fallen asleep in Jesus.”
- This is when the truth of the gospel is taught, and people hear it. People can and do recognize that what is being said that it is the truth...this is knowing something of Jesus.
- This is not saving faith. This is when you talk to someone about Jesus and they may respond like *oh yeah, I’ve heard of Him...I know that He died on the cross... something like that.*
- “Knowledge of the gospel message—namely, the divinely revealed facts of God’s holiness, sin’s penalty, Christ’s identity, and what he has accomplished for sinners—is the very ground of saving faith. Clearly, then, true faith has objective substance. Believing is not a mindless leap in the dark or some ethereal kind of trust apart from knowledge. The truth of the gospel message as revealed in Christ and in Scripture provides a factual, historical, intellectual basis for our faith.”²⁰

¹⁸ Murray, *Redemption: Accomplished and Applied*, 110.

¹⁹ MacArthur and Mayhue, *Biblical Doctrine*, 596.

²⁰ *Ibid.*, 597.

- **The emotional element**
- More than just knowing content about Jesus, there must be an affirmation of that content.
 - Not emotional like this truth of Christ has made us cry or something...
 - Emotional as in the knowing of the gospel and who Jesus is brings about *a deep conviction and affirmation of the truth*. This is where your head knowledge of Jesus makes its way into your heart...the command center of our total being.
 - “It is with the heart that man believes, and it is therefore with his heart that man determines his eternal destiny.”²¹
 - Once again, just knowing the truth and agreeing with it does not save someone.
 - Remember from **Ephesians 1:13**, Paul commends the Ephesians that they listened to the gospel and then believed.
 - This was the conviction of knowing what they heard was the truth that they needed to then believe.
 - “The conviction²² which enters into faith is not only an assent to the truth respecting Christ but also a recognition of the exact correspondence that there is between the truth of Christ and our deeds as lost sinners. What Christ is as Saviour perfectly dovetails our deepest and most ultimate need. This is just saying that Christ’s sufficiency as Saviour meets the desperateness and hopelessness of our sin and misery. It is conviction which engages, therefore, our greatest interest and which registers the verdict: Christ is exactly suited to all that I am in my sin and misery and to all that I should aspire to be by God’s grace. Christ fits in perfectly to the totality of our situation in its sin, guilt, misery, and ill-desert.”²³
 - **Hebrews 11:1-2** “Now faith is the assurance of things hoped for, the conviction of things not seen. {2} For by it the men of old gained approval.”
 - Our faith is not something that is based upon evidence but on a divine assurance of a true future reality.
 - Our faith is in God Himself, in His Word that He has revealed to us.
 - Christians stand on this faith, not because we have faith in faith, but because we have faith in God and assurance from Him.

²¹ MacArthur, *Romans 9-16*, 76.

²² This is not conviction relating to sin, but conviction as relating to being convinced. Something has been proven and therefore, by that fact, we are convinced of the truth.

²³ Murray, *Redemption*, 111.

- In other words, saving faith not only knows the facts, but then is deeply convinced and assured of those same facts.
- **Acts 8:37** “And Philip said, ‘If you believe with all your heart, you may.’ And he answered and said, ‘I believe that Jesus Christ is the Son of God.’”
- Why is this faith so important to understand?
- **Hebrews 11:6** “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.”
 - There is a lot here, but what is important to understand is what you believe. You must believe that God is...
 - “Genuine faith does not simply believe that *a* divine being exists, but that the God of Scripture is the *only* real and true God who exists.”²⁴
 - It is also interesting that the writer of Hebrews links two aspects together...believing who God is *and* what God does.
 - What is the reward for those who seek God by faith? God will forgive them and declare them righteous. This must be believed, saved by grace through faith, in order to please God.
- “It is to be remembered that the efficacy of faith does not reside in itself. Faith is not something that merits 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.”²⁵
- It is not because we have faith that we are saved.
- **The volitional element.**
- We can know the facts, even believe the facts, but we must also be committed to the facts...Trust.
 - This is fully trusting Jesus and your life into His hands. You have surrendered yourself, your mind, your soul to Christ. This also means that you have surrendered to Christ’s authority, and He is the Lord of your life.
 - In other words, we can say that the faith that saves is also the faith that works.

²⁴ MacArthur, *The MacArthur Study Bible: NASB*, Heb 11:6.

²⁵ Murray, *Redemption*, 112.

- “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.”²⁶
- “That is to say, saving faith moves beyond “believing *that*” and arrives at “believing *in*”; it moves beyond mentally assenting to truth *about* Christ and arrives at personally trusting *in* Christ and depending *on* him for forgiveness of sins and reconciliation to God.”²⁷
- This is not just trusting in Christ and willfully following Him; but also receiving all that He has for you as His child.
- Christ is our treasure and we now live in light of our new identity.
- **Matthew 11:28-30** “**Come to Me**, all who are weary and heavy-laden, and I will give you rest. {29} Take My yoke upon you and learn from Me, for I am gentle and humble in heart, and YOU WILL FIND REST FOR YOUR SOULS. {30} For My yoke is easy and My burden is light.”
- **John 7:37** “Now on the last day, the great day of the feast, Jesus stood and cried out, saying, ‘If anyone is thirsty, **let him come to Me** and drink.’”
- We now embrace the truth of Christ in our hearts, learn more about Him and continually grow in our relationship with Him.

Saving Faith has always been a gift from God

- Saving faith is what the unbeliever needs to be saved. As has been shown, it is not faith that saves, it is the object of our faith that saves...namely Jesus Christ.
- Where does this faith come from?
- **Ephesians 2:8** “For by grace you have been saved through faith; and that not of yourselves, it is the gift of God...”
 - There are three elements here...grace, being saved, and faith. Which one is the *gift of God*?
 - Each of these are gifts from God to the unsaved person.
 - God gives His grace as a gift; if it is earned it, is no longer grace.
 - God gives His salvation as a gift; if it is earned, it is not from God but from man.
 - God gives our faith as a gift; if we could have faith in our dead state, we would not need God to work on our behalf.

²⁶ Murray, *Redemption*, 111.

²⁷ MacArthur and Mayhue, *Biblical Doctrine*, 599.

- **Philippians 1:28-29** “...in no way alarmed by your opponents – which is a sign of destruction for them, but of salvation for you, and that too, from God. For to you it has been granted for Christ's sake, not only to believe in Him, but also to suffer for His sake...”
 - See how Paul links all of this together.
 - Our salvation is from God. How do we know? For...or because to them it was granted for the sake of Christ...not for them...two things:
 - One is to believe in Him...to have saving faith in Jesus.
 - Two is to suffer for the sake of Christ.
 - Two aspects of our salvation that Paul links here as inseparable, our faith and our suffering because of our faith.
 - To connect this back with **Ephesians 2:8**, *grace* in Ephesians and *granted* in Philippians both have the same root...*charis* – Grace.
 - It is by God’s grace that we are saved, that we have faith, and that we suffer for Christ.
- **2 Peter 1:1** “Simon Peter, a bond-servant and apostle of Jesus Christ, to those who have received a faith of the same kind as ours, by the righteousness of our God and Savior, Jesus Christ...”
 - Once again, Peter is talking to believers who *received a faith of the same kind*.
 - This faith is not something that they came up with but it is *by the righteousness of...Jesus*.
- Faith is not what saves us, but the instrument or channel that God uses to bring us to Him.
- “Faith occupies the position of a channel or conduit pipe. Grace is the fountain and the stream; faith is the aqueduct along which the flood of mercy flows down to refresh the thirsty sons of men. Still, I again remind you that faith is only the channel or aqueduct, and not the fountain head, and we must not look so much to it as to exalt it above the divine source of all blessing which lies in the grace of God.”²⁸

What does this faith look like in our daily lives?

- “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. It is not our responsibility to regenerate ourselves. Regeneration is the action of God and of God alone. It is our responsibility to be what regeneration effects. It is our responsibility to be holy. But the act of regeneration does not come within the sphere of our responsible action. Faith does.”²⁹

²⁸ Charles Spurgeon, *All of Grace*, 44-45.

²⁹ Murray, *Redemption*, 112-113.

- Hebrews 11 is often times referred to as the “hall of faith.” This chapter recounts the men and women of the OT who lived out what they believed to be true.
- The writer of Hebrews was not afraid to tell us his own personal view of these OT saints:
- **Hebrews 11:13-14** “All these died in faith, without receiving the promises, but having seen them and having welcomed them from a distance, and having confessed that they were strangers and exiles on the earth. {14} For those who say such things make it clear that they are seeking a country of their own.”
- “Faith for them was hearing the testimony of God, trusting his promise, and living in the light of God’ faithfulness to it.”³⁰
- A saving faith is a working faith.
- **James 2:14, 17** “What use is it, my brethren, if someone says he has faith but he has no works? Can that faith save him? ... {17} Even so faith, if it has no works, is dead, being by itself.”
- In other words, our lives must match our profession.

³⁰ Ferguson, *The Christian Life*, 59.