

CHAPTER 12

CONVERSION: FAITH AND REPENTANCE

The term “conversion”

While regeneration explains God’s work in first saving a soul, conversion views the same process from the perspective of the one being saved.

The English term is defined in the *Oxford English Dictionary* 2:943b, as follows: “the bringing of anyone over *to* a specified religious faith, profession, or party, esp. to one regarded as true, *from* what is regarded as falsehood or error. (Without qualification, usually = conversion to Christianity.)” The etymology of the word derives from Latin and French, meaning “to turn.” We note the two aspects of this word: turn *from* and turn *to*, emphasized in the *OED*.

Biblical terms for conversion

שׁוּב *šûb*, “turn”

Ps 19:7, “The law of the Lord is perfect, reviving the soul.”

Ps 51:13, “Then I will teach transgressors your ways, and sinners will turn back to you.”

Isa 6:10, “Otherwise they might see with their eyes, hear with their ears, understand with their hearts, and turn and be healed.”

στρέφω *strephe*, “turn”

Matt 18:3, “unless you change (“turn”) and become like little children, you will never enter the kingdom of heaven”

ἐπιστρέφω *epistrephe* (most frequent term for conversion), “turn to”

Matt 13:15 (= Mark 4:12 = John 12:40 = Acts 28:27), (quotation of Isa 6:10, above)

Luke 22:32, “And when you [Peter] have turned back, strengthen your brothers.” (KJV, “when you are converted”)

1 Thess 1:9, you turned to God from idols to serve the living and true God”

ἀποστρέφω *apostrepho*, “turn from”

Acts 3:26, “When God raised up his servant, he sent him first to you to bless you by turning each of you from your wicked ways.”

As the English term, the Greek terms likewise display the two aspects of conversion.

- Turning to Christ = faith
- Turning from sin = repentance
- Faith + repentance = conversion

Each term, while emphasizing one side of conversion, also includes the other side. E.g., Acts 20:21 speaks of repentance to God, and Rom 1:5 speaks of faith as including new obedience.

Both repentance and faith must be seen in true conversion—WLC 153, WSC 85.

Faith

Definition of faith

WSC 86, “Faith in Jesus Christ is a saving grace, whereby we receive and rest upon him alone for salvation, as he is offered to us in the gospel.” This definition is expanded in WLC 72, and the end of WCF 14:2.

Faith, then, involves three aspects:

- Accepting as true the facts relating to the gospel and to our own need (1 Cor 15:1-5; 1 John 5:1)

- Receiving for ourselves the salvation offered in Christ (John 1:12; 6:35, 54, cf. 63)
- Receiving Christ “as he is offered to us in the gospel”—i.e., as Savior and Lord (2 Tim 1:12; cf. Rom 10:9)

Cf. the three traditional theological terms for these aspects of saving faith: *notitia* (knowledge; cf. *cognitio*), *assensus* (agreement based on authority and testimony [RCC adds evidence]), and *fiducia* (trust; cf. *fides*); see Turretin, *IET* 2:560-571.

Biblical terms for faith

אָמַן *’āman*, Qal “confirm, support,” Niphal “be confirmed, established,” Hiphil “believe, trust”; cf. אָמֵן *’āmēn*, “Amen”

Gen 15:6, “Abram believed the Lord, and he credited it to him as righteousness.”

Isa 43:10, “You are my witnesses, . . . so that you may know and believe me and understand that I am he.”

בָּטַח *bāṭah*, “trust”

Ps 9:10 (Heb., v. 11), “Those who know your name will trust in you”

There is no OT noun for “faith,” but the term “faithfulness,” אֱמֻנָה *’ēmûnāh*, is found—esp. in Hab 2:4, “but the righteous will live by his faith.” This verse is quoted three times in the NT with the Greek word πίστις *pistis*, “faith”—Rom 1:17; Gal 3:11; Heb 10:38.

πιστεύω *pisteuo*, “believe”

With the dative case: to believe a person or believe in a person

Tit 3:8, “so that those who have trusted in God may be careful to devote themselves to doing what is good”

With ὅτι *hoti*, “to believe that”

Matt 9:28, “Do you [blind men] believe that I am able to do this?”

With preposition ἐν en and the dative (most frequent usage in LXX)

Mark 1:15, “Repent and believe the good news!” (ASV, “believe in the gospel”)

With preposition ἐπί epi and the dative, “to rely on”

Luke 24:25, “how slow of heart to believe all that the prophets have spoken”

With preposition ἐπί epi and the accusative (7 times in NT)

Acts 16:31, “Believe in the Lord Jesus, and you will be saved—you and your household.”

With preposition εἰς eis and the accusative (49 times)

John 3:16, “that whoever believes in him shall not perish”

Gal 2:16, “So we, too, have put our faith in Christ Jesus that we may be justified by faith in Christ”

πίστις *pistis*, “faith”

This noun has three basic meanings:

1) The objective belief, the “body of truth”

Gal 1:23, “The man who formerly persecuted us is now preaching the faith he once tried to destroy.”

Jude 3, “I felt I had to write and urge you to contend for the faith that was once for all entrusted to the saints.”

2) The quality of steadfastness, faithfulness

Rom 3:3, “What if some did not have faith? Will their lack of faith nullify God’s faithfulness?”

Gal 3:9, “So those who have faith are blessed along with Abraham, the man of faith.” (ASV, “faithful Abraham”)

3) Subjective belief in the gospel (the usual meaning)

Rom 5:1-2, “Therefore, since we have been justified through faith, we have peace with God through our Lord Jesus Christ, through whom we have gained access by faith into this grace in which we now stand.”

Objects of faith

This section follows the outline of WCF 14:2—

“By this faith, a Christian believeth to be true, whatsoever is revealed in the Word, for the authority of God himself speaking therein: and acteth differently, upon that which each particular passage thereof containeth; yielding obedience to the commands, trembling at the threatenings, and embracing the promises of God for this life, and that which is to come. But the principal acts of saving faith are, accepting, receiving, and resting upon Christ alone for justification, sanctification, and eternal life, by virtue of the covenant of grace.”

Intellectual assent

Faith accepts certain facts on the authority of God:

- The truth of God’s Word, 1 Thess 2:13
- Facts about Christ, Rom 10:9; 1 Thess 4:14
- Christ as Lord and Savior, Acts 16:31

Sincere belief

This faith is real belief, resulting in changed actions—the point of James 2. As we read the Bible, we are to “act differently,” as the thief in Eph 4:28.

- “Tremble at the threatenings,” Heb 10:19-30
- “Embrace the promises for this life,” 2 Cor 9:8
- “And that which is to come,” Heb 11:13

Minimum faith content

The WCF speaks of the “principle acts of saving faith”: “But the principal acts of saving faith are, accepting, receiving and resting upon Christ alone for justification, sanctification, and eternal life, by virtue of the covenant of grace” (WCF 14:2).

Is there a minimum faith content for salvation? The answer to this question lies in the area of attitude. Faith is receptive of God’s Word, not rebellious. Limitation of knowledge is one thing; rejection of revelation is another. Reliance on Christ alone for salvation appears to be the minimum knowledge content, but saving faith will accept additional information.

Cf. Jesuits and probabilism (not much required); see Richard A. Muller, *Post-Reformation Dogmatics*, ch. 9, “Fundamental Articles and Basic Principles,” pp. 277-311 (1987)

Source of faith

Faith is not a mere intellectual understanding of gospel truths, Jas 2:19. Rather, it is a moral response, which must therefore spring from a renewed nature.

This renewal of the nature, which produces faith, is the direct work of the Holy Spirit on the elect.

Acts 16:14, “The Lord opened her [Lydia’s] heart to respond to Paul’s message.”

Eph 1:17-19, “that the God of our Lord Jesus Christ . . . may give you the Spirit of wisdom and revelation, so that you may know him better . . . that the eyes of your heart may be enlightened in order that you may know the hope to which he has called you”

Eph 2:8-9, “For it is by grace you have been saved, through faith—and this not from yourselves, it is the gift of God—not of works, so that no one can boast.”

τῇ γὰρ χάριτί ἐστε σεσωσμένοι διὰ πίστεως· καὶ τοῦτο [*touto*, neuter pronoun, “this”] οὐκ ἐξ ὑμῶν, θεοῦ τὸ δῶρον· οὐκ ἐξ ἔργων, ἵνα μὴ τις καυχῆσθῃται.

Note the Greek of this last passage, in order to clarify the antecedent of “this.” There are five possible interpretations:

- 1) “Grace”—different gender, but possible if idea be considered as abstract; not the closest substantive noun; this could be considered a tautology
- 2) “Faith”—different gender, but again possible, as with “grace”; the closest substantive noun; note that NIV links “this” with “faith”
- 3) “You are saved”—the periphrastic perfect taken as a substantive idea, would fit use of neuter (cf. Robertson *Grammar* 704); but not closest substantive
- 4) “Gift”—agreement in gender; requires antecedent to follow pronoun (but this is possible when used for emphasis)
- *5) “And this” = “and indeed”—idiomatic phrase as in Rom 13:11, etc.; view of Turner in Moulton 3:45; allowed by Robertson, 705; BDF, 229; Wallace *GGBB*, 334-335

In any case, this passage makes it clear that the faith required for salvation is in no sense considered as a work, and is rather the result of God’s grace.

As was mentioned under “Regeneration,” saving faith normally comes through the preaching of the gospel, as a means.

Rom 10:14, 17, “And how can they believe in the one of whom they have not heard? And how can they hear without someone preaching to them? . . . Consequently, faith comes from hearing the message, and the message is heard through the word of Christ.”

1 Pet 2:2, “Like newborn babies, crave pure spiritual milk, so that by it you may grow up in your salvation” (ASV, “grow thereby unto salvation”)

Merit of faith

Faith should not be thought of as a good work meriting salvation because of relaxed standards on God’s part. Rather, although faith is a good work, it is only the instrument by which we receive the salvation merited by Christ (WLC 73).

[Cf. the good work by J. Edwards, *Justification by Faith Alone*, also William Reid, *The Blood of Jesus*]

The blood of Jesus, i.e., the atonement, is the only ground or basis of our salvation; faith is the instrument in receiving this salvation. Our salvation is not grounded on our faith, but on Christ's redemption.

The contrast between faith as an instrument and faith as meritorious is seen in Rom 4:4-5, 16:

“Now when a man works, his wages are not credited to him as a gift, but as an obligation. However, to the man who does not work but trusts God who justifies the wicked, his faith is credited as righteousness. . . . Therefore, the promise comes by faith, so that it may be by grace and may be guaranteed to all Abraham's offspring.”

Necessity of faith

Although faith is not a meritorious work in itself, it should not be minimized. It is the only instrument by which we can be saved.

Faith is the central point in conversion:

John 6:28-29, “‘What must we do to do the works God requires?’ Jesus answered, ‘The work of God is this: to believe in the one he has sent.’”

Heb 11:6, “And without faith it is impossible to please God, because anyone who comes to him must believe that he exists and that he rewards those who earnestly seek him.”

The centrality of faith is shown by the fact that Christians often are referred to as “believers”:

Acts 5:14, “and believers were the more added to the Lord” (ASV)

1 Tim 4:12, “set an example for the believers”

Growth of saving faith

Saving faith is not static; furthermore, the faith by which a Christian continues to live is the same kind of faith as that by which he initially was justified; Gal 3, 5; WCF 14:3.

There are variations of strength in the faith of different Christians, and of the same Christian at different times, Heb 5:12-14.

However, in the true Christian, the pattern is for faith to grow stronger, 1 John 5:4-5.

A high achievement of faith is full assurance of salvation, Col 2:2. While this assurance is not necessary for salvation, the Christian should not rest content without it. For various reasons, the assurance of salvation may be interrupted. For a helpful outline of this subject, see WCF 18.

Repentance

Definition of repentance

WSC 87, “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 endeavor after, new obedience.” See also WCF 15:2, WLC 76.

Repentance emphasizes one’s sorrow for sin, his turning from sin, and his turning to righteousness, all with a view to God’s mercy in Christ.

Biblical terms for repentance

נָחַם *nāḥam*, Niphal “be sorry, repent”

Exod 13:17, “God did not lead them on the road through the Philistine country, though that was shorter. For God said, ‘If they face war, they might change their minds and return to Egypt.’”

Job 42:6, “Therefore I despise myself and repent in dust and ashes.”

NOTE: When the Bible speaks of God’s repenting—as in Gen 6:6-7 and in Jonah 3:9-10 (the NIV uses the term “relent”)—it should be understood as a change in his outward providence, not in his inner nature or plan. This change in God’s providence normally arises from a change on man’s part. God is always consistent with himself; compare 1 Sam 15:10-11 with v. 29.

שׁוּב *šûb*, “turn back, repent”

Ezek 14:6, “This is what the Sovereign Lord says: Repent! Turn from your idols and renounce all your detestable practices!” (uses two forms of the verb, Qal and Hiphil: רָבַח וְשָׁחַתְתָּ *subu w^ehosību*)

μεταμέλομαι *metamelomai*, “regret, be sorry, change mind” (6 times)

—From μέλει *melei*, to matter; μετά *meta*, after

Matt 21:29, “‘I will not,’ he answered, but later he changed his mind and went.”

Matt 27:3, “Judas . . . was seized with remorse” (We note that this term does not always refer to true repentance.)

2 Cor 7:8, “Even if I caused you sorrow by my letter, I do not regret it. Though I did regret it . . .”

μετανοέω *metanoeo*, “repent, change heart, turn from sins” (34 times)

—From μετά *meta*, after; νοέω *noeo*, think

Matt 3:2, “Repent, for the kingdom of heaven is near.”

Acts 3:19, “Repent, then, and turn to God, so that your sins may be wiped out.” (here before salvation)

Rev 3:19, “Those whom I love I rebuke and discipline. So be earnest, and repent.” (here after salvation)

The Vulgate acceptably translates this word by *paeniteo*, “be sorry, repent.” But the Douay version renders it in English, “do penance,” a translation apparently dictated by polemical considerations.

Note the contrast of the two preceding terms in 2 Cor 7:10: “Godly sorrow brings repentance that leads to salvation and leaves no regret, but worldly sorrow brings death.”

μετάνοια *metanoia*, “repentance” (22 times)

Matt 3:8, “Produce fruit in keeping with repentance.”

2 Cor 7:9, “I am happy . . . because your sorrow led you to repentance.”

Also see στρέφω, ἐπιστρέφω, and ἀποστρέφω above, under “Biblical terms for conversion.”

Elements of repentance

Repenting from sin

- With ἐκ *ek*, “out of, from,” Rev 9:21, “Nor did they repent of their murders . . .”
- With ἀπό *apo*, “from,” Heb 6:1, “not laying again the foundation of repentance from acts that lead to death”

This repentance includes genuine sorrow for sin—e.g., Matt 11:21 links it with sackcloth and ashes, and Paul praises such an attitude in 2 Cor 7:8-11.

Likewise, this repentance includes a genuine hatred of sin and forsaking of sin. Cf. Ezek 18:30-31; 36:31; Joel 2:12-13; 2 Cor 7:11.

Repenting unto God

- With εἰς *eis*, “unto, toward,” 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.” (ASV, “repentance toward God and faith toward our Lord Jesus Christ”)

Repentance results in a firm resolve to walk in holiness. This resolve is the spirit of Ps 119; cf. also Matt 3:8; Acts 26:20.

Both aspects of repentance are seen in 1 Thess 1:9—“you turned (ἐπιστρέφω *epistrepho*) to God from idols to serve the living and true God.”

Origin of repentance

As with faith, so repentance comes from God’s sovereign dispensing.

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 11:18, “So then, God has even granted the Gentiles repentance unto life.”

2 Tim 2:25, “Those who oppose him he must gently instruct, in the hope that God will grant them repentance leading them to a knowledge of the truth.”

But, as with faith, the responsibility remains with the individual to exercise this grace.

Luke 13:3, “But unless you repent, you too will all perish.”

Necessity of repentance

Repentance is a necessary part of conversion and salvation.

Luke 13:3-5, “I tell you, no! But unless you repent, you too will all perish. Or those eighteen who died when the tower in Siloam fell on them—do you think they were more guilty than all the others living in Jerusalem? I tell you, no! But unless you repent, you too will all perish.”

Acts 17:30, “In the past God overlooked such ignorance, but now he commands all people everywhere to repent.”

Cf. WCF 15.3, “Although repentance be not to be rested in, as any satisfaction for sin, or any cause of the pardon thereof, which is the act of God’s free grace in Christ; yet it is of such necessity to all sinners, that none may expect pardon without it.”

When listed with faith or with conversion, repentance is always listed first. Examples:

Matt 21:32, repent and believe

Mark 1:15, repent and believe

Acts 3:19, repent and be converted

Acts 20:21, repentance and faith

Heb 6:1, repentance and faith

For these reasons, repentance must be preached.

“Repentance unto life is an evangelical grace, the doctrine whereof is to be preached by every minister of the Gospel, as well as that of faith in Christ.” (WCF 15.1)

Repentance was preached by Jesus Christ.

Mark 1:15, “‘The time has come,’ he said. ‘The kingdom of God is near. Repent and believe the good news!’”

Repentance was commanded to be preached by the apostles.

Luke 24:47, “And repentance and forgiveness of sins will be preached in his name to all nations, beginning at Jerusalem.”

Scope of repentance

All sins should be repented.

“As there is no sin so small but it deserves damnation; so there is no sin so great, that it can bring damnation upon those who truly repent.” (WCF 15:4).

No sin is too small, Jas 2:10.

No sin is too large. Consider these examples:

- David’s sin, Ps 51:4-5, 7, 9, 14
- Israel’s apostasy, Isa 1:18
- Peter’s denial, Matt 26:69-75; John 21:15-19
- Paul’s persecutions, 1 Cor 15:8-10
- Crucifixion of Jesus, Acts 2:23, 37-38

We should confess all sins to God (WCF 15:5). Ps 19:12; 139:23-24; 1 John 1:9.

We should confess public sins publicly (WCF 15:6). Jas 5:16; Josh 7:19; Ps 51 (cf. 2 Sam 12:14).

We should confess private sins privately (WCF 15:6). Luke 17:3-4.

When a fellow Christian confesses his sins, we have the corresponding duty to forgive him. Luke 17:3-4; 2 Cor 2:6-8 (Note the special cases of civil punishments for crimes, and depositions of church officers for major offenses).