



Lesson 10: Conversion, Faith and Repentance

What is conversion?

“Conversion is our willing response to the gospel call, in which we sincerely repent of sins and place our trust in Christ for salvation,” (Pg. 82, Making Sense of Salvation, Grudem).

Two aspects included in conversion are faith and repentance.

Conversion has the idea of turning from something unto something. It is the turning from sin, self, and Satan, to God through our Lord Jesus Christ.

Scriptures referring to *conversion* translated *turned* or *converted*: Matthew 13:15; Mark 4:12; Luke 1:17; 22:32 “when thou art converted;” Acts 3:19 “repent and be converted;” 9:35; 11:21; 15:19; 26:18; 2 Cor. 3:16 “turn to the Lord;” 1 Thess. 1:9 “turned to God from idols;” James 5:19-20.

The Characteristics of Repentance

- “turn in the opposite direction” or “return”
- turning from sinful practices: 1 Kings 8:35; Job 42:6

Repent in the New Testament uses a word “metanoia-Gr.” It means *a change of mind*; Matt. 21:29, but it is more than *a change of mind*. It is a complete turnabout of one’s life, and such a redirection implies the need for God’s help.

1. John the Baptist preached repentance for the forgiveness of sins; Mark 1:4; Matt. 3:2.
2. Repent and believe the gospel; Mark 1:15.
3. Jesus preached that men should repent; Mark 6:12.
4. Except you repent you shall perish; Luke 13:3, 5.
5. Heaven rejoices when a sinner repents/comes home; Luke 15:7, 10.
6. Repentance is a way to maintain relationships with one another; Luke 17:30.
7. Acts 2:38; 3:19 “repent and be converted;” 8:22; 17:30 God commands all men to repent; 26:20.

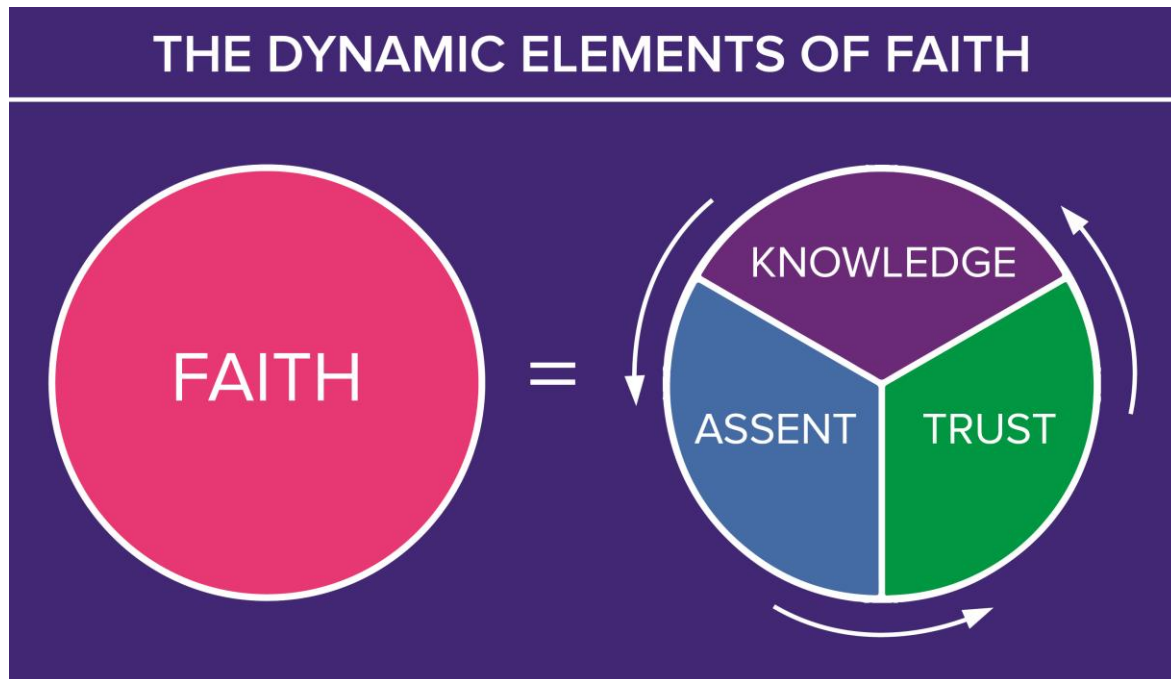
8. True repentance would be manifested by good works; Matt. 3:8; Luke 3:8.
9. Jesus came to bring men to repentance; Luke 5:32.
10. Goodness of God leads to repentance; Romans 2:4.
11. Sorrowed unto repentance; 2 Cor. 7:9-10.
12. Jesus Christ told His churches to repent of the sin and attitudes they were having or else He would judge them severely; Revelation 2:5, 16, 21-22; 3:3, 19; 9:20, 21; 16:9, 11. Besides the church, Revelation records that during the Great Tribulation mankind refuses to repent of their sins; see 9:20; 16:9-11.

Grudem points out that repentance is the opposite side of the same coin as faith. He and most Reformed theologians disagree with Chafer and Ryrie who deny that repentance is involved in coming to Christ.

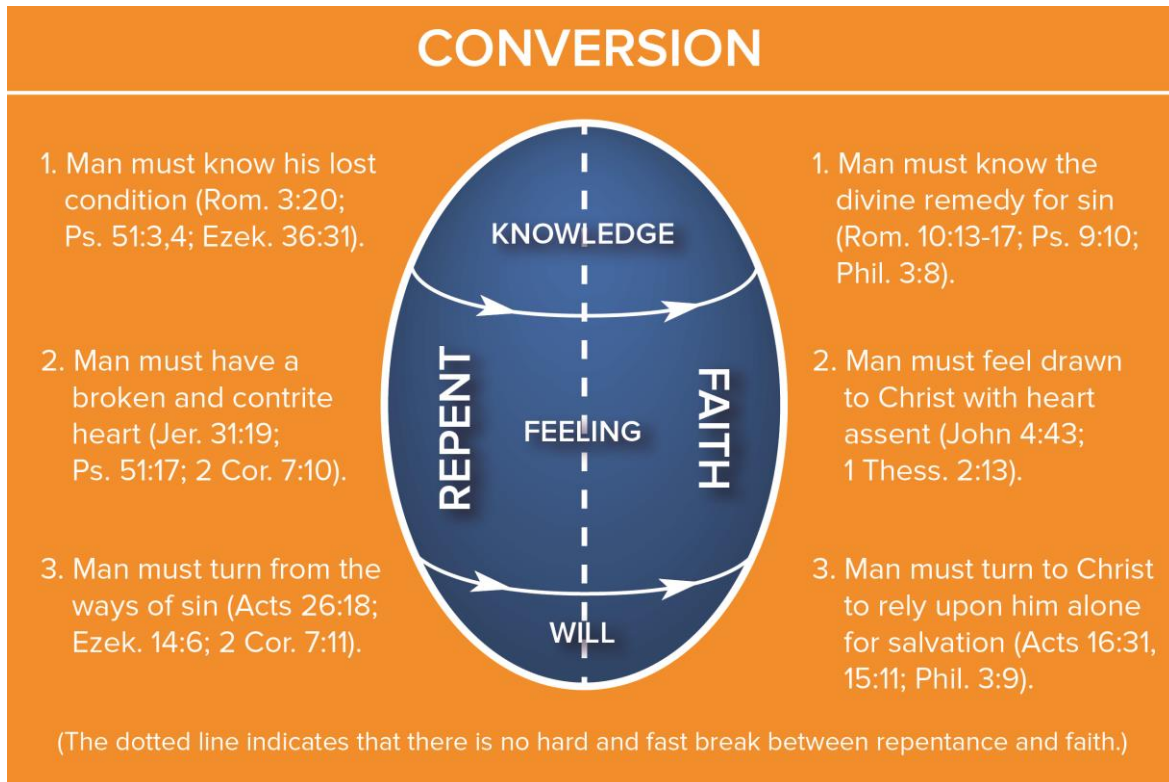
Sorrow for sin – that includes our emotions and our will to leave our sin and go to Jesus Christ – is a mark of Holy Spirit conviction, effectual calling, and the process of our being *made willing to embrace Christ by faith*.

The Nature of Saving Faith

Sometimes faith is shown to have three aspects to it:



1. Faith must have **knowledge**. The scriptures are the source of the knowledge that saves; 2 Tim. 3:15; Rom. 10:17, faith comes by hearing. . .the Word of God.
2. **Assent** to the knowledge given must take place so that we can say, “This is true. This is no myth or lie. I am being told the truth.”
3. **Trust** is the element of believing that is willing to commit itself to the truth presented.



Saving faith has a saving object: Jesus Christ. Often in the Book of John we are told to “believe into Christ” John 3:16.

Object of Saving Faith

Jesus Christ; Acts 16:31 “believe in the Lord Jesus Christ and you will be saved.”

Subjective Aspect of Faith

I have the facts of the gospel, 1 Cor. 15:1-4, I give assent that these facts are true, and I am now going to put my “full trust/commitment” in the Person, Jesus Christ, that the facts of the gospel describe.

Faith is seen as a completed Act.

See Hebrews 11 also Acts 16:31, Ephesians 2:8; “I know whom I have believed,” 2 Tim. 1:12.

Faith is seen as an ongoing attitude of Trust.

John 3:16 – those who keep on believing
Romans 1:17 – my just ones continue by faith
2 Cor. 5:7 – we walk by faith and not sight
Galatians 5:6 – faith is working through love
Galatians 5:22-23 – faith is a product of the Spirit filled life

John MacArthur, Jr., contends that faith “is a commitment.” *Fiducia* (Latin) for faith that will trust is a personal commitment to the appropriation of Christ as the only hope for eternal salvation.

“The ‘trust’ or *fiducia*, faith’s volitional component, is the crowning element in believing. It involves surrender to the object of faith. It is a personal appropriation of Christ as both Lord and Savior. Standard theology universally affirms this. Strong defined *fiducia* as ‘trust in Christ as Lord and Savior;’ or, in other words – to distinguish its two aspects: (a) Surrender of the soul, as guilty and defiled, to Christ’s Governance. . . (b) Reception and appropriation of Christ, as the source of pardon and spiritual life. . . .B. B. Warfield, noting that trust comprises some element of commitment to its object, wrote, ‘We cannot be said to believe that which we distrust too much to commit ourselves to it.’ Saving faith, then, is the whole of my being embracing all of Christ. Faith cannot be divorced from commitment.” (John MacArthur, Jr., *Faith Works*, p. 44-45).

Can You Trust in Jesus Christ as Savior and not as Lord?

The issue is not whether Jesus Christ is *Lord* but whether saving faith submits to Him as *Lord*. Some argue that faith only acknowledges that Jesus Christ is deity; Romans 10:9, but it does not mean a commitment to submit all of life to Him; see Romans 14:7-12.

Do we just believe in a Christ who is God but not treat Him as the Sovereign Lord, Master, *One in Charge*, of our lives?

James Chapter 2 warns of a faith that has no evidence as revealed in good works.

In Matthew Chapter 7, Jesus tells us the tree is known by its fruit. Can there be a true conversion where there is no turning away from evil and sin and a following of Jesus Christ as Lord of our lives?

1. Preachers called people to come to Christ as Savior from sin; Acts 2:38; 10:43; 13:38.
2. They pled with pre-Christians to acknowledge Christ as Lord of their lives also; Acts 2:21, 36; 10:36; 16:31; Romans 10:9-10, 12.
3. To claim Jesus Christ as *Lord* means to own him as Sovereign, Ruler, and Master. Jesus Christ is called *Lord/kyrios* 747 times in the New Testament and 92 times in Acts alone; but He is called *Savior* only twice in Acts 5:31; 13:23.
4. A decision to follow Christ in the early church (Acts) brought loss, persecution, and often martyrdom. There were no “cheap conversions” that people stayed in their sin while still claiming Christ; 1 Cor. 6:9. Those who fell into sin and refused to repent were to be put out of the church; 1 Cor. 5; Matt. 18:15-18.

Dietrich Bonhoeffer warns of *cheap grace* and *unchanged lives* as follows:

“Cheap grace man’s grace as a doctrine, a principle, a system. . .no contrition is required, still less any real desire to be delivered from sin. . . Cheap grace is the preaching of forgiveness without requiring repentance, baptism without church discipline, communion without confession, absolution without personal confession. Cheap grace is grace without discipleship, grace without the cross, and grace without Jesus Christ, living and incarnate.”

The saving grace that is costly is:

“Costly grace is the treasure hidden in the field; for the sake of it a man will gladly go and sell all that he has. . . Such grace is costly. . .because it costs a man his life, and it is grace because it gives a man the only true life. . . Grace is costly because it compels a man to submit to the yoke of Christ and follow him. . .The only man who has a right to say that he is justified by grace alone is the man who has left all to follow Christ. . . .The word of cheap grace has been the ruin of more Christians than any commandment of works.”
(Cost of Discipleship, pgs. 35-36, 37, 43, 46).

Faith alone in Christ alone by grace alone saves.

Faith alone is never alone.

Final Remarks

All the works of God in bringing us to Himself may be hidden from us until we study the scriptures (calling, foreknown, predestination). But our conversion happens in time and we are totally involved.

We know when we repented of our sinful lives and idolatries.

We know when we willingly came and cast ourselves on Jesus Christ to both save us from our sins and become the Lord of our lives.

Jesus Christ is Lord! The issue for us is this: Are we treating Him as Lord?

All must confess that even at our best we feel “we are falling short of the glory – worth – love – devotion – and honor He deserves” while at the same time confessing “Jesus is Lord.”

No man can call Jesus “Lord” except by the Holy Spirit: 1 Cor. 12:3.

Next Week Lesson 11: God’s Salvation Applied: Union with Christ



Break Out Session – Lesson 10

Group Discussion Background

In each of our break out sessions we will probe three aspects of the truths presented during each class through a series of discussion questions as described below.

WHAT: What is the key informational content?

SO WHAT: What is the implication of this information? Or said another way, why is the truth of this information important?

WHAT NOW: How will you apply this truth or what will you do now that you know this truth?

Our goal for these classes is not simply to increase our knowledge, but for lives to be transformed by truth. (Romans 12:2)

Discussion Questions: (25 minutes)

Ask the group the following questions and allow the group to thoroughly explore and discuss each one.

1. What are the aspects involved in conversion?
2. What is repentance? According to Mark 6:12; Luke 5:32; Acts 3:19, 26:20, how is repentance involved in our conversion to Christ? What do you think of Grudem's statement that repentance is the opposite side of the same coin as faith?
3. What is faith? What does Hebrews 11:1 say it is? Faith is sometimes said to have three aspects? What are they? According to 2 Tim. 3:15; Rom. 10:17, how is knowledge related to faith?
4. Saving faith requires trust and must have an object in which one trusts. In what or who do you trust? According to John 3:16 and Acts 4:12, 16:31, what is the only object that leads to salvation? How is faith evidenced by an ongoing attitude of trust? (Romans 1:17; 2 Corinthians 5:7)
5. How is saving faith connected with repentance, a changed life and good works? (Matthew 7:16-21; Acts 20:21; James 2:14-17 Can Jesus really be Savior and not be Lord also? Is he your Savior and Lord?

Time to Care – Share – Bear (15 minutes)

During this time, the group is encouraged to share in each other's lives and demonstrate care for one another by bearing one another up through prayer.

Wrap-Up (5 minutes)

Answer any remaining questions and clarify the homework for the following week.



Lesson 10 Homework

1. Read Grudem, pgs. 94-105.
2. Read the Book of Galatians and Romans Chapters 3-5 and underscore each time you find the words *just*, *justify*, *justification*, or *righteous*.
3. Give the two aspects of justification of a believing sinner.
4. Read Romans Chapter 4 and underscore the words *impute* and *reckon*.
5. Using a Bible dictionary look up and write out the definition of *imputation*.
6. Using a Bible dictionary look up and write out the definition of *justification*.
7. Memorize 2 Corinthians 5:21.