

CHAPTER 9.

REPENTANCE AND FAITH

John the Baptist came to the area around the Jordan River preaching a baptism of repentance (Mark 1:4). Even as the crowds increased in number and John's popularity grew, he was not dissuaded from his central message of repentance. With blunt language he confronted the masses gathered around him, "You brood of vipers! Who warned you to flee from the wrath to come? Bear fruits in keeping with repentance" (Luke 3:7-8).

This call to repent was also issued by Jesus Christ. In this way, the message of the Messiah's herald and the Messiah himself were remarkably similar. Jesus proclaimed, "The time is fulfilled, and the kingdom of God is at hand; repent and believe in the gospel" (Mark 1:15). We can be confident that our Chief Prophet and Teacher not only knew the right things to teach, but also the right order in which to teach them. The call to repent and believe was front and centre in our Saviour's preaching (Matt 4:17; 11:20; 21:32; Luke 5:32; 13:3, 5; 24:47). Consequently, as we explore the doctrine of salvation, repentance and faith stand close to the beginning of our investigation.

Do repentance and faith also stand front and centre in your own life? It is a question worth asking, especially for those who have been serving the Lord for a long time, or perhaps even a lifetime. It is easy to answer swiftly and say, "Yes, I repent of my sins every day in prayer, and I certainly believe that Christ died so that I may have eternal life." The sincer-

ity of an answer like that does not have to be doubted. On the contrary, it is something for which we should be deeply thankful. If anyone daily repents of sin and wholeheartedly believes in Christ, it is nothing short of a miracle which parallels resurrection from the dead (Eph 2:5, 6). At the same time, do we realize the full extent of lifestyle changes that are required in repentance? Do we still plumb the depths of what faith in God all involves? In short, there is more than meets the eye at first glance in repentance and faith. We hope to explore some of the finer points in this chapter.

Before we go much further, though, it may be helpful to clear up some possible confusion in terminology. For example, in the Reformed confessions key theological terms sometimes have a broader meaning than we often give them today. For example, in the Canons of Dort 3/4.11 we learn about conversion, and as Lord's Day 33 reminds us, another word for conversion is repentance. However, then in Canons of Dort 3/4.12 we read, "This conversion is the regeneration, the new creation . . ." Many theologians today would treat regeneration and repentance, or conversion, as two separate topics, the former coming at the beginning of new life in Christ and the latter being something that we focus on so long as we are still in this life. However, the Canons of Dort alert us to the fact that there is a lot of overlap between the two, and they can also be considered together.

So, how should we cut through some of this terminological complexity? Let us begin by listing the first four aspects of the doctrine of salvation: calling, regeneration, repentance, and faith. Recognizing that there are many interconnections and chronological overlaps, we can still distinguish one from the other. Salvation begins with God's gospel initiative of announcing his grace in Christ. Another name for this proclamation is God's *calling*. If anyone is to respond positively and genuinely to God's call, he must first be born again. This miracle of *regeneration* is accomplished by the Holy Spirit in the innermost recesses of our hearts (CoD 3/4.11). However, this new Spirit-generated life also begins to manifest itself in ways that are more obvious and external. One such way in which regeneration becomes evident is in *repentance*, which involves a radical

change in the way we live, resisting sin and pursuing obedience. Another way in which regeneration becomes obvious is in *faith*, which is a whole-hearted trust in the Lord. To be sure, this is only a brief description. More detail is needed, so let us explore these doctrines in greater depth.

REPENTANCE: “TURN BACK FROM YOUR EVIL WAYS”
(EZEK 33:11)

A Whole New Direction in Life

John the Baptist gave the crowds a clear command. “Bear fruits in keeping with repentance” (Luke 3:8). However, the crowds did not know exactly what that meant or how they should put this command into action. So, they asked John, “What then shall we do?” (v. 10) In a very practical way, the herald of the Messiah explained what repentance looks like. He said, “Whoever has two tunics is to share with him who has none, and whoever has food is to do likewise” (v. 11). In other words, stop being selfish and start being generous. To the tax collectors he said, “Collect no more than you are authorized to do” (v. 13). In other words, stop cheating other people; be honest and fair. To some soldiers he added, “Do not extort money from anyone by threats or by false accusation, and be content with your wages” (v. 14).

There are two noteworthy things in these teachings from John the Baptist. First of all, repentance has both a negative and a positive side to it. To each group of people, John either explicitly or implicitly says that one kind of activity must be discontinued (e.g., do not extort money) and another, and opposite, kind of activity must be commenced (e.g., be content with your pay). To be precise, then, repentance is turning from the former to the latter.

However, in the second place, no one should underestimate just how difficult it is to make these kinds of turnarounds. For example, consider the situation of the tax collector. Quite likely he has been collecting too much tax for many years, if not his entire career. Extortion may be such a habit for him that he hardly even realizes that he is doing it anymore. Anyone who has tried to break an old, bad habit knows that it is far

easier said than done. Yet that is only the beginning. If a tax collector begins to collect only the required amount, his income will definitely go down, perhaps even significantly. Will he be able to reign in his spending habits and live on less? What will his wife and children have to say when the household budget is squeezed and they have to give up some of the finer things in life? Beyond that, what will his fellow tax collectors say? Surely, they will notice that he has changed his tax-collecting ways. Will they mock him? Will they make life at the office miserable for him? What about the supervisor in the tax office who may be expecting a cut of that extra money for himself? Is the tax office so corrupt that an honest tax collector might find himself out of a job one day? These are real questions with real-life implications.

As you can see, sin is always a tangled web of misery. If anyone breaks away from sin, that web will try hard to trip him up and entangle him all over again. In short, repentance is not a minor, lifestyle adjustment; it is a radical change in how we live. It runs deeply, right to the root, of the desires we nurture, the decisions we make, and the deeds we do, each day again.

Moreover, repentance not only runs deeply, it also extends broadly in our lives, encompassing every aspect and activity of our lives. Our intellectual pursuits—including our thoughts, plans, dreams, and decisions—need to be changed. In both the OT and NT the words most commonly used for repentance involve turning around and walking in a different direction. The apostle Paul stresses that this change in direction includes our minds. He exhorts us to be “renewed in the spirit of your minds” (Eph 4:23), and to “put on the new self, which is being renewed in knowledge after the image of its creator” (Col 3:10). Before someone repents, his thinking is filled with foolishness and darkness, even if he does not fully realize it himself. The apostle describes this pre-repentant state of mind with phrases such as: “a debased mind” (Rom 1:28), “the futility of their minds” (Eph 4:17), and “darkened in their understanding” (Eph 4:18). Now, it is true that natural man has an impressive mental capacity, equally capable of composing beautiful music and designing complex computer software. However, due to the sinful nature, there

is no one who understands God, let alone what he really requires from human beings (Rom 3:11). Therefore, repentance involves not just a significantly enhanced but in fact a radically different way of thinking: turning away from what is dark and depraved and instead delighting to learn more about God and his holy Word.

Our emotional life has to undergo a similar change in direction. For instance, love is a powerful emotion. It is also a good and upright thing when, as Christ teaches us, our love is directed in the first place toward God, and thereafter to our neighbours (Matt 22:37–40). Yet in the unrepentant man this human capacity for love yearns after different things. There are lovers of pleasure (2 Tim 3:4), lovers of money (1 Tim 6:10), lovers of violence (Ps 11:5), lovers of the world (1 John 2:15), and, most common of all, lovers of themselves (2 Tim 3:2). Bad habits are hard to change, but sinful emotions are even harder to deal with. Love is not always rational, but it is always powerful. Part and parcel of genuine repentance is the painful realization that loving God above all means giving up some other loves that we cherish. As Jesus Christ explained, “You cannot serve God and Money” because you will inevitably end up loving one and hating the other (Matt 6:24). Likewise, you cannot love the world and love the Lord at the same time (Jas 4:4). It is either one or the other. Repentance presses this question upon us all: in which direction is the passion of your love running? Can you honestly say that God is the first love of your life?

Finally, our volitional life, including our deepest desires and wishes, has to be redirected as well. Sin is something that craves control (Gen 4:7) and gives birth to all manner of wicked desires (Jas 1:15). The sinful heart desires sexual immorality (Rom 1:24), covetous greed (Rom 7:8), autonomy (2 Pet 2:10), and even winning the argument at all cost (Jas 4:1). These desires, once they find a home in our hearts, are frustratingly tenacious. You might say it this way: where the desire begins, the deed is sure to follow. In sum, then, just as sin affects the entire human being, so also repentance must work its way through all the different faculties that a human being possesses. The mind, the affections, and the heart: each

part of us must turn away from its evil ways, and turn toward the ways that please the LORD.

True Repentance and World Religions

The repentance to which our Lord Jesus Christ calls us is fundamentally different than the changes required by other religions. Most, if not all, other religions—from Confucianism to Islam—teach some kind of self-improvement strategy. The argument of the other religions is that your life needs to be taken to a higher, more productive, more meaningful, or more peaceful level. For the most part, you are allowed to remain the kind of person you naturally are, but by following the teachings and performing the rituals, you will begin to live your life in a new and improved manner. The gospel found in Scripture does not teach us to take life to a higher level. Rather, it calls us to turn the present direction of our lives, indeed our entire being right around, 180 degrees, leaving the darkness behind and walking forward into the light (John 8:12).

In fact, the whole matter of repentance can be further simplified by focusing for a moment on the first commandment. The heart of repentance is this: will you run after other gods, or will you turn and serve the one and only true God? In this way repentance takes on a much more personal quality. It is not merely a matter of turning from one kind of lifestyle to another, but at a much deeper level, it is a matter of serving the God of life or taking some aspect of your life and turning it into your god, albeit a false one. It is for this reason that the LORD so often warns his people not to go after other gods (Deut 6:14; 7:4; 8:19; Judg 2:19; 1 Kgs 11:10), but instead to “turn to me” (Isa 45:22; Hag 2:17) or “return to me” (Neh 1:9; Isa 44:22; Jer 3:1, 7, 10; Amos 4:6, 8, 9, 10, 11; Mal 3:7).

Here the radical nature of repentance once again comes to the fore. Some people think that cleaning up the tarnished parts in their life will suffice as repentance. Many religions in the world promote that same idea. Clearly, though, such is not the case. The two directions of life could not be more diametrically opposed to one another: either we serve idols or

we serve the true God (1 John 5:20–21). Furthermore, since Satan stands behind all idol worship (1 Cor 10:19–21), the contrast becomes even starker: either we serve the devil or we serve the true God. Repentance is turning from slavery to Satan, as well as all false gods, and embracing service to the Lord Jesus Christ instead. That is a completely new direction in life!

Only Divine Power Can Turn a Sinner Around

Although rebirth is necessary to enter the kingdom of God (John 3:3, 5), there is no command in the Bible such as: “be born again.” This stands to reason. Physically speaking, no one can give birth to herself. Likewise, no one can give spiritual rebirth, which is an even greater miracle, to himself either. As the Canons of Dort rightly note, the Spirit who regenerates us “works in us without us” (3/4.12).

However, by contrast, there are numerous occasions on which the Lord commands his people to repent, the most obvious ones being the two we mentioned at the beginning of this chapter: the appeal of John the Baptist (Luke 3:8) and the preaching our Saviour Jesus Christ (Mark 1:15). Since the Lord gives us the command to repent, many have concluded that repentance must therefore be an action that lies within our hands, under our control. One might even be tempted to say that whereas God regenerates, we repent. However, Scripture holds us back from jumping to that conclusion. The prophet Jeremiah records the petition of Ephraim, that is, Israel, who prays, “Bring me back that I may be restored, for you are the LORD my God” (Jer 31:18). Similarly, in Lamentations, we hear the supplication, “Restore us to yourself, O LORD, that we may be restored! Renew our days as of old” (Lam 5:21). In both instances God’s people ask the LORD to work repentance in them because evidently they understand that divine power, not merely human determination, is needed.

The fact that repentance is an almighty and miraculous work of God is confirmed by a number of Scripture passages. The church in Jerusalem acknowledged that “to the Gentiles also God has granted repentance”

(Acts 11:18). In a similar fashion, the apostle Paul reminds Timothy to be patient with stubborn people since “God may perhaps grant them repentance” (2 Tim 2:25). Indeed, through the prophet Hosea, the LORD makes the same point when he announces, “I will heal their apostasy” (Hos 14:4). So, just as regeneration is a work of the Holy Spirit, repentance is also. The Canons of Dort underline this truth by asserting that “this conversion [which] is the regeneration . . . is by no means brought about only by outward teaching, by moral persuasion, or by such a mode of operation that, after God has done his part, it remains in the power of man to be regenerated or not regenerated, converted or not converted” (CoD 3/4.12).

Having said this, and without undermining it, we must do justice to the fact that the Lord does command his people to repent. Therefore, in the whole process of turning away from evil and turning toward obedience, man is not like a passive, inert stone that is moved by divine power from one location to another location. Far from it! By nature sinful man is a rebel, running away from God and his Word as far and as fast as he can. Only the Lord can turn him around, but the Lord has chosen to do so through his Spirit and Word. So the command to repent does not undermine God’s role in repentance, rather it is the divinely ordained means, or instrument, through which the Holy Spirit works his miracle of repentance. In fact, just as God uses means to sustain our natural life (e.g., medicine to heal sickness), so he also “in no way excludes or cancels the use of the gospel” through which he brings people to repentance (CoD 3/4.17). In short, it is precisely *through* the command to repent that the Spirit of the Lord begins his work of turning our hearts around.

How Long Does Repentance Take?

However, this brings us to another interesting and important question. How long does the Holy Spirit take to work repentance? At first this may seem to be a strange question. Certainly, human beings are not in a position to time the work of the Holy Spirit with a stopwatch or a calendar, are they? Still, we need to address this question because many Christians think that the Damascus-road experience of Paul, once called Saul, is the

basic template for how repentance happens. Saul was a tenacious and cruel persecutor of the church (Acts 8:3). Yet on one unforgettable and dramatic day the Lord turned his life completely around. With a blinding flash of light and an unmistakable voice from heaven, the Lord converted the persecutor into an apostle, sent out to carry the name of Christ among the Gentile nations (Acts 9:15). Based on these events, many have concluded that repentance should be a dramatic, intense experience that occurs on a certain day, or at least in a specific and concentrated period of time. Is this the way repentance happened for you? Is this the way you should expect it to happen?

It is obvious from Acts 9 that the Holy Spirit can bring about repentance through a dramatic, swift turnaround in someone's life. However, although the Spirit *can* do it like this, it is a different question whether he *must* always do it like this. In fact, there are a number of solid scriptural reasons to think otherwise. In the first place, although the about-face in Paul's life began in a dramatic way on a certain day, it is questionable whether his repentance was finished on that same day. Interestingly, in Galatians 1:15–18 we learn that Paul did not immediately go out to preach among the Gentile nations. In fact, the Lord first led him to go to Arabia for three years. The Scriptures do not give us many details about what happened to this new apostle during his three-year sojourn in that forlorn land, but from Galatians 1:12 it is clear that he received the gospel “through a revelation of Jesus Christ” and not from other men. As the ascended Lord, through the Spirit, filled Paul's mind with the knowledge of the gospel and corrected many false ideas that he previously held, mental conversion was most certainly occurring.

So, taking this into account, was Paul's conversion a one-day, or a three-year, event? Acts 9 often receives most of the attention but Galatians 1 is worthy of more consideration. Secondly, the apostle Paul was still struggling with the need for ongoing repentance well into his years of service as an apostle. This is clear from Romans 7:23–24 when he exclaims, “but I see in my members another law waging war against the law of my mind . . . Wretched man that I am!”

Also, if we shift our attention away from Paul and turn to Timothy, then we are presented with an entirely different scenario. Also making use of his mother Eunice and his grandmother Lois (2 Tim 1:5), the Holy Spirit ensured that Timothy knew the Holy Scriptures from the time he was an infant (2 Tim 3:15). There is no indication that Timothy ever experienced the kind of dramatic conversion that Paul did on the road to Damascus. All these passages confirm our previous conclusion that we should not press the order of salvation too rigidly into a strict chronological grid. For some, the Holy Spirit may take them through more swift and dramatic turns in the process of repentance. For others, the Holy Spirit makes use of more gentle and sweeping turns. The key point is not how swift or how sharp the turn is made, but rather that it is made, and that it is made genuinely and thoroughly. Those who repent cannot continue to waffle back and forth between serving the Lord and serving other gods (1 Kgs 18:21). Whether swifter or slower, a full, clear, and decisive turn must be made—away from idols and toward the Lord.

In fact, when the Catechism summarizes Scripture concerning the true repentance or conversion of man, it does not emphasize certain periods of time. Rather, it focuses on the ongoing nature of repentance. This is evident from the specific wording of Answer 88, which speaks of “the dying of the old nature” and “the coming to life of the new nature” (see also Q. 89 and Q. 90). When we consider all of Scripture, and not only Acts 9 concerning Paul’s conversion, then it becomes clear why the Catechism speaks of a repentance that happens “more and more” (A. 89) rather than all at once. As mentioned previously, sin is a tangled misery and, more often than not, the Spirit of God works methodically in order to liberate someone from that web of iniquity, one thread at a time.

How Do We Know That Repentance is Genuine?

There are people who initially become very enthusiastic when they hear the gospel of salvation. They talk about their love for the Lord and their joy in the promise of forgiveness. Surprising changes occur in their lives. They break from past sins, perhaps of adultery or an addiction to alcohol. However, then, times passes and sadly they return to the mire of iniquity.

Old, sinful patterns are re-embraced, perhaps with more foolish passion than ever before. Love for the Lord is obviously replaced by love for the world. To use the analogy of our Lord Jesus Christ, these are seeds that quickly spring up, but are later scorched by the sun or choked out by the weeds (Matt 13:5–7).

What are we to make of this? Was their initial repentance merely a temporary repentance? Most importantly, how do we know if someone's repentance is genuine? To begin with, the Word of God distinguishes between "godly grief" and "worldly grief"; the former leads to repentance while the latter leaves one spiritually dead (2 Cor 7:10). The problem with "worldly grief" is that it laments the miserable consequences of sin, but it does not "grieve with heartfelt sorrow that we have offended *God* by our sin" (LD 33, Q&A 89; emphasis added). To make matters concrete, someone who commits adultery may genuinely feel sorry for all the problems he has caused in his own marriage and family. However, that genuine, yet worldly, grief is not the same as godly grief. The sound of godly sorrow can be heard from the lips of David after he committed adultery with Bathsheba. He cried out, "Against *you, you only*, have I sinned and done what is evil in your sight" (Ps 51:4; emphasis added). Thus, when people respond positively to the call of the gospel the church must be diligent and teach them the difference between worldly and godly sorrow, for only godly sorrow "produces a repentance that leads to salvation" (2 Cor 7:10).

In addition, no human being can look inside other people's hearts to see whether their repentance is genuine or not. At times hypocrites can put on a very convincing show of piety. God alone knows the heart (Ps 139:1–4); therefore, God alone knows with complete accuracy whose repentance is sincere and whose is a show. However, the Lord Jesus Christ instructed us to look carefully at the fruit that people produce (Matt 7:17–20). With fruit trees, it can take some time before it is clear whether the fruit is good or bad; however, in due time the quality of the fruit becomes obvious. Likewise, in the spiritual realm, the genuineness of someone's repentance will become obvious, over time, in how people speak and act.

FAITH: “TRUST IN THE LORD WITH ALL YOUR HEART”
(PROV 3:5)

Faith is Trust

The first explicit reference to faith in the Bible is in Genesis 15:6. There we read: “Abram believed the LORD, and he counted it to him as righteousness.” The word used in that verse for “believe” is directly related to the word “Amen,” which means, “it is true and certain” (LD 52, Q&A 129). This immediately brings us to the heart of faith. Faith is the solid conviction that what God has said is true and that what God has promised will be done. Putting it even more succinctly, believing in God is trusting God. The Catechism expands on this trust when it defines true faith as “a sure knowledge whereby I accept as true all that God has revealed to us in his Word . . . [and] . . . a firm confidence that not only to others, but also to me, God has granted forgiveness of sins, everlasting righteousness, and salvation” (LD 7, Q&A 21).

Since faith is all about trust, it is not surprising that both the Apostles’ Creed and the Nicene Creed speak of believing *in* the Father, the Son, and the Holy Spirit. There is an enormous difference between believing *that* God exists and believing *in* this God. The belief that God exists can be held even by a demon (Jas 2:19). By contrast, true faith specifically focuses on Christ and his sacrifice for sins (Rom 10:9; 1 Cor 1:21–23). Indeed, true faith “embraces Jesus Christ with all his merits, makes him our own, and does not seek anything besides him” (BC 22). Genuinely believing in God is something that only those who are regenerate can do. The Canons of Dort sums it up this way: “Hence all those in whose hearts God works in this amazing way are certainly, unfailingly, and effectually regenerated and *do actually believe*” (3/4.12; emphasis added).

Over time theologians have tried to analyze faith in greater detail, dividing it into three different aspects. The first aspect is *knowledge*, related to the intellect. This knowledge is more than an awareness of God. Through general revelation, even unbelievers may be aware of God’s

existence and attributes (Rom 1:20). However, the knowledge of true faith is rooted in the special revelation of God's Word, not primarily in general revelation. This knowledge includes all that has been revealed concerning our salvation. This particular sense of the word *faith* also explains why Scripture sometimes speaks of it as something that can be handed down through the generations. For example, Jude 3 refers to "the faith that was once for all delivered to the saints." As such, parents cannot hand down their personal belief in God to their children (as much as they may desire this). However, they certainly can, and should, transmit the knowledge of salvation to their posterity.

The second aspect of faith is *assent*, which is related to our emotions. More specifically, assent is a heartfelt trust that the words of Scripture are not merely human ideas but actually inspired revelation from God himself. Paul, Silas, and Timothy give an apt description of this assent when they describe the reaction of the Thessalonians to their preaching: "And we also thank God constantly for this, that when you received the word of God, which you heard from us, you accepted it not as the word of men but as what it really is, the word of God, which is at work in you believers" (1 Thess 2:13).

The third aspect of faith is *trust*, which is related to our human will. This trust is personal, and it is confident of the LORD'S protection and provision, in both this life and the life hereafter. This is the trust of which the psalmists repeatedly sing. For example, in Psalm 21:7 David announces, "For the king trusts in the Lord, and through the steadfast love of the Most High he shall not be moved." Also in Psalm 112:7 we hear, "He is not afraid of bad news; his heart is firm, trusting in the LORD." By now you may sense how challenging it is to maintain a clear distinction between these three aspects of knowledge, assent, and trust. Indeed, the one word *trust* inescapably includes both knowledge and assent. Thus, there is no need to insist on a rigid, three-fold division of faith. However, we do affirm that faith is a rich and multi-faceted gift of God. The two most important facets, as Lord's Day 7 reminds us, are that faith it is firmly rooted in God's inspired Word and applied personally to the

believer. Both of these aspects are equally important for all of us, and we should pray to God for an increase in each of them.

Faith is a Gift from God

Faith is necessary for salvation. After all, “without faith it is impossible to please [God]” (Heb 11:6), and “by believing you may have life in [Christ’s] name” (John 20:31). So, the question naturally arises, from where does this faith come? The Catechism answers this question in Lord’s Day 25, Q&A 65 in this way: “From the Holy Spirit, who works it in our hearts by the preaching of the gospel, and strengthens it by the use of the sacraments.” This confessional statement affirms the truth revealed in Ephesians 2:8. There the apostle Paul explains that faith is “not your own doing” but it is “the gift of God.”

Like the call to repent, there are also commands to believe in Scripture. Not only did Jesus Christ command the crowds in general to believe (Mark 1:15), but he gave similar commands to his own disciples (Mark 11:24; John 14:1). Some people take these commands to mean that it is within our own purview and power as human beings to make the choice to believe in Christ. However, when we look further in Scripture then we soon discover that faith must have a divine, rather than human, origin. Not only is faith described as “the gift of God” (Eph 2:8), but the apostle clearly states that “the natural person does not accept the things of the Spirit of God, for they are folly to him, and he is not able to understand them because they are spiritually discerned” (1 Cor 2:14). Note well that the natural man not only does not, but even *cannot*, accept the gospel, which the Spirit has inspired. In other words, natural man lacks both the desire and the ability to believe. Therefore, if he does believe, certainly that faith did not arise from him but was planted within him by the Spirit of God.

Why, then, does Christ give the command to believe when the natural man does not have the ability, in and of himself, to believe? Does that not effectively make this command null and void? By no means! Instead, it affirms that the Word, including the command to believe, is the *means* by

which the Holy Spirit generates faith in a person's heart. Notice how the apostle Paul writes that it is "the word of God, which is at work in you believers" (1 Thess 2:13). God's Word is not just a collection of religious facts that passively resides in the heart. On the contrary, "For the word of God is living and active, sharper than any two-edged sword, piercing to the division of soul and of spirit . . . and discerning the thoughts and intentions of the heart" (Heb 4:12). In other words, the Word of God, used by the Spirit of God, has the power to transform hearts, turning the rebellious skeptic into a trusting child of God.

Faith Refined

Once God gives someone the gift of faith, a beginning has been made, but the end has not yet been reached. Even believers are still inclined to doubt. Did not the father of the demon-possessed boy cry out, "I believe; help my unbelief" (Mark 9:24)? So, our trust in God constantly needs to be maintained, strengthened, and refined. Two vivid examples of this are Abraham and Rahab, both of whom are referenced in the New Testament as examples of true and living faith (Rom 4:9–12; Jas 2:20–26; Heb 11:8–19, 31). Abraham, at that time still called Abram, was called to leave his family and his homeland and begin travelling to a land that the LORD would show him (Gen 12:1–3). At that time, the LORD did not give him the name of that land, let alone the directions to his new home. He simply had to trust that since the LORD called him, the LORD would also provide for him and his wife. Likewise, when the LORD promised him many descendants, even though his wife was barren (Gen 13:15; 15:2; 16:1), Abram simply had to trust. Finally, Sarah did conceive and bear a son in their old age. However, then the LORD told Abram to go and sacrifice his very own, beloved son. We all shudder to think of the heart-wrenching turmoil that must have caused! Yet once again, he had to trust and go forward, obeying that unimaginably difficult command (Gen 22:2). Through all these trials Abraham's faith was refined. Trust in himself and his own ingenuity was slowly removed and replaced, more and more, with a wholehearted trust in the LORD, even in his darkest hours.

Rahab, too, risked her life by hiding the spies from the officials of Jericho (Josh 2). Yet even during those frightening hours, she demonstrated that her faith, which is “more precious than gold,” is refined and proved genuine in the crucible of this life during which “you have been grieved by various trials” (1 Pet 1:6–7).

This God-ordained process of refining faith goes a long way to answering questions concerning various kinds of illegitimate faith. Theologians have spoken about *historical faith* by which someone affirms that the events of the Bible historically occurred but at the same time does not believe in a personal way that Christ has died for his own sins. Then there is also the somewhat misnamed *miraculous faith*. Of course, true faith is always a miraculous gift from God, but with the so-called miraculous faith people believe in the reality of certain miracles, but again they do not trust that their sins are completely forgiven. Finally, theologians speak about *temporary faith*, which initially looks as if it is genuine faith, but over time fades away. Over time, the refining fires of trial and temptation will prove whether someone’s faith is genuine or illegitimate. The apostle Peter says as much when he states that all kinds of trials have come, “so that the tested genuineness of your faith . . . may be found to result in praise and glory and honor at the revelation of Jesus Christ” (1 Pet 1:7).

Does Faith Include Assurance?

As mentioned earlier, just because we believe that does not mean we never doubt. Accordingly, is assurance of salvation an integral or additional part of faith? To put it another way, can someone draw a line of separation between the first and second part of Lord’s Day 7? Can someone wholeheartedly “accept as true all that God has revealed in his Word” yet at the same time not be convinced that “not only to others, but also to me, God has granted forgiveness of sins, everlasting righteousness, and salvation”? This question is real and certainly hits home with many Christians who have struggled with it.

To begin with, we should recall the difference between believing *that* and believing *in*. True faith trusts in the LORD, he who is the ever reliable I AM WHO I AM (Exod 3:14). Those who question whether they are personally saved from sin are often focusing too much on themselves and too little on the faithfulness and power of God's grace. To say it in another way, we believe in God because God is so faithful not because we are so fruitful in our life of faith before him. To be sure, self-examination is necessary (1 Cor 11:28) but a preoccupation with introspection can become spiritually unhealthy and undermines the assurance of faith. Faith focuses on, and is grounded in, the Saviour not the self.

While it is true that our assurance of salvation can waver (CoD 5.11), this is due to the remaining sinfulness in us and is certainly not due to the nature of faith itself. Faith is trust, and trust, by definition, includes assurance. We need to come back to this topic in more detail in chapter 12 when we deal with perseverance. However, for now suffice it to say that when Scripture speaks of faith it has the solid ring of assurance built right into it. "Everyone who believes in him will not be put to shame" (Rom 10:11; cf. Isa 28:16).

Suggested Readings: Genesis 15:1–6; Ezekiel 33:10–20

QUESTIONS FOR UNDERSTANDING

1. One of the famous sayings of Confucius, a Chinese philosopher, is as follows: "They must often change, who would be constant in happiness or wisdom." What is the key difference between the Confucian ideal of frequent change and the scriptural teaching about ongoing repentance? You may need to do some online research to find out more precisely what Confucius meant by his proverb.
2. Even if every Christian does not go through a spiritual about-face as dramatically as the apostle Paul in Acts 9, should we all experience some kind of decisive juncture in our lives where we need to determine whether we will serve the Lord or not, perhaps along the lines of Joshua 24:15?

3. In this chapter you were introduced to some of the terms theologians use to describe faith: faith as knowledge, assent, and trust, as well as historical, temporary, and miraculous faith. What are the advantages and disadvantages of using this terminology?
4. Evaluate the following statement: “The gift of faith is an ability that God gives to everyone, providing them with the opportunity to trust in him if they so desire.” Is this statement faithful to the teaching of Scripture or not? Hint: the Canons of Dort 3/4, RE 6 may help you.

QUESTIONS FOR FURTHER DISCUSSION

1. The difference between worldly and godly sorrow (2 Cor 7:10) can be hard to discern. For example, a sister in the congregation is addicted to alcohol and the matter finally becomes public when she enters a rehab program. She is deeply shamed and profusely sorry for her past actions, but certain things that she says leave you with a niggling concern as to the spiritual depth of her regret. Do you say something? If so, what do you say? Or is that between her and the Lord?
2. If someone has sinned grievously, and especially publicly, a consistory may decide to suspend such a person from the Lord’s supper and wait for the fruit of repentance to be evident before allowing him to partake of the sacrament again. Yet how long should the consistory wait, and how much fruit needs to be evident? To make your discussion concrete, assume that the sin of adultery is involved.
3. Some of God’s children go through a certain period in their life when they are weighed down by doubts concerning their own salvation, but then assurance is restored shortly thereafter. Others seem to be plagued by doubt, to a greater or lesser degree, for the majority of their life here on earth. Can doubt-laden faith still be genuine faith? How do we counsel and encourage those who wrestle so intensely with spiritual uncertainty? The Canons of Dort deal with this issue at length in 1.12, 13, 16 and 5.9–13.