

Repentance

True Saving Faith Includes Knowledge, Approval, and Personal Trust

1. Knowledge Alone Is Not Enough. Personal saving faith, in the way Scripture understands it, involves more than mere knowledge. Of course *it is necessary that we have some knowledge of who Christ is and what he has done* for “how are they to believe in him of whom they have never heard?” (Rom. 10:14). But knowledge about the *facts* of Jesus’ life, death, and resurrection for us is not enough, for people can know facts but rebel against them or dislike them. For example, Paul tells us that many people know God’s laws but dislike them: “Though they *know* God’s decree that those who do such things deserve to die, they not only do them but approve those who practice them” (Rom. 1:32). Even the demons know who God is and know the facts about Jesus’ life and saving works, for James says, “You believe that God is one; you do well. Even the demons believe—and shudder” (James 2:19). But that knowledge certainly does not mean that the demons are saved.

2. Knowledge and Approval Are Not Enough. Moreover, merely knowing the facts and *approving* of them or *agreeing* that they are true is not enough. Nicodemus knew that Jesus had come from God, for he said, “Rabbi, we know that you are a teacher come from God; for no one can do these signs that you do, unless God is with him” (John 3:2). Nicodemus had evaluated the facts of the situation, including Jesus’ teaching and his remarkable miracles, and had drawn a correct conclusion from those facts: Jesus was a teacher come from God. But this alone did not mean that Nicodemus had saving faith, for he still had to put his trust in Christ for salvation; he still had to “believe in him.” King Agrippa provides another example of knowledge and approval without saving faith. Paul realized that King Agrippa knew and apparently viewed with approval the Jewish Scriptures (what we now call the Old Testament). When Paul was on trial before Agrippa, he said, “King Agrippa, do you believe the prophets? I know that *you believe*” (Acts 26:27). Yet Agrippa did not have saving faith, for he said to Paul, “In a short time you think to make me a Christian!” (Acts 26:28).

3. I Must Decide to Depend on Jesus to Save Me Personally. In addition to knowledge of the facts of the gospel and approval of those facts, in order to be saved, I must decide to depend on Jesus to save me. In doing this I move from being an interested observer of the facts of salvation and the teachings of the Bible to being someone who enters into a new relationship with Jesus Christ as a living person. We may therefore define saving faith in the following way: *Saving faith is trust in Jesus Christ as a living person for forgiveness of sins and for eternal life with God.*

This definition emphasizes that saving faith is not just a belief in facts but *personal trust in Jesus* to save *me*. As we will explain in the following chapters, much more is involved in salvation than simply forgiveness of sins and eternal life, but someone who initially comes to Christ seldom realizes the extent of the blessings of salvation that will come. Moreover, we may rightly summarize the two major concerns of a person who trusts in Christ as “forgiveness of sins” and “eternal life with God.” Of course, eternal life with God involves such matters as a declaration of righteousness before God (part of justification, as explained in the next chapter), adoption, sanctification, and glorification, but these things may be understood in detail later. The main thing that concerns an unbeliever who comes to Christ is the fact that sin has separated him or her from the fellowship with God for which we were made. The unbeliever comes to Christ seeking to have sin and guilt removed and to enter into a genuine relationship with God that will last forever.

The definition emphasizes *personal trust* in Christ, not just belief in facts about Christ. Because saving faith in Scripture involves this personal trust, the word “trust” is a better word to use in contemporary culture than the word “faith” or “belief.” The reason is that we can “believe” something to be true with no personal commitment or dependence involved in it. I can *believe* that Canberra is the capital of Australia, or that 7 times 6 is 42, but have no personal commitment or dependence on anyone when I simply believe those facts. The word *faith* on the other hand, is sometimes used today to refer to an almost irrational commitment to something in spite of strong evidence to the contrary, a sort of irrational decision to believe something that we are quite sure is *not* true! (If your favorite football team continues to lose games, someone might encourage you to “have faith” even though all the facts point the opposite direction.) In these two popular senses, the word “belief” and the word “faith” have a meaning contrary to the biblical sense.¹

The word *trust* is closer to the biblical idea, since we are familiar with trusting persons in everyday life. The more we come to know a person, and the more we see in that person a pattern of life that warrants trust, the more we find ourselves able to place trust in that person to do what he or she promises, or to act in ways that we can rely on. This fuller sense of personal trust is indicated in several passages of Scripture in which initial saving faith is spoken of in very personal terms, often using analogies drawn from personal relationships. John says, “To all who *received him* who believed in his name, he gave power to become children of God” (John 1:12). Much as we would receive a guest into our homes, John speaks of receiving Christ.

John 3:16 tells us that “whoever *believes in him* should not perish but have eternal life.” Here John uses a surprising phrase when he does not simply say, “whoever *believes him*” (that is, believes that what he says is true and able to be trusted), but rather, “whoever *believes in him*.” The Greek phrase πιστεύω εἰς αὐτόν could also be translated “believe *into* him” with the sense of trust or confidence that goes *into* and rests *in* Jesus as a person. Leon Morris can say, “Faith, for John, is an activity which takes men right out of themselves and makes them one with Christ.” He understands the Greek phrase πιστεύω εἰς to be a significant indication that New Testament faith is not just intellectual assent but includes a “moral element of personal trust.”² Such an expression was rare or perhaps nonexistent in the secular Greek found outside the New Testament, but it was well suited to express the personal trust in Christ that is involved in saving faith.

Conviction of sin is one of the rarest things that ever strikes a man. It is the threshold of an understanding of God. Jesus Christ said that when the Holy Spirit

1 1. Of course, the words *believe/belief* and *faith* occur frequently in the Bible, and we should not completely give up using them in a proper biblical sense just because our culture sometimes gives them an incorrect sense. My point is simply that when explaining the gospel to an unbeliever, the word *trust* seems to be most likely to convey the biblical sense today.

2 2. Leon Morris, *The Gospel According to John* p. 336, with reference to the longer discussion by C.H. Dodd, *The Interpretation of the Fourth Gospel* (Cambridge: Cambridge University Press, 1953), pp. 179–86, and a note that Dodd finds no parallel to the use of πιστεύω (G4409) followed by the preposition εἰς (G1650) to refer to trust in a person, in secular Greek. The expression rather is a literal translation of the expression “to believe in” from the Hebrew Old Testament.

came He would convict of sin, and when the Holy Spirit rouses a man's conscience and brings him into the presence of God, it is not his relationship with men that bothers him, but his relationship with God--against Thee, Thee only, have I sinned, and done this evil in Thy sight. Conviction of sin, the marvel of forgiveness, and holiness are so interwoven that it is only the forgiven man who is the holy man, he proves he is forgiven by being the opposite to what he was, by God's grace. Repentance always brings a man to this point: I have sinned. The surest sign that God is at work is when a man says that and means it. Anything less than this is remorse for having made blunders, the reflex action of disgust at himself.

The entrance into the Kingdom is through the panging pains of repentance crashing into a man's respectable goodness; then the Holy Ghost, Who produces these agonies, begins the formation of the Son of God in the life. The new life will manifest itself in conscious repentance and unconscious holiness, never the other way about. The bedrock of Christianity is repentance. Strictly speaking, a man cannot repent when he chooses; repentance is a gift of God. The old Puritans used to pray for the gift of tears. If ever you cease to know the virtue of repentance, you are in darkness. Examine yourself and see if you have forgotten how to be sorry. (Oswald Chambers _My Utmost For His Highest_ December 7th Devotional)