

# Faith, Belief, and Repentance

By Dennis Cornish

Faith comes by hearing the Word of God, (Romans 10:17), and as one who has been called, you are imbued with faith at the instance of being born again, which is the gift of regeneration. It is by faith that you can truly believe. The very moment that you are regenerated you receive the indwelling of the Holy Spirit, and the life-long process of sanctification begins, with your heart and mind being renewed as your will begins to conform to God's will. Through the prompting of the Holy Spirit, as He pricks your conscience, you begin to have an acute awareness of the gravity of your sin, and the depth of this awareness is one that penetrates to the very core of one's being. As you begin in earnest to witness the repulsiveness of your own depravity you long to turn away from the darkness in your life and in a profoundly heartfelt contrition you ask for God's forgiveness, and that is the very definition of repentance.

For a formal definition of repentance, we can turn to the Westminster Dictionary of Theological Terms. The Hebrew for repentance is *shub*, the Greek is *metanoia*, and the Latin is *poenitentia*, with each defining repentance as "the act of expressing contrition and penitence for sin. Its linguistic roots point to its theological meaning of a change of mind and life direction as a beginning step of expressing Christian faith".

For the sake of clarity, contrition is the state of inner sorrow for sin and the desire to confess your sins, and penitence is the condition of being contrite, sorrowful, and remorseful for the sins one has committed while fully embracing your being deserving of any punishment that our just God would choose to inflict upon you. With all this having been said, it is the blood of Christ shed upon the cross that cleanses us from all sin, and 1 John 1:9 tells us that: *"If we confess our sins, he is faithful and just to forgive us our sins and to cleanse us from all unrighteousness."*

To be truly contrite for our sins against God, and go before Him in repentance unto salvation, we must come to a point of understanding the absolute Holiness of God as compared to the total depravity and wickedness of who we are in our fallen state. This can only be accomplished by being in the Word of God, fervent prayer, and most of all, His saving grace.

We find in Psalms 51:3-4 a godly example of contrition when king David came before the LORD in confessional prayer and wrote: *“For I know my transgressions, and my sin is ever before me. Against you, you only, have I sinned and done what is evil in your sight, so that you may be justified in your words and blameless in your judgment.”* David rightly understood that his sin was heinous because it was a violation of God’s holy character.

There is one more definition that needs to be understood, and that is the concept of attrition. The sorrow that one feels with attrition is not the same deeply felt inner sorrow that overwhelms one who is contrite. The sorrow felt in attrition is one which is selfish in nature, it is more aligned with a personal regret that the façade of your character has been exposed for all to see because you have been caught in your sin. With attrition, any fear or regret that you feel is founded upon damage control and your focus is on how to rebuild the now dissipated illusionary image of who you pretended to be. This is not the sorrow that brings you to your knees in confession and has nothing to do with your love of God or a true repentance for your sin against Him. A glaring example of attrition is displayed in the betrayal of Christ by Judas and his anguish for having put himself under God’s divine curse. It was the impending punishment that he concerned himself with, not the sin of the great injustice of his treachery.

Paul, in 2 Corinthians 7:10, succinctly addresses the difference between contrition and attrition when he wrote: *“For godly grief produces a repentance that leads to salvation without regret, whereas worldly grief produces death.”*

With these important definitions in mind, we can move on to the perennial question over whether faith precedes repentance or whether repentance precedes faith. It is a question that has long been debated by Reformers over the centuries. The reality is that you can’t have one without the other, repentance requires faith, and faith requires repentance.

Sinclair Ferguson wrote that in Acts 17:30, 34 we discover that precisely where the response of repentance was required, those who were converted are described as believing. In Mark 1:14–15 we read that after John was arrested, Jesus came into Galilee, proclaiming the gospel of God, and said, *“The time is fulfilled, and the kingdom of God is at hand; repent and believe in the gospel”*. In these verses we find that repentance and faith belong together. They denote two aspects of conversion that are equally essential to it. Therefore, either term implies the presence of the other. Scripture is replete with the emphasis that we are saved by faith alone, but they never specifically affirm we are saved by repentance alone. However, we do find in Luke 13:1-5, in the section about repentance, Jesus saying twice that without repentance we will likewise perish. Later, in Luke 24:47, Jesus after His resurrection appeared to His disciples and commanded: *“that repentance for the forgiveness of sins should be proclaimed in His name to all nations, beginning from Jerusalem.”*

In Acts 11 we read about the account that Peter gave to the Church in Jerusalem as he spoke to them about his vision and the men from Caesarea who came to invite him to the household of a faithful God-fearing Gentile where he was *“to declare to you [them] a message by which you will be saved, you and all your household.”* Peter went on to tell the church counsel that: *“the Holy Spirit fell on them just as on us at the beginning.”* When the counsel heard this: *“... they fell silent. And they glorified God, saying, “Then to the Gentiles also God has granted repentance that leads to life.”* The Gentiles had faith and were granted the repentance that they sought unto salvation. “This Biblical account is accurately portrayed by the Westminster Shorter Catechism’s definition of Gospel repentance, (question and answer #87) which states: “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.””<sup>1</sup>

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<sup>1</sup> Reverend Albert N. Martin: *Tabletalk Magazine* (Sanford, FL, Ligonier Ministries, Inc., April, 19, 2014) page 52

John Murray, a Scottish born theologian who founded Westminster Theological Seminary and taught there for more than thirty years, said that: “it is impossible to disentangle faith and repentance. Saving faith is permeated with repentance and repentance is permeated with faith.” Even though it is repeatedly emphasized in Scripture that we are saved by faith and, as previously mentioned, Jesus teaches us in Luke 13:3 that: *“unless you repent, you shall likewise perish.”* In conjunction, we also find Him sending His disciples out on the Great Commission by telling them: *“that repentance of sins should be preached in His name to all nations, (Luke 24:45).”* In line with these two Scriptures, we also have Mark 1:14-15 that tells us that when: *“Jesus came into Galilee proclaiming the Gospel of God saying, “The time is fulfilled, and the kingdom of God is at hand; repent and believe in the gospel message.”* Again and again, we see that repentance and faith are closely linked, so much so that although not synonymous, they are key elements that are essential to life in Christ. You might ask how repentance is essential to life in Christ and that can be answered by what we read in Acts 3:19-20 where we are told to: *“Repent therefore, and turn back, that your sins may be blotted out, that times of refreshing may come from the presence of the Lord, and the He may send the Christ appointed for you, Jesus.”* How could we turn back to Christ without the true repentance that comes from a contrite heart, and how could we expect our Holy God to receive us as His children and to blot out our sins as far as the east is from the west? Repentance is essential to having our sins forgiven and being clothed in the perfect righteousness of Christ. When we fail Him, and we surely will, we must confess our sins with the assurance that He *will “forgive us our sin and cleanse us of all unrighteousness (1 John 1:9).* This is the blessing of repentance, and it is ours for the asking if we will only believe and come to Him with contrite hearts. This blessing will ultimately blossom in its fullness when the Lord returns and we are transformed to be *“like His glorious body, (Philippians 3:21)”* In the meantime, we will have the normal fluctuations that life brings our way, but we must remain thankful for His mercies as He provides times of refreshing even in our most difficult circumstances.

In John Murray’s work, (*Redemption—Accomplished and Applied*, p. 113), he insisted that the issue pitting the supremacy of a believing faith over repentance “raises an unnecessary question and the insistence that one is prior to the other is futile.

There is no priority. The faith that is unto salvation is a penitent faith and the repentance that is unto life is a believing repentance . . . saving faith is permeated with repentance and repentance is permeated with saving faith”. Murray further states that “repentance consists essentially in a change of heart and mind and will. The change of heart and mind and will principally points to four things: it is a change of mind respecting God, ourselves, sin, and righteousness.”

2 Corinthians 5:15 is a stark reminder that we are to turn away from our selfishly clinging to a life centered around our own will and fully embrace the one true God, knowing that He died for us and that: “...*those who live might no longer live for themselves but for Him who for their sake died and was raised.*”<sup>2</sup> We are commanded to walk in the light of God’s goodness and grace, and this is a purifying light that allows us to live a life that is reflective of the Savior’s, and leads us to walking in a manner worthy of the salvation that is offered throughout the gospel message. This is walking in the light of His grace and the forgiveness that is ours when we confess our besetting sin in the spirit of true repentance. As Christians we acknowledge that living a sinless life this side of heaven is an impossibility, but we also know that it is by His immutable grace that we are saved because of the finished work of Christ in His death, resurrection, and ascension. In the grace of the forgiveness of our sins our right standing before God does not change, and there is no condemnation for those who are in Christ Jesus. And yet, we know as mature Christians that even in the truth of His forgiveness, that in His sovereign providence, there may be some form of consequence for our sin. The Old Testament prophet Joel said of repentance and consequences: “*Yet even now,*” declares the LORD, “*return to me with all your heart, with fasting, with weeping, and with mourning; and rend your hearts and not your garments.*” Return to the LORD your God, for he is gracious and merciful, slow to anger, and abounding in steadfast love; and he relents over disaster. Who knows whether he will not turn and relent, and leave a blessing behind him... (Joel 2:12-14a).” On the other hand, we have king David

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<sup>2</sup> Paragraph was paraphrased from *Tabletalk Magazine* (Sanford, FL, Ligonier Ministries, Inc., May 17, 2014) page 50

and Bathsheba who suffered the loss of their son because of their sin, which David later repented for, and the prophet Nathan told him that the LORD had put away his sin and that David would not die (2 Samuel 12:13).

The gospel invitation to repentance can on the surface seem to be such a simple concept, but the reality of its complexity becomes evident very quickly as we endeavor to truly repent because it encompasses our whole being, involving our mind, heart, will, soul, and body. Even at our tirelessly pouring out the totality of ourselves into the repentance of sin we must not be lulled into believing that true repentance means that we will never sin again in the same way. The mortification of stubborn sin can be a long process and there is a likelihood our most grievous sin will remain latent within the depths of our being while we continue life on this side of heaven's gate. As Christians we must be actively involved in our sanctification which is the work of totally eradicating our ongoing sin nature. This is why we are to put on the full armor of God as we diligently prepare for the spiritual battles that are ever before us.

The process of sanctification and the ongoing need to repent can be overwhelmingly frustrating and can lead us to despair in our efforts. The Westminster Confession of Faith can be of some help with allaying our concerns about genuine repentance. It asks us to ponder a few questions, such as: "Do I have a sense of and hatred for my sin? Do I reach out for the mercy of God in Christ? And do I endeavor, however imperfectly, to walk in new obedience? If so, dear Christian, rejoice. For you have been granted the saving graces of faith in Jesus Christ and repentance unto life."<sup>3</sup>

True repentance is nothing less than dying to the old man who is in bondage to sin so that the new man in Christ can live without the underlying shackles of his old nature drawing him back into the darkness that he has been saved from. This can only happen through the work of the Holy Spirit, we on our own are not inclined to die to our sin, Genesis 6:5 tells us that: *"The LORD saw that the wickedness of man was great in the earth, and that every intention of the thoughts of his*

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<sup>3</sup> From an article by Rev. Aaron L. Garriott, managing editor of *Tabletalk Magazine* (Sanford, FL, Ligonier Ministries, Inc., February 2024).

*heart was only evil continually.” We also see this in Romans 3:10-18 where we read: “... as it is written “None is righteous, no, not one; no one understands; no one seeks for God. All have turned aside; together they have become worthless; no one does good, not even one. Their throat is an open grave; they use their tongues to deceive. The venom of asps is under their lips. Their mouth is full of curses and bitterness. Their feet are swift to shed blood; in their paths are ruin and misery, and the way of peace they have not known. There is no fear of God before their eyes.”*

It is only because of God’s effectual call that we are freed from the bondage of darkness and can bask in the effulgent light of His holiness. We die to the power of sin and are resurrected to a state of victory in Christ Jesus. God’s act of bestowing upon us the gift of regeneration is a decisive event that forever changes our lives. Although Christ’s work on the cross, and our union with Him has dealt Satan a mortal blow, Satan continues in his efforts to pull us back down into the depths of depravity that we once reveled in. We, through the sanctifying work of the Holy Spirit, must draw upon His strength to remain steadfast, (John 3:5-6; Acts 11:18).

If we remain stymied by our own pride and do not humble ourselves before God we can never come to grip with the reality of our fallen nature and admit, even to ourselves, that we need the Holy Spirit’s strength to enable us to cloak ourselves in the righteousness that is ours through the finished work of Christ. We must conclude, as Paul did in 1 Timothy 1:15, that we are chief among sinners. We must recognize the depravity of our own hearts and lament the sin of our self-righteousness and the inadequacy of our obedience while directing our hearts to Jesus for the cleansing that will be ours as we submit to being washed by His blood. This is true repentance.

In Acts 20:21, after three-years of preaching to the church in Ephesus to both Jews and Greeks alike, Paul summarized that the crux of his teaching ministry to them could be distilled down to two key elements, that of repentance towards God and faith in the Lord Jesus Christ. Although both repentance and faith are inseparable, there are distinctive objectives and

actions associated with each of them that contribute to the wholeness of their inextricable bond. Paul also said, when he stood before King Agrippa, that he had “...*declared first to those in Damascus, then in Jerusalem and throughout all the region of Judea, and also to the Gentiles, that they should repent and turn to God, performing deeds in keeping with their repentance (Acts 26:20)*”

To explain what repenting, turning to God, and performing deeds in keeping with their repentance means, I will lean on J.I. Packer’s explanation that states what we have repeatedly said already, and that is: “The New Testament word for repentance means changing one’s mind so that one’s views, values, goals, and ways are changed and one’s whole life is lived differently. The change is radical, both inwardly and outwardly; mind and judgment, will and affections, behavior and lifestyle, motives and purposes are all involved. Repenting means starting to live a new life.”

We would succumb to grievous error to consider faith as a mere intellectual acceptance of truth and not to place this acceptance subservient to a personal relationship and dependence on our Lord and Savior. Mere intellectual knowledge is not knowing Christ in an intimate way, and it ignores the truth of the gospel message by presumptuously assuming that one can call on Jesus for any need, desire, or crisis without the necessity of changing our lives in any meaningful way. There can be no turning to Christ without turning from our sin and relying upon Him completely for our lives, for it is “*In Him we live and move and have our being (Acts 17:28).*”

The call for repentance is timeless, the need for repentance is now, and then again and again without ceasing. Believe in Jesus, and in faith trust in His promises while allowing the Holy Spirit to guide you along the path of His righteousness.

