

Mailing address:

Bible Study #5: *How Do I Receive the Gospel?*

Introduction and Review

Dear friend,

We rejoice that we have been able to help you study the Bible through the materials that you have already completed, and are glad to be able to continue helping you with this fifth study. To review, in study #1, we learned the Bible was inspired; it is God's perfect, error-free Word. We also learned that God has perfectly preserved the Bible, so when we read our English Bible we are reading the pure and uncorrupted Word of God, preserved intact for us today. We also examined some of the many proofs that God inspired and preserved His Word. Then, in study #2, we studied characteristics of God Himself. We learned many of His attributes, the significance of three central words for Him in the Bible, *Jehovah*, *Eloheim*, and *Adonai*, and discovered God has eternally existed in three distinct Persons, God the Father, God the Son, and God the Holy Spirit. Then, in study #3, we studied the ten commandments, as well as a few of the other commandments in the Bible, obtaining a sampling of the standard humanity will face in the judgment. We learned that God commands us to live by every one of the 791,328 words in the Bible, and His Law promises blessing and eternal life for sinless obedience. However, God's curse and eternity in the lake of fire is the penalty for any and every disobedience to His Word. This left us in serious trouble, since all mankind sinned in Adam, is born with a corrupt and sinful nature, and commits countless sins. We are therefore worthy of eternal damnation; in fact, until our sins are taken care of, we cannot truly please God at all, and all whom God does not view as sinless and perfect are already under His wrath and are already condemned.

Furthermore, people's attempts to escape the punishment of God's Law by ignoring it, denying their total depravity, trying to be religious, or attempting to reform their lives, totally fail. However, in Bible study #4 we learned that God has provided salvation for sinners through the redemptive work of His Son, Jesus Christ. The Lord Jesus, who was always fully God, became fully Man, and entered the world to deliver us from our sins. We found out that Jesus, Jehovah the Savior, was the Christ, the One who would come to save and rule the world; the Lord, the absolute Master and Sovereign; and the Savior, delivering His people from the penalty, power, and presence of sin. He also is the only Mediator who can bring us to the Father. We learned of His mediatorial actions as Prophet, revealing the will of God and speaking the Word of God, Priest, reconciling His people to God on the basis of His sacrifice of Himself, and effectually interceding for them before the Father; and King, ruling the saints and the church now, and, upon His return, ruling the world. This great Person came into the world to die for our sins. His death was a sacrificial payment to the Father. On the cross He performed the work of a Substitute and endured the judgment of God in our place, that by taking our penalty we might receive His righteousness. His blood was a propitiation, since it forever appeased God's wrath against the redeemed, and it was fully complete, for His death is absolutely sufficient to save. Having died this incomparably valuable death, the Lord Jesus was buried, then rose again on the third day, proving that He was indeed the Messiah and manifesting God's satisfaction with His Son's sacrifice. Christ then ascended to the right hand of the Father. He will soon return again to judge and rule the world. We found out that the gospel was predicted in the Old Testament, and that the Son of God's saving work brings His people adoption, for they become the children of God; justification, having Christ's righteousness credited to them, so that they are counted perfectly obedient and holy for Jesus' sake; reconciliation, for they recover fellowship and peace with God; sanctification, as they are set apart as God's own, and led into the paths of holiness; and glorification, everlasting honor and blessing in God's presence. God's people receive all these blessings on account of their standing "in Christ." This left us with the question, "How do I personally receive the benefits of the gospel?" How can you, individually, pass from spiritual death to life, enter God's family, and be found in Christ, and so receive eternal salvation? This is the subject of our current study.

With study #5 you have also received your completed version of study #4, which has been checked and graded. Please look over that study for corrections by your Bible teacher, especially on the quiz questions, and for comments, especially at the very end of the study. Also, please keep your completed studies available so that you can look back at them later. Remember that at the end of each of them you have some questions to answer so that we can see that you have understood the Biblical teaching, and some blank space upon which you can write down any questions that you have. Also, please use this space to provide us with the names and

addresses of any friends or acquaintances of yours who would also be interested in studying the Bible, so that we can send these materials to them as well. Once again, this Bible course is provided to you courtesy of Mukwonago Baptist Church, 1610 Honeywell Road, Mukwonago, WI 53149 (262) 363-4197, mukbaptist@centurytel.net. Please let us know if you would like a personal visit for Bible study, and feel free to visit us for Sunday school at 9:30 a.m., Sunday morning worship at 10:30 a.m., Sunday evening worship at 6:30 p.m., or Wednesday prayer and Bible study at 7:00 p.m. We are overjoyed that we can assist you in studying the Bible.

Receiving the gospel: Expressions in Scripture

Mark 1:14-15 tells us that “Jesus came into Galilee, preaching the gospel of the kingdom of God, And saying, The time is fulfilled, and the kingdom of God is at hand: _____ ye, and _____ the gospel.” When the Lord Jesus preached the gospel, He called on those listening to Him to repent and believe. The apostles also preached repentance and faith; Paul testified “both to the Jews, and also to the Greeks, _____ toward God, and _____ toward our Lord Jesus Christ” (Acts 20:21). These two words summarize the means through which sinners personally appropriate the gospel, and we will examine them in more detail further on in this study. Other Biblical terms for receiving the gospel include conversion, as in Acts 3:19: “Repent ye therefore, and be _____, that your sins may be blotted out, when the times of refreshing shall come from the presence of the Lord,” receiving Christ, as in John 1:12: “But as many as _____ him, to them gave he power to become the sons of God, *even* to them that believe on his name,” and coming to Christ, as in John 6:37: “All that the Father giveth me shall come to me; and him that _____ to me I will in no wise cast out.” These all represent the same human response to God; one is converted, receives Christ, and comes to Him, when he repents and believes. The Bible employs a variety of other terms for coming to or receiving Christ, such as taking the water of life (Revelation 21:6), looking to the Savior (Isaiah 45:22), eating the living bread from heaven, Jesus Christ (John 6:51), pressing into God’s kingdom (Luke 16:16), entering the flock of God through Christ, the door (John 10:9), etc. Certain other ideas that people who often mean well equate with receiving the gospel, such as asking Jesus into one’s heart, baptism, going forward at the invitation in a church service or revival meeting, receiving the laying on of hands, taking communion, praying the sinner’s prayer to accept Christ, having unique emotional experiences, coming to the altar, seeing visions, signing a decision card, speaking in tongues, and many others, are never said to be the means of receiving forgiveness of sin in the Bible. In our study, we will stick to what God’s Word tells us on this subject, rather

than utilizing humanly originated ideas which often cause soul-threatening confusion on this all important matter.

At the same moment that one repents and believes the gospel, he is “born again” (John 3:3, 5), a term which means the same thing as “regeneration” (Titus 3:5). These terms refer to the radical, permanent, life-altering change God performs upon the one who has come to Christ. 2 Corinthians 5:17 reads, “Therefore if any man *be* in Christ, *he is* a _____: _____ things are passed away; behold, all things are become _____.” At that moment, when one in repentance believes the gospel and is regenerated, adoption and justification take place, along with positional sanctification; one is now “in Christ.” Practical sanctification also becomes a certainty, for one is given a new inward principle of holiness, a new heart (Hebrews 8:10) to replace the old depraved one (Jeremiah 17:9), with a consequent transformation of one’s desires and actions. The new child of God characteristically “bringeth forth good things” out “of the good treasure of [his] heart” rather than the “evil things” which came from the “evil treasure” of his old sinful nature (Matthew 12:35). Ultimate glorification also becomes a certainty, for the Lord promises that “whosoever drinketh of the [spiritual] water that I shall give him shall never thirst [a guarantee]; but the water that I shall give him shall be in him a well of water springing up into everlasting life” (John 4:14).

One repents and believes, and is regenerated, at a specific moment in time. In John 5:24, the Lord Jesus promises, “He that heareth my word, and believeth on him that sent me, _____ [present tense] everlasting life, and shall not come into condemnation; but _____ from death unto life.” One is either spiritually dead or spiritually alive, a child of the devil or a child of God, saved or lost, forgiven or unforgiven, justified or condemned, headed to hell or headed to heaven; there is no in-between stage where one is half God’s child and half the devil’s, half dead and half alive, somewhat in Christ but somewhat not, partially headed to heaven and partially to hell. The new birth is not a process that takes place over days or weeks or months or years, but the work of an instant. It is the most important event in the life of God’s people. All who never experience it will be eternally lost. In light of the conscious workings of the mind and will associated with repentance and faith, and the radical transformation involved in regeneration, one who has been born again will know when this change took place. How could one possibly repent, or be given a new heart and a new nature, or pass from being God’s enemy to being His dear child, and receive all the other effects of salvation, without knowing about it? One who cannot identify the point in his life when he was born again is still lost in his sins; he has never been regenerated.

Repentance and faith are simultaneous; one cannot savingly repent without believing the gospel, nor believe in Christ without repenting. They are like two sides of the same coin; as one cannot have the front of a quarter without the back, no one can have either repentance or faith

without the other. There are no truly repentant unbelievers, or unrepentant true believers. Since repentance and faith involve each other, Scripture often states eternal life is conditioned only upon faith (“He that believeth on him is not condemned: but he that believeth not is condemned already,” John 3:18) or upon repentance (“Repentance [is] unto life,” Acts 11:18, and “except ye repent, ye shall all likewise perish,” Luke 13:3). Although both repentance and faith express the single act of receiving or coming to Christ, they emphasize different aspects of that decision. We will therefore study what God tells us repentance is, and what it is not, and what faith is, and what it is not. Thus we will gain a clear understanding of what this conversion, this receiving of the gospel, is that God requires of us. Nothing could be more important to you, for without genuine repentance and faith, the benefits of Christ’s saving work are unobtainable, and without Christ as your Savior, you will certainly suffer the unbearable wrath of God for all eternity.

**Saving Repentance:
What it is not**

Before we study what saving repentance is, we will examine what it is not. Many people never truly repent because they are content with imitations of repentance that fall short of it. Satan, with these counterfeits of repentance, “hath blinded the minds of them which believe not, lest the light of the glorious gospel of Christ, who is the image of God, should shine unto them” (2 Corinthians 4:4). Substitutes may pacify the conscience now or convince other people that you have repented and are a Christian, but they will do no good in the day when you stand before God; then all who have not repented will be damned. We cannot look at every possible type of false repentance, but we will examine a number of common ones.

- *Taking up the profession of Christianity is not repentance.* Titus 1:16 reads, “They _____ that they know God; but in works they deny *him*, being _____, and _____, and _____, and unto every good work reprobate [rejected, unapproved by God].” The people described in these verses claim to be Christians, but God calls them abominable, that is, loathsome or abhorrent, and He rejects them. In Matthew 7:21-23, the Lord Jesus warns, “Not every one that _____ unto me, Lord, Lord, shall enter into the kingdom of heaven; but he that doeth the will of my Father which is in heaven. _____ will _____ to me in that day, Lord, Lord, have we not prophesied in thy name? and in thy name have cast out devils? and in thy name done many wonderful works? And then will I profess unto them, I _____ knew you: _____ from me, ye that work iniquity.” Many, the Lord warns us, will be rejected—not just all those who know nothing of Jesus Christ (Acts 4:12), but many who say to him, “Lord, Lord,” as these do. He here rejects not only those who

simply profess Him without ever having repented, but warns us that even many preachers, prophets, miracle-workers, and zealous doers of good works in Christ's name will be damned! These were not people who were justified at one point but then became unjustified (something that is impossible), but people who were never saved; Christ tells them, "I never knew you" (v. 23). Certainly it is a good thing to profess Christ, and one who has truly repented will certainly do so—but profession is not enough, and one may claim Christianity without being a Christian. Do you not even profess to be a Christian? Woe to you! If you profess to be one, have you repented? Your claim alone will not save you from hell. Have you repented, or do you simply say you are a Christian?

• *Receiving baptism is not repentance.* One may be baptized without having repented. A sorcerer (Acts 8:9-11) named Simon, amazed at the power of the true God, claimed to have become a Christian and convinced Philip the evangelist to baptize him (Acts 8:13). He not only deceived Philip, but was also likely self-deceived; he thought that he had indeed been converted, although he had not. In this he was like many people today, who think they are converted, but are not. Later Simon showed that he was never saved by trying to buy the miraculous power the apostles had (Acts 8:18-19). Peter rejected his request, telling him, "Thy money _____ with thee, because thou hast thought that the gift of God may be purchased with money. Thou hast neither part nor lot in this matter: for thy heart is not right in the sight of God. _____ therefore of this thy wickedness, and pray God, if perhaps the thought of thine heart may be _____ thee. For I perceive that thou art in the gall of bitterness, and *in* the bond of iniquity" (Acts 8:20-23). If even apostolic preachers baptized people who had not really repented, we should expect that multitudes today have been baptized who are unrepentant. On the other hand, a thief who was crucified with Christ on the cross genuinely repented, saying to the other thief who was also crucified but was mocking Christ, "Dost not thou _____ God, seeing thou art in the same condemnation? And we indeed _____; for we receive the _____ of our deeds: but this man hath done nothing amiss. And he said unto Jesus, _____, remember me when thou comest into thy kingdom" (Luke 23:40-42). Then "Jesus said unto him, Verily I say unto thee, To day shalt thou be with me in paradise" (Luke 23:43). Whereas Simon the sorcerer was baptized but unrepentant and unforgiven, so this thief was repentant and forgiven, although unbaptized.¹ How is it with you? Baptized or unbaptized, you are still dead in your sins unless you have genuinely repented!

¹ Some groups claiming Christianity argue that baptism is required for salvation, an absolutely false statement and an accursed false gospel (Galatians 1:6-9). For an in-depth refutation of the idea that baptism is a

• *Possessing mere moral righteousness or external conformity to the rules of piety is not repentance.* Luke 18:11-12 reads, “The Pharisee stood and prayed thus with himself, God, I thank thee, that I am ___ ___ ___ as ___ ___ ___ ___ ___ ___ ___ are, extortioners, unjust, adulterers, or even as this publican. I fast twice in the week, I give tithes of all that I possess.” This Pharisee was a very moral person. He was just in his dealings with others, abstained from sexual immorality, and performed many religious duties. However, Christ said that he was still lost (Luke 18:14). One may escape the pollutions of the world by knowing truth about Jesus Christ (2 Peter 2:20-22), have a form of godliness (2 Timothy 3:5), pray long (Matthew 23:14), fast often (Luke 18:12), hear the Word gladly (Mark 6:20), and be zealous for the service and worship of God, though costly and expensive (Isaiah 1:11), and still be lost, having never repented. The repentant man is a moral person, as the Christian man is a human being, but one can be moral and not be repentant, as one can be human but not be Christian. If you are moral and pious, but not converted, you will certainly be damned; and if you are not even moral and pious, how terrible is your coming condemnation!

• *Having powerful, or even miraculous, spiritual experiences is not repentance.* You can have tremendous spiritual encounters or miraculous events, such as speaking in tongues, seeing visions, or experiencing healings, and still be eternally damned. Christ warned that “an ___ ___ ___ ___ and adulterous generation ___ ___ ___ ___ ___ ___ ___ after a ___ ___ ___ ___” (Matthew 12:39). Even if you could know that a spiritual experience or miracle was from God, not from demons, who can also work miracles (Revelation 16:14), it would be no proof that you were born again. Christ healed ten lepers on a trip to Jerusalem, but only one of the ten actually placed his faith in the Lord and was spiritually saved—the other nine were still lost (Luke 17:11-19). God gave the unconverted apostle Judas power to do miracles (Matthew 10:4-5, 8). The wicked high priest Caiaphas, who plotted the Lord Jesus’ death, spoke true prophecy from God (John 11:49-52; 18:14). God even made a donkey miraculously speak His Word (Numbers 22:28-30; 2 Peter 2:16)—that you have seen a miracle, or even performed one, does not make you any more born again than that donkey. Furthermore, even if “one went unto [you] from the dead” in what would be a profoundly shocking miracle, you would still need to repent, or you would perish (Luke 16:29-31). Scripture records the example of a man who had an astounding miracle of healing done in his life by Jesus Christ, who desired on that account to be His disciple, and who even suffered persecution because of the Lord Jesus, who was still unconverted

prerequisite for forgiveness of sin, please ask us for a free copy of *Heaven Only For The Baptized? The Gospel of Christ vs. Pardon through Baptism.*

(John 9:1-34)—not until he, after all of this, finally repented and believed the gospel (John 9:35-41) were his sins forgiven. The multitudes who saw the Son of God during His earthly ministry but never received His gospel, and the damned who will stand before the great white judgment throne of Jesus Christ, will have an unquestionably genuine sight of the Lord and His glory and power, one far more powerful than anything anyone claims to have seen today in a vision, but they will still be cast into the lake of fire (Revelation 20:11-15). Many people think they are born again because they have had a spiritual experience or experienced the supernatural. Very often such experiences are from Satan, but even if they were from God directly, it would not mean one's sins are forgiven.

- *Chaining up or reforming inward corruption by education, human laws, or the force of affliction, is not repentance.* King Joash appeared to be a good man; he “did *that which was right* in the sight of the LORD all the days of Jehoiada the priest” (2 Chronicles 24:2). Jehoiada guided Joash in the ways of righteousness from his youth, educating him and pointing him to worship and follow Jehovah. As long as Jehoiada was around, Joash followed him and did righteousness. Jehoiada had trained the king so well that Joash even initiated a project to “repair the house of the LORD” (2 Chronicles 24:4, 12). He did not think of himself as one who was just waiting for the chance to do evil, but certainly believed that he did indeed know God and had been converted. However, “Jehoiada waxed old, and was full of days when he ____; an hundred and thirty years old *was he* when he died. And they buried him in the city of David among the kings, because he had done good in Israel, both toward God, and toward his house. Now ____ the death of Jehoiada came the princes of Judah, and made obeisance to the king. Then the ____ unto them. And they left the house of the LORD God of their fathers, and served groves and ____: and wrath came upon Judah and Jerusalem for this their trespass. Yet he sent prophets to them, to bring them again unto the LORD; and they testified against them: but they ____ give ear. And the Spirit of God came upon Zechariah the ____ of ____ the priest, which stood above the people, and said unto them, Thus saith God, Why transgress ye the commandments of the LORD, that ye cannot prosper? because ye have forsaken the LORD, he hath also forsaken you. And they conspired against him, and ____ with stones at the ____ of the ____ in the court of the house of the LORD. Thus ____ the king ____ the kindness which Jehoiada his father had done to him, but ____ his _____. And when he died, he said, The LORD look upon *it*, and require *it*” (2 Chronicles 24:15-22). Once Jehoiada

was gone, Joash turned away from the Lord to worship false gods, and when Jehoiada's own son preached to him and reproved him for his sin, Joash had him murdered! A good upbringing, or laws which enforce godly behavior, or a well-trained conscience, may lead you to act in a righteous way, but you may still be without that supernatural change of nature that comes with the new birth. Outward restraints may suppress the expression of the wickedness of your heart, so that it smolders, hardly to be noticed, but once the restraints against evil are removed, your depravity will flare up as an all-consuming fire; your sin was never rooted out, just hidden. As with education and human laws, times of distress and difficulty may lead one to seek God, yet without genuine repentance. In Israel, "when [God] slew them, then they sought him: and they returned and enquired early after God. . . . Nevertheless they did flatter him with their mouth, and they lied unto him with their tongues. For their heart was not right with him, neither were they stedfast in his covenant" (Psalm 78:34-37). Your inward wickedness may be restrained by education, laws, or affliction, but if you have not repented, you will still be damned; the new birth will not simply curb the manifestations of your depraved heart (Jeremiah 17:9), but give you a new heart (Hebrews 8:10).

• *Illumination of spiritual need by the Spirit or conviction of sin alone, is not repentance.* Scripture speaks of those who were "enlightened, and have tasted of the heavenly gift, and were made partakers of the Holy Ghost [partook of His ministry of convicting of sin]" but who never came "unto repentance" and "whose end is to be burned" (Hebrews 6:4, 6, 8). When Paul preached to the wicked Roman ruler, Felix, as Paul "reasoned of righteousness, temperance, and judgment to come, Felix _____, and answered, _____ for this time; when I have a convenient season, I will call for thee" (Acts 24:25). God showed this pagan Roman, Felix, his need for Christ, and he trembled in recognition of the truth—but instead of repenting, he told Paul to "go" for "this time," putting off receiving the gospel. He seems to have put it off the rest of his life, and therefore burns in hell today. King Herod heard [John the Baptist preach] gladly . . . knowing he was a just man and an holy, and observed him; and when he heard him, he did many things," but Herod never received the gospel. He later beheaded John (Mark 6:27-29) and was involved in the crucifixion of Jesus Christ (Luke 23:7-11) with Pilate. Some hearts, when broken by the Spirit working through the preached Word, were brought to repentance (Acts 2:37-38, 41), but others "were cut to the heart" and "took counsel to slay [the preachers]" instead (Acts 5:33; 7:54). God may have been at work in your life, enabling you to see your great need of the gospel, and perhaps you even responded to that conviction in some way; but unless you repented and believed the gospel, you are still lost.

• *Partial surrender, or making conditions with God, is not repentance.* Pharaoh gave in part way and tried to negotiate when God sent the plagues to deliver Israel from Egypt under the hand of Moses. His heart was hardened, not broken, by the work of God (Exodus 7:3). When in distress from the plagues, he made promises to submit to God (Exodus 8:8); but he never actually changed. When the reasons for his fear and affliction were gone, he returned to his disobedience and hardened his heart the more (Exodus 8:15; 9:34). The Lord had said all the Israelites needed to leave, but Pharaoh tried to make deals with God, offering, after successive disastrous plagues, to allow Israel to worship Jehovah in the land of Egypt; or leave, but not go very far away (Exodus 8:25-28); or to let only the men go, but not the women and children (Exodus 10:10-11); or to let all the people go, but not their flocks and herds (Exodus 10:24-28). Pharaoh would also admit his sin in part, but not fully confess his complete sinfulness (Exodus 9:27), nor completely humble himself (Exodus 10:3). Because he would not completely give in to God, he brought upon himself total disaster, as his firstborn son was slain (Exodus 12:29-33), his land destroyed (Exodus 10:7), his army drowned in the Red Sea (Exodus 14:21-30), and his soul eternally lost. You cannot only partially give in to God, so that you hold on to certain sins. You cannot only half-heartedly agree with what He says about your wickedness and sinful nature. He will accept you only on His own terms: unconditional surrender.

• *Sorrow over only the results of sin is not repentance.* Esau was a “profane person” who “for one morsel of meat sold his birthright,” and “afterward, when he would have inherited the blessing, he was _____: for he found _____ place of _____, though he sought it carefully with tears” (Hebrews 12:16-17). As the firstborn of Abraham’s son Isaac, Esau possessed a birthright that promised him the tremendous blessings and privileges God had given to his grandfather Abraham. Esau was in a position to be the father of the chosen nation and to be the one through whom the Messiah would be born. However, one day after returning from hunting, he was hungry, and sold his birthright to his brother Jacob for a bowl of soup. In an act of almost incomprehensible sin and foolishness, Esau “despised his birthright” (Genesis 25:29-34). Later, when the full realization of what he had lost came to him, Esau “cried with a great and exceeding bitter cry” (Genesis 27:34) and “lifted up his voice, and wept” (Genesis 27:38). While he hated the consequences of his sin, he never repented—instead of admitting how awfully he had sinned, he blamed Jacob for his loss (Genesis 27:36), selfishly thought only about what he would now fail to gain, not about his crimes against God (saying “me/my” eleven times in three verses, Genesis 27:34, 36, 38), and, rather than submitting to God’s will, determined to kill his brother after Isaac’s death (Genesis

27:41). Scripture contrasts a “godly sorrow [which] worketh repentance to salvation” with “the sorrow of the world [which] worketh death” (2 Corinthians 7:10). Many people today are like Esau, and have sold their souls and eternity in God’s presence for the perishing things of this world, a greater folly than Esau committed in trading his birthright for some soup. Many also have seen the bad results of their sins, and have hated these results: they have taken drugs, or gotten drunk, and hated the consequences of destroyed bodies, destroyed families, destroyed relationships, and a destroyed life; they have been sexually immoral, and hated the disease, the loss of purity, the hosts of other awful consequences; they have stolen, or cheated, or lied, and hated the penalties when they were caught—yet they did not hate their sins for their own sake, as evils contrary to the nature of the holy, pure, good, and loving God. Many people hate hell, and find the concept of eternal torment for their sins an awful, unbearable consequence. They may feel great anguish over this punishment God has decreed for their sins, so that they may shed streams of tears over it—yet they would keep their sin and have heaven too, if they could. It is right to hate the consequences of sin, but it is not enough. You may have a worldly sorrow that regrets the damage sin causes and the terrible results it brings with it, without hating sin itself, wanting God for who He is, or ever repenting.

This is not enough. You will be damned unless you repent!

Beware that you are not content with any of these Satanic alternatives to genuine repentance; if you are, you will be lost. Not only will these not save, but other false hopes, such as your sincerity, God’s (apparent) answers to your prayers, experiences of peace and joy, someone else telling you that you were saved, a powerful decision about salvation you made in a church service, or saying a sinner’s prayer, will not save you. Reject any false repentance and all other false hopes, and take heed to the Lord Jesus Christ’s solemn warning: “except ye __ __ __ __ __ __, ye shall all likewise perish” (Luke 13:3)!

Saving Repentance:

What it is

We could briefly define “repentance unto life” (Acts 11:18) as *a change of mind about God and sin that results in a change of life*. This change of mind involves a number of things. One who comes to Christ in repentance for salvation must agree that he is lost. He must agree not only that his sins are dangerous, because they are sending him to hell, but that they are filthy and vile, because they are contrary to the holy nature and law of God. Understanding this, and seeing that God promises mercy through Jesus Christ, the sinner must so grieve for and hate his sins that he turns from them all to God and the Lord Jesus. He turns to God with the intention

and endeavor to walk with Him in all the ways of His commandments. Putting all this together, an expanded definition of repentance would be: *A lost sinner savingly repents when, out of the sight and sense not only of the danger, but also of the filthiness and odiousness of his sins, as contrary to the holy nature, and righteous law of God, and upon the apprehension of His mercy in Christ to such as are repentant, so grieves for, and hates his sins, as to turn from them all to God, purposing and endeavoring to walk with Him in all the ways of His commandments.* We may note the following characteristics of this repentance, without which no one will enter the kingdom of God:

- *Repentance is proceeded by the work of the Holy Spirit.* Nobody will repent (or believe) the gospel without the Holy Spirit working in him the desire and ability to do so; left to himself, “there is none that seeketh after God” (Romans 3:11); this is why the Lord Jesus said, “no man ___ ___ ___ ___ ___ unto me, except it were given unto him of my Father” (John 6:65). However, the Spirit “reprove[s] the world of sin, and of righteousness, and of judgment” (John 16:8), and His work enables the lost sinner to see his spiritual darkness, the truth of the gospel of Christ, and his need of salvation. The Spirit also gives the spiritual desire and ability to turn to the Savior. Genuine repentance is a gift from God (2 Timothy 2:25); one repents when God permits (Heb 6:3), “for it is God which worketh in you both to ___ ___ ___ ___ and to ___ ___ of *his* good pleasure” (Philippians 2:13). This is one reason why it is extremely important to immediately respond if the Lord causes you to desire Christ and salvation—if you do not repent and believe, your heart will become hardened, and God is under no obligation to give you further opportunities when you wickedly resist His Spirit. Furthermore, since God does not change His mind when He gives the gift of repentant faith (Romans 11:29), one who has repented and believed the gospel will continue to be a repentant person—a repenter at heart. God irrevocably implants a characteristic rejection of sin, love for Christ and holiness, and submission to Scripture in all whom He gives the gifts of repentance and faith. He also gives them a new and holy nature (2 Corinthians 5:17; Hebrews 8:10) that they cannot alter (and will never wish to give up) any more than they could alter the old sinful nature they inherited from Adam.

- *Repentance is motivated by God’s goodness.* Romans 2:4 asks, “Despisest thou the riches of his goodness and forbearance and longsuffering; not knowing that the ___ ___ ___ ___ ___ of God leadeth thee to repentance?” Instead of immediately sending you to the hell fire you deserve, God has spared you for years, manifesting His longsuffering and patience toward you, “not willing that any should perish, but that all should come to repentance” (2 Peter 3:9). Not only has He spared your life, given you the Bible, and showered you with innumerable physical and spiritual mercies, but He made the ultimate

sacrifice in sending His Son to die for your sins: “Herein is love, not that we loved God, but that he _____ us, and _____ his Son *to be* the propitiation for our sins” (1 John 4:10). When you deserved to be punished, the Father punished His Son, who freely endured the cross, for you. Can you refuse to repent when confronted with such amazing and incomparable love, kindness, and mercy?

- *Repentance is intellectual, volitional, and emotional.* Repentance is *intellectual*—you change your mind. Jeremiah 8:6 reads, “I hearkened and heard, *but* they spake not aright: no man _____ him of his wickedness, saying, _____ have I _____? every one turned to his course, as the horse rusheth into the battle.” Here people were unwilling to change their mind about their sin, and so they did not repent. Repentance involves giving up false ideas about God, the Bible, and the way of salvation; one acknowledges his sin and receives as true all that Scripture says about the means of deliverance from it. You must acknowledge the eternal consequences of your disobedience, its filthiness to the holy God of heaven, and understand His way of deliverance from it. Repentance is also *volitional*, that is, it involves the will—you change your direction. Ezekiel 18:30 reads, “Therefore I will judge you, O house of Israel, every one according to his ways, saith the Lord GOD. Repent, and _____ *yourselves* from all your transgressions; so iniquity shall not be your ruin.” You must give up your way for Christ and His commandments. Finally, repentance is *emotional*—you change your desires. One says to God in repentance, “O my God, I am _____ and _____ to lift up my face to thee, my God: for our iniquities are increased over *our* head, and our trespass is grown up unto the heavens” (Ezra 9:6). A “godly sorrow worketh repentance to salvation” (2 Corinthians 7:10), for “The LORD *is* nigh unto them that are of a broken heart; and saveth such as be of a contrite spirit” (Psalm 34:18). To the lost man, sin, or at least certain types of sin, are a light thing, but the repentant man grieves for and hates his sins—sin is shameful to him, and a burden he would rejoice to have removed. God spares those who “sigh and that cry for all the abominations that be done” by them, and by others (Ezekiel 9:4). A change of mind, direction, and desire are the three basic aspects of genuine repentance.

- *Repentance involves agreeing with God.* When Nehemiah prayed in repentance for the nation of Israel, he said, “Howbeit _____ *art* _____ in all that is brought upon us; for thou hast done right, but _____ have done _____: Neither have our kings, our princes, our priests, nor our fathers, kept thy law, nor hearkened unto thy commandments and thy testimonies, wherewith thou didst testify against them. For they have _____ thee in their kingdom, and in thy great goodness that thou gavest them, and in the large and fat land which thou gavest before them, neither _____

_____ they from their wicked works” (Nehemiah 9:33-35; cf. Leviticus 26:40-41). One who repents must agree with God about His Word, Person, and characteristics; someone who does not believe in the infallible inspiration of Scripture, or in the Trinity, or in salvation based only on the work of Jesus Christ, rather than his own works, is not ready to repent. The sinner must also take God’s side against himself, agreeing with the Lord about his own lost condition and his sin. In relation to his salvation, he accepts that he is condemned for his sin in Adam, his sin nature, and his innumerable personal sins; that he has never genuinely pleased God in his life; that he has no good in him, but is worthy of damnation, and God would be absolutely just to immediately send him to hell and leave him there forever; that if he were to die at that moment, he would be lost eternally; and that all that God says is sinful is truly so, and must be forsaken and detested. Sometimes unconverted people are not certain that they are indeed lost, but think they may have been born again already; perhaps they made an emotional decision in childhood, attended an evangelistic meeting and responded to an altar call, or performed some other religious ritual through which they think God may have regenerated them. Such people are not yet ready to repent, for they do not agree with God that they are truly lost. Others deny the existence of hell, or think that God would be unfair to torment them there eternally for their sins; such are not yet ready to repent, for they reject what the righteous Judge has revealed about the extent of their depravity and its just reward. Many are unwilling to agree that even their religious or moral actions, apart from the new birth and Christ, are actually sinful. They do not want to admit that they truly have no spiritual good in them, that they have not done anything acceptable to God in their entire lives, prior to being justified by faith—but unless they admit it is so, they cannot repent, and so will take all their proud morality with them into the pits of hell. Without surrender to God’s declarations about one’s spiritual condition, repentance and forgiveness are impossible.

- *Repentance involves a desire to make things right.* In Luke 19:1-10, a man named Zacchaeus, a “publican” or tax-collector who, using the power of the Roman government, had exploited and stolen from many people to become rich, was called to salvation by Jesus Christ, and “received Him joyfully” (Luke 19:6). When the people heard that the Lord was going to stay that day at Zacchaeus’ house, “they all murmured, saying, That he was gone to be guest with a man that is a sinner” (v. 7). But “Zacchaeus stood, and said unto the Lord; Behold, Lord, the _____ of my goods I give to the poor; and if I have taken any thing from any man by false accusation, I _____ *him* _____” (Luke 19:8). When Zacchaeus repented, he did not just go to the people he had sinned against and say that he was sorry—he did what was in his power to make

things right. He returned what he had taken from them—with a great deal extra. When one who has sinned against other people repents, he will confess his error to them as well as to God, and make restitution. If he has broken the law as a thief, a tax-evader, or in any other way, he will turn himself in and pay up. Have you sinned against others, either through ungodly speech or unrighteous actions? If you repent, after confessing your sin to God, you will need to confess it to those whom you have sinned against, and get things right with them.

• *Repentance involves turning from all known specific sins, as well as sin in general, to surrender unconditionally to Christ as Lord.* The lost sinner turns from his sin in general; Isaiah 55:7 reads, “Let the _____ forsake his _____, and the unrighteous man his thoughts: and let him return unto the LORD, and he will have mercy upon him; and to our God, for he will abundantly pardon.” He no longer wants to go his own way, but now he wants to go God’s way. He comes to an end of himself and his lifestyle and surrenders himself to Christ without holding anything back. He recognizes that Jesus Christ is “Lord of all” (Acts 10:36), and he therefore submits to Him unconditionally as Lord. He also turns from all known specific sins. When the wicked man “considereth, and _____ away from _____ his _____ that he hath committed, he shall surely live, he shall not die” (Ezekiel 18:28). This does not mean that a born-again individual who did not know something was sinful, but finds out it is so after his conversion, or one who committed some sin fifteen years before he was justified and forgot about it, and so did not specifically repent of that action, is not truly saved—what it does mean is that you cannot repent and hold on to any known sin. If you wish to be saved, you must repent of all the sins mentioned in Bible Study #3 that you have committed. Is there something evil, even a “small” thing, that you are not willing to give up? “God, having raised up his Son Jesus, sent him to bless you, in turning away every one of you from his iniquities” (Acts 3:26). Your sins are loathsome, not precious; they do nothing good for you, but are your worst curse—to be delivered from them is a wonderful blessing. Is there some iniquity that you value more highly than you do the Son of God? If so, you cannot repent—but if you do not repent, you will surely be damned. Jesus Christ is both Lord and Savior, and He will not save you from hell unless you also want Him to be your Lord and save you from your sinful practices.

Specifically, in repentance you *turn from the world*. Paul testifies in Philippians 3:8-11, “Yea doubtless, and I count all things *but* _____ for the excellency of the _____ of _____ my Lord: for whom I have _____ the _____ of all things, and do count them *but* _____, that I may win Christ, And be found in him, not having mine own righteousness,

which is of the law, but that which is through the faith of Christ, the righteousness which is of God by faith: That I may _____, and the power of his resurrection, and the fellowship of his sufferings, being made conformable unto his death; If by any means I might attain unto the resurrection of the dead.” The converted person views the things of this age, the world-system, as nothing compared to knowing and having fellowship with Christ. Compared to the infinitely precious Savior, all the riches, power, glory, and delights of this world are like a pile of manure. His primary desire and ambition is heavenly, not earthly. Jesus Christ, not this world, is uppermost in his goals, love, and estimation. 1 John 2:15-17 states, “_____ the world, neither the _____ *that are* in the world. If any man love the world, the love of the Father is not in him. For _____ that *is* in the world, the lust of the _____, and the lust of the _____, and the _____ of life, is not of the Father, but is of the world. And the world passeth away, and the lust thereof: but he that doeth the will of God abideth for ever.”

In repentance you also *turn from false religion*. 2 Corinthians 6:14-7:1 reads, “Be ye not _____ together with unbelievers: for what fellowship hath righteousness with unrighteousness? and what communion hath light with darkness? And what concord hath Christ with Belial [Satan]? or what part hath he that believeth with an infidel? And what agreement hath the temple of God with idols? for ye are the temple of the living God; as God hath said, I will dwell in them, and walk in *them*; and I will be their God, and they shall be my people. Wherefore _____ from among them, and be ye _____, saith the Lord, and touch not the unclean *thing*; and _____ will _____ you, And will be a _____ unto you, and ye shall be my sons and daughters, saith the Lord Almighty. Having therefore these promises, dearly beloved, let us _____ ourselves from all filthiness of the flesh and spirit, perfecting holiness in the fear of God.” God commands the believer to separate from false religion and other evil practices. Indeed, he is not just to “have no fellowship with the unfruitful works of darkness,” but is to “reprove *them*” (Ephesians 5:11), to publicly take a stand against such evil. If you are part of a false religious organization, one that does not put in practice what the Bible says, you must be willing to leave it, and join one of Christ’s true churches, a practice taught in Hebrews 10:25 and other passages discussed in connection with the fourth of the ten commandments in Bible Study #3. (Bible Study #7 will deal extensively with the nature of Biblical religion and the true church.) The “Father seeketh . . . true worshippers” (John 4:23), those who “worship *him* in spirit and in truth” (John 4:24). God saves sinners to worship Him, not to continue in the false worship they practiced before their

new birth. It may cost you a great deal to leave your false religion, but you cannot hold on to it and have Jesus Christ as well.

You must also *turn from all self-righteousness*. The Lord Jesus said, “I came not to call the _____, but _____ to repentance” (Luke 5:32). Christ here warned people who thought they were good (which no one is of himself, Romans 3:10), that He would never save them unless they gave up their false hope. There is no merit in repentance; we have already seen that all who have not been justified have nothing good in themselves whatsoever. You do not earn God’s favor or become inherently righteous when you repent. As long as you think you have some goodness in you, and so do not recognize your total depravity, you are not ready to turn to the Lord. It is the blood of Jesus Christ, not your repentance, that is the ground of forgiveness; repentant faith is simply the means through which you receive the gospel. If you say, “I am [spiritually] rich, and increased with goods, and have need of nothing,” and “knowest not that thou art wretched, and miserable, and poor, and blind, and naked” (Revelation 3:17), you will never be with those who “have washed their robes, and made them white in the blood of the Lamb” (Revelation 7:14). Only those wretched, miserable, poor, blind, and naked sinners who come to the Savior with nothing but their sin receive mercy. To these, however, salvation is freely given—for although He came not for the “righteous,” the Lord Jesus will save the worst sinner who repents.

In repentance you *turn to God*. 1 Thessalonians 1:9-10 reads, “For they themselves shew of us what manner of entering in we had unto you, and how ye turned _____ from idols _____ the living and true _____; And to wait for his Son from heaven, whom he raised from the dead, *even* Jesus, which delivered us from the wrath to come.” In repentance, one not only turns away from “idols,” whatever he would put before God, but he turns to the Father, Son, and Spirit; and, being given a new heart, he is enabled to say of God, “*Thou art* my portion, O LORD” (Psalm 119:57). He wants God in life now, and fellowship with Him is the jewel that makes up his eternal bliss. He says, “My soul, wait thou only upon God; for my expectation *is* from him. He only *is* my rock and my salvation: *he is* my defence; I shall not be moved. In God *is* my salvation and my glory” (Psalm 62:5-7). The man who has repented now has his deepest desires and happiness not in pleasure, or material goods, or fame, but in God—his glory is in Jehovah’s Person, attributes, and works; he takes his rest in Him. Before he repented, he viewed his business, friends, or worldly goals above Christ, but now the Lord Jesus is his necessary food, the life of his heart. Since he turns to God and Christ, he turns to his Lord’s laws, ordinances, and ways. God’s judgments, which before he kicked at as unendurably strict, he now sees as righteous and reasonable—

indeed, as lovely. He says, “More to be desired *are they* than gold, yea, than much fine gold: sweeter also than honey and the honeycomb . . . I love thy commandments above gold; yea, above fine gold. . . . Therefore I esteem all *thy* precepts *concerning* all *things to be* right; *and* I hate every false way. Thy testimonies *are* wonderful: therefore doth my soul keep them” (Psalm 19:8-10; 119:128-129). The desire of his heart, the free and resolved choice of his will, and the tendency of his course of life is now to keep the laws of the God he loves. On the other hand, “If any man love not the Lord Jesus Christ, let him be Anathema [accursed by God, eternally damned] Maranatha [when the Lord returns]” (1 Corinthians 16:22).

- *Repentance involves taking up the cross.* Mark 8:34-36 reads, “And when [Christ] had called the people *unto him* with his disciples also, he said unto them, Whosoever will come after me, let him ___ ___ ___ himself, and ___ ___ ___ his ___ ___ ___ , and ___ ___ ___ me. For whosoever will save his life shall lose it; but whosoever shall lose his life for my sake and the gospel’s, the same shall save it. For what shall it profit a man, if he shall gain the whole world, and lose his own soul?” In New Testament days, one took up a cross if he was condemned by the Roman government and on the way to his place of execution. He would, while being mocked and rejected by watching crowds, carry his cross to the place of crucifixion, where he would be placed upon it, and slowly die an excruciating and humiliating death. Taking up the cross, then, as a metaphor for repentance, signifies a willingness to deny self, and suffer shame, persecution, and death for Christ’s sake. Anyone who wishes to “save his life,” to live his own way, will eternally lose his life in hell; repentance is losing one’s life, giving up his own way to follow Christ, even to death if necessary—one who in this manner loses his life “shall save it,” for he will gain eternal life with the Lord. If you repent, it means that the Lord Jesus Christ will be first in your life, even if it means poverty, rejection by family, torture, or agonizing death—and the Bible promises that “all that will live godly in Christ Jesus shall suffer persecution” (2 Timothy 3:12). However, the reward is great—you will possess your soul, which is more valuable than the whole world. If you do not repent, you will lose it, and all else, an infinite loss greater than all the temporary ease and comfort you gain in this life.

- *Repentance includes counting the cost.* In Luke 14:26-33, Christ told the multitudes hearing Him, “If any *man* come to me, and hate not his father, and mother, and wife, and children, and brethren, and sisters, yea, and his own life also, he cannot be my disciple. [The command is not literal hatred, but to love Christ more than anyone else, so that compared to Him, your feelings towards all others is like hate; cf. Matthew 10:37; 19:19.] And whosoever doth not bear his cross, and come after me, cannot be my

disciple. For which of you, intending to build a tower, sitteth not down first, and _____ the _____, whether he have *sufficient* to finish *it*? Lest haply, after he hath laid the foundation, and is not able to _____ *it*, all that behold *it* begin to mock him, Saying, This man began to build, and was not able to finish. Or what king, going to make war against another king, sitteth not down first, and consulteth whether he be able with ten thousand to meet him that cometh against him with twenty thousand? Or else, while the other is yet a great way off, he sendeth an ambassage [a group of ambassadors, a delegation], and desireth conditions of peace. So likewise, whosoever he be of you that _____ not _____ that he hath, he cannot be my disciple.” Repentance is not an unthinking, careless commitment, but a definite decision to forsake everything for the Lord Jesus. You should count the cost of becoming a Christian. Do you want to be holy? Are you willing to turn from your sins—not just the sins you have no special taste for, but those you find especially dear and pleasant—to set your affection on the Son of God instead? Are you willing to do what is in your power to get right with people you have sinned against? Will you forsake all self-righteousness and agree with God’s declarations about your miserable, hell-worthy state? Do you wish to persevere in obedience to the Lord Jesus Christ the rest of your life, to take your stand with Him despite the inevitable hostility, rejection, and persecution you will face from the world-system, from false religion, and very possibly from some—or many—or perhaps even all—people who are close to you? If not, you cannot be His disciple. You would rather have your sins than the Savior who left His everlasting glory to die for you. Do not deceive yourself into thinking that you can have both your sin and Christ, or that you will somehow be saved without repentance. There is not the slightest chance that you will escape the lake of fire, where the smoke of your torment will ascend forever and ever, and you will have no rest day or night (Revelation 14:10-11).

Do you want Jesus Christ, whatever the cost? Then consider, finally, that in repentance *one turns to Christ in faith*. We have mentioned that repentance and faith are inseparable, but have not emphasized the part faith has in repentance because we were going to describe this aspect of receiving the gospel in considerable detail in its own section. Let us, then, consider saving faith!

**Saving faith:
What it is not**

Many people are confused about the nature of true repentance, substituting unbiblical counterfeits for it to their own ruin, yet it is likely that an even higher number are confused about the nature of saving faith. God promises to save believers, those with faith, in a vast number of

verses. How essential it is, then, that we have a correct understanding of the nature of justifying faith! To help us understand it, we will first consider:

- *Dead faith is not saving faith.* Consider James 2:14-26. In v. 14, James says, “What *doth it* profit, my brethren, though a man ___ ___ he hath ___ ___ ___ ___, and have not ___ ___ ___ ___? can faith save him?” Does someone who says that he has faith, but does not have any works, no change of life, have the kind of faith that justifies? Can this kind of “faith,” one that produces no holy actions, take one to heaven? The question is answered in v. 15-18: “If a brother or sister be naked, and destitute of daily food, And one of you say unto them, Depart in peace, be *ye* warmed and filled; notwithstanding ye give them not those things which are needful to the body; what *doth it* profit? Even so ___ ___ ___ ___, if it hath not ___ ___ ___ ___, is ___ ___ ___ ___, being alone. Yea, a man may say, Thou hast faith, and I have works: shew me thy faith without thy works, and I will ___ ___ ___ thee my faith ___ ___ my ___ ___ ___ ___.” Imagine a cold winter night. You, on account of persecution for Christ, have lost everything. Only a few rags cover your body. You have not eaten for three days and have found no shelter. The freezing wind rips through your thin clothes like a sharp knife. You knock on the door of someone who claims to be a fellow Christian. He opens the door—you feel the warmth radiating toward you from inside his house, and a savory smell of a delicious dinner fills your nostrils. You explain your sad situation to him as best you can through your chattering teeth. With a compassionate look, he says, “Boy, that is really too bad. I hope things turn out well, and you can get food, clothing, and a place to stay. Good bye.” He then closes the door in your face and leaves you to freeze and starve. Did that do you any good? In the same way, a *faith that does not produce works is a dead faith*, one that will not save. Justifying faith will demonstrate its presence by works. Many people today say that they have faith in Jesus Christ, but they live like devils. James 2 makes the point that such people have never really believed in the Lord at all. Furthermore, James 2:19 states, “Thou believest that there is ___ ___ ___ ___ ___; thou doest well: the ___ ___ ___ ___ ___ also ___ ___ ___ ___ ___, and tremble.” Just as faith that does not produce works is dead faith, so *faith that is merely mental*, that does not actually trust or rely on Christ for salvation, *is dead*. The devils believe that there is one God; they believe in the infallible inspiration of the Bible; they believe that Jesus Christ is the Son of God, who died for the sins of the world and rose again the third day; they believe in the Trinity; they believe in the return of Jesus Christ, in heaven, in hell, in creation, in the salvation of sinners simply by repentant faith, and in every other doctrine in the Bible—they are entirely theologically orthodox. They even know that they will lose and God will win, just as Scripture says (Matthew 8:29), which is why they “tremble” when they think

about these Biblical truths. James 2:19 informs us that he who accepts these things “doest well”—but recognizing these things as true (and even trembling on account of them!) does not of itself save any sinner any more than it saves the devils, and it does not of itself constitute justifying faith. We see an example of merely mental faith in John 2:23-3:21. During the Lord Jesus’ earthly ministry, there were many who believed that He was able to do miracles and was from God, but had never exercised justifying faith (2:23-25). In a conversation with one of these men (3:1-2), the Lord explained that such recognition did not of itself bring the new birth (3:3-7), but saving faith was more (3:13-18). James 2:21-24 then continues to contrast dead faith and living faith using the example of Abraham, who believed in God and was accounted righteous before Him at the moment of faith (v. 23, quoting Genesis 15:6), and consequently was willing to give up his son Isaac for the Lord’s sake, a powerful testimony of the changed life which resulted from his conversion years earlier (v. 21, referring to Genesis 22). Rahab the harlot is another example (v. 25-26)—because she believed in Jehovah (Joshua 2:9-11) and was justified in God’s sight by faith (Hebrews 11:31), she hid the Israelite spies (Joshua 2:6) from their Canaanite enemies; her faith in their God led her to risk her life for the sake of her Redeemer and His people. While, in the sight of God, one is declared righteous or justified simply by repentant faith apart from works (Romans 4:1-8), in the sight of man, one is shown righteous “by works . . . and not by faith only” (v. 24). One does not become saved, or obtain living faith, by doing good works, but good works will always be the fruit of living faith. When a tree that has been bare all winter sprouts new leaves in the spring, the leaves do not make the tree alive—the tree is alive before the leaves appear. The leaves simply prove that the tree is living. On the other hand, if no leaves appear all spring and summer, you know that the tree is dead. The lack of leaves did not kill the tree—because it was dead, no leaves came forth. In the same way, good works do not bring living faith into existence; but where genuine faith is present, works will certainly follow. You can accept the truth of Biblical doctrine, and say that you are born again, but unless works result from your faith, you have never been converted.

- *Emotional or volitional actions without intellectual understanding is not saving faith.*

We have seen that mental comprehension that does not lead to good works is not saving faith. However, one can want to be saved, to have Christ as Lord and Savior and follow Him, but without a proper understanding of God and His gospel, justifying faith is impossible. Mental comprehension is not sufficient, but there is no saving faith without it. Acts 19:1-6 tells us about people who sincerely wanted to be “disciples” (v. 1), but they had “not so much as heard whether there be any Holy Ghost” (v. 2). Since they did not believe in the true Triune God, they were not saved—but since they were sincere,

once Paul explained the gospel to them (as summarized in v. 4-5), they immediately repented and believed in Christ, were saved, and submitted to baptism. One who does not understand the nature of the gospel cannot receive it, no matter how sincere he may be (Proverbs 14:12). Sometimes people claim that they received Christ as very young children, when they were not yet old enough to understand the gospel (Jonah 4:11). Such are still unconverted. Others claim that they were born again at a particular point in time, but only after that time did they come to understand the gospel—this is also impossible, for one does not “grow” into an understanding of salvation after one already has it; you must understand the gospel before you can believe it. Some people have had powerful religious experiences—perhaps they saw a vision of Jesus (or what they thought was Jesus, 2 Corinthians 11:14), telling them their sins were forgiven, or had some other similar supernatural encounter, but they did not understand the gospel—these also are still lost, dead in their sins. Many claim to have saving faith, but they have received a false gospel, instead of believing the true one; these also will be damned (Galatians 1:8-9). You must understand the nature of salvation before conversion is possible.

- *Faith without communion with Christ is not saving faith.* Saving faith makes one “in Christ” (Ephesians 1:3), joined in union with the Son, and those whom the Lord gives saving faith have consequently been brought into a state of genuine fellowship with the living God. In John 10:14, Christ says, “I am the good shepherd, and ___ ___ ___ my sheep, and ___ ___ ___ of mine.” The Lord Jesus said to His Father, “this is life eternal, that they might ___ ___ ___ thee the only true God, and Jesus Christ, whom thou hast sent” (John 17:3). One can recognize facts about the historical Jesus, and do things in service to Him, without having experiential knowledge of Christ, or having come into living communion with Him (1 Samuel 3:1, 7); God’s people can say, “truly our fellowship *is* with the Father, and with his Son Jesus Christ” (1 John 1:3), for through the Son the Triune God has supernaturally revealed Himself to them (Matthew 11:25-27; 2 Corinthians 4:6; 1 Corinthians 2:9-10; Revelation 22:3-4). One who has never been brought into this kind of union with the Savior will hear Him say in the day of judgment, “I never knew you: depart from me, ye that work iniquity” (Matthew 7:23).

- *The daily serving faith of the Christian life is not saving faith.* When the lost sinner “worketh not, but believeth on him that justifieth the ungodly, his faith is counted for righteousness” (Romans 4:5)—justifying faith is a one-time event in which a person ceases to trust his own works, and relies for pardon upon the Christ who was crucified to save him. One is either relying on Christ alone for salvation, or one is not—there is nothing between the two. The very moment a lost sinner so places his faith in the Savior’s Person and cross-work, he is forever forgiven and becomes part of God’s family.

Faith also has an important, but different, role in the life of the child of God. The faith of the already justified is not a one-time committal to Christ, but a daily, growing confidence in the Savior. The Christian's faith is intimately connected with works; he gains victory in what God wants for his life by faith (Hebrews 11:30). By faith the saint lives for God and does His will, whether it be working "righteousness, obtain[ing] promises . . . out of weakness [being] made strong, [growing] valiant in fight . . . [or being] tortured . . . [enduring] trial of *cruel* mockings and scourgings, yea, moreover of bonds and imprisonment" (Hebrews 11:33-38), or whatever else his Father wants for him. The faith of the lost soul coming to Christ is not a matter of degree, nor is it a process. It requires a total rejection of works to simply trust the blood of the Savior. The faith of those already born again does have degrees—it can grow or be diminished, it changes over time, and it is associated with works; it is the faith which inspires the Christian soldier to fight his spiritual warfare (Ephesians 6:10-18). These two must not be confused. The child of God seeks and serves his heavenly Father in a different way than the rebel comes to Christ for pardon. The cart cannot be put before the horse, or the car run unless the engine has been started. If one thinks he must grow in faith to the point where he finally has enough of it to be forgiven, or if he thinks he has saving faith because every day he tries to live a faith-filled life, or because he trusts God for strength to do different tasks in life, he is confusing the responsibility of the convert with the command to the one who still must be converted. Such a one does not have saving faith.

• *Faith that does not endure is not saving faith.* Just as genuine repentance is a gift from God, so justifying faith is supernaturally bestowed (Philippians 1:29). Philippians 1:6 consequently promises that "he which hath begun a good work in you will perform *it* until the day of Jesus Christ." God will not take away the gift of saving faith, so all truly born-again people will never stop believing in Jesus Christ, turn to a false gospel (Galatians 1:8-9; Matthew 24:24), or reject the faith, for they are "kept by the power of God through faith unto salvation" (1 Peter 1:5). Although they may struggle, they will overcome temptations and trials to victoriously persevere. One who does not persevere never had the faith that God gives; this is why the Lord Jesus stated, "He that shall _____ unto the _____, the same shall be _____" (Mt 24:13). God will keep His people in the faith from the moment He gives it to them, to the time of their death, to all eternity future.

Vast numbers of people today have a type of faith that will never get them into the kingdom of God. The Lord Jesus warned, "Enter ye in at the strait [narrow] gate: for _____ is the gate, and _____ is the way, that leadeth to _____, and _____ there be which go in thereat: Because strait *is* the gate, and _____ is the way, which

leadeth unto _____, and _____ there be that find it” (Matthew 7:13-14). Only genuine repentance and faith will lead to life. No dead faith, that does not result in holiness, or that is only mental assent to facts, will save. No emotionalism or desire to follow God, without an understanding of the gospel, will save. A faith that does not result in genuine fellowship with the living Christ, or one that does not endure to the end, is not saving faith. The role of faith in the lost sinner’s receiving justification must also not be confused with the role of faith in the life of the saint of God. If you have a type of faith that fits into any of the categories above, you are lost, dead in your sins. Do not deceive yourself. Only those with “the faith of God’s elect [chosen]” (Titus 1:1) will enter heaven.

Saving Faith: What it is

Since one must understand the nature of saving faith before one can exercise it, we will now look at this essential aspect of receiving the gospel. Romans 5:1 states, “Therefore being justified by _____, we have peace with God through our Lord Jesus Christ.” Peace with God immediately follows justification, and justification comes by faith. In a certain way, all we have learned so far in these Bible studies about the nature of Scripture, God, the Law, our sinful actions and nature, eternal rewards and punishments, Christ and His saving work, and repentance, has prepared us for this point, for we must understand all of these earlier things to grasp the nature of saving faith. However, if we never come to genuine faith in the Lord Jesus Christ, all our other knowledge will bring us no eternal benefit. What, then, is saving faith? We could define it as follows: *Believing to be true whatsoever is revealed in the Word of God, saving faith receives, believes on, trusts in, and rests upon the Lord Jesus Christ for justification, sanctification, and eternal life.* Let us break this definition down into parts, and examine it carefully.

Saving faith includes *believing to be true whatsoever is revealed in the Word of God.* One who does not believe the Bible is the perfect, error-free Word of God cannot exercise saving faith. Furthermore, God the Spirit works through the Word of God to produce the new birth; “Of his [God’s] own will begat he us with the word of truth” (James 1:18). “So then _____ cometh by hearing, and hearing by the _____ of _____” (Romans 10:17). Regeneration will be associated with the Word, whether through hearing it preached, having it explained by someone else, reading it on one’s own, or doing a Bible study like this one. Genuine conversion does not come through visions, dreams, special feelings, or anything other than the Word.

Saving faith *receives, believes on, trusts in, and rests upon the Lord Jesus Christ*. There is a great deal to notice in this section of the definition. First, since Jesus Christ is *Lord*, saving faith includes repentance. Since we already examined repentance, we will not spend more time on it now. Second, saving faith receives, believes on, trusts in, and rests upon *the Lord Jesus Christ*. He alone is the object of saving faith. Since He alone is the Savior, salvation is not by works—it is by repentant faith alone. Ephesians 2:8-9 states, “For by grace [undeserved favor] are ye saved through _____; and that _____ of _____: *it is* the _____ of God: _____ of _____, lest any man should boast.” Salvation is not based on anything you have done, are doing, or will do in the future. It is a “gift.” The one who receives a gift pays nothing—the price is paid in full by the giver. Jesus Christ paid the price to save sinners on the cross; they receive salvation for free. One reason it is “not of works” is that otherwise you could “boast.” Nobody will be able to say, “I was baptized; I did good things; I am such a good person, and did all these works for God, so now I am saved.” You have never done any good works anyway—you cannot please God until you receive Christ (Romans 8:8). You are not the slightest bit more worthy of God’s grace than the most despicable person who ever lived. The Lord alone makes the saved differ from the lost. 1 Corinthians 4:7 reads, “For who maketh thee to _____ *from another?* and what hast thou that thou didst not receive? now if thou didst _____ *it*, why dost thou glory, as if thou hadst not received *it?*” Since justification is based entirely on Christ’s work, God alone receives the glory in the salvation of the lost. Since “by grace are ye saved,” your works are entirely excluded, for “if [salvation is] by _____, then *is it* no more of _____: otherwise grace is no more grace. But if *it be* of _____, then is it _____ more _____: otherwise work is no more work” (Romans 11:6). Either someone is saved entirely by God’s grace, His undeserved favor, or he is saved by his works, in which case salvation is not undeserved, but earned. Salvation is 100% by God’s grace through faith and 0% by works—God has given no law of any kind that can save anybody (Galatians 3:21). This essential truth is found in many verses in the Bible. Titus 3:5 states, “_____ by _____ of righteousness which we have done, but according to his _____ he saved us, by the washing of regeneration, and renewing of the Holy Ghost.” If we merited salvation, it would not be through God’s mercy. Romans 3:28 reads, “Therefore we conclude that a man is justified by faith _____ the _____ of the law.” Indeed, saving faith’s very nature excludes works. Romans 4:5 states, “But to him that worketh _____, _____ believeth on him that justifieth the ungodly, his faith is counted for righteousness.” One must either work for salvation or believe on Jesus Christ for it. If someone is working for salvation, he does not believe in Christ for it; if he believes, he will not work for it. Let us imagine that you needed to go somewhere, and a friend of yours had promised to give you a ride there. Let us say that it was essential that you got there

on time. He promised to be at your doorstep at 5:00 p. m. sharp. If you believe your friend's promise, what will you do? You will wait for him to come, and, as soon as the clock strikes five, you will open the door, expecting him to be there. If he is trustworthy, you will not expect him at 5:05, or 5:10, but exactly at 5:00 p. m. Let us imagine, though, that you left your house for the bus stop at 4:30. What would that mean? It would mean that you did not believe your friend's promise, so you took things into your own hands. What if you called the taxi company at 4:45 and told one to show up at 5:05, just in case your friend did not come, so you could still get to your destination on time? Again, it would show that you did not believe your friend was absolutely trustworthy. If you made any backup plan at all—if you even were worried about if he would really be there at 5:00—you did not totally trust your friend. Now we humans are not all-powerful—far from it—so sometimes circumstances arise that are beyond our control, and we are not able to do what we promised. However, God always keeps His promises. Jesus said, “He that believeth on me hath everlasting life” (John 6:47). What are you saying about His truthfulness if you think you must do good works to be saved? Do you believe His promise, or not? Is Jesus Christ trustworthy, so that He will, beyond any doubt whatsoever, give everlasting life to all who believe on Him, as He promised? This is why Romans 4:5 says justification is for he who “worketh not, but believeth.” Works and justifying faith are opposites; one who thinks that doing good works contributes in any way to his receiving forgiveness of sin does not truly believe in Jesus Christ at all—he may know facts about Him, but does not really trust Him, or believe that He is a Savior who really saves. The lost sinner comes to the Lord Jesus with nothing good; he brings only his sin, and he freely receives from the Savior His perfect righteousness (Isaiah 55:1). The sinner's attitude is that of the words of a hymn: “Nothing in my hand I bring; simply to thy cross I cling.”

In fact, the Son of God promised in John 10:28-30, “I give unto [my people] eternal life; and they _____ perish, neither shall any *man* pluck them out of my hand. My Father, which gave *them* me, is greater than all; and _____ is _____ to _____ *them* out of my Father's hand. I and *my* Father are one.” No one is able to take a person who has received Jesus Christ and cast him into hell—the Bible teaches the wonderfully comforting truth that once you are saved, you are always saved. Romans 8:29-30, 38-39 (the rest of the passage is good as well) promises, “For whom [God] did foreknow, he also did predestinate *to be* conformed to the image of his Son, that he might be the firstborn among many brethren. Moreover whom he did _____, them he also called: and whom he called, them he also justified: and whom he _____, them he also _____ . . . For I am persuaded, that neither death, nor life, nor angels, nor principalities, nor powers, nor things present, nor things to come, Nor height, nor depth, nor any other creature, shall be _____ to _____ us from the love of God, which is

in Christ Jesus our Lord.” God the Father, who has had the salvation of His elect on His heart from eternity past, has predestinated or pre-determined that they would be with Him forever in glory, being made like His Son—He certainly will not allow His purpose to be frustrated now! He has decreed that everyone who is ever “justified” is also certain to be “glorified”—not one of them is lost. Absolutely nothing, not death, nor anything in life, nothing that presently exists, nothing that will exist in the future, nothing from the height of heaven to the depths of hell, can separate one of God’s people from Him. This eternal security is the unfailing promise of all whom Jesus Christ saves.

How does eternal security relate to the nature of justifying faith? Saving faith trusts in the Lord Jesus Christ to actually save. One who thinks that he must do good works in order to be forgiven is lost; he has a false view of the gospel. Likewise, the person who thinks that God will take salvation away from him and send him to hell if he does not maintain a certain level of obedience after he has been justified is confused about the nature of the gospel—even if he claims to agree with the Biblical doctrine of justification by faith without works. Good deeds do not bring initial salvation, nor do they keep one saved—God does all the saving and the keeping. When the child of God disobeys, he loses out on fellowship with his Father until he confesses his sins and gets right again (1 John 1:9); but God will never disown him, cast him out of His family, and send him to eternal torment. A denial of eternal security requires as a consequence that God fails to honor the promises He has made to keep all His own saved. If the justified can be eternally lost, Christ’s blood does not totally cleanse all the past, present, and future sins of sinners the moment they trust Him. Rejecting God’s promises to keep His own, and denying the sufficiency of the blood of Christ, are heresies that destroy the gospel. A rejection of eternal security is inconsistent with saving faith.

The object of saving faith is Christ alone. Specifically, it is Jesus considered as crucified for your sins. In John 3:13-18, the Lord was explaining salvation to a man named Nicodemus (v. 1-3). The Savior said, “And no man hath ascended up to heaven, but he that _____ from heaven, *even* the Son of man which _____ in _____. And as _____ lifted up the _____ in the wilderness, even _____ must the Son of man be _____: That whosoever _____ in him should not perish, but have eternal life. For God so loved the world, that he gave his only begotten Son, that _____ in him should not perish, but have everlasting life. For God sent not his Son into the world to condemn the world; but that the world through him might be saved. He that _____ on him _____ not condemned: but he that believeth not _____ condemned _____, because he hath not believed in the name of the only begotten Son of God.” In explaining the way to receive eternal life to Nicodemus, Christ pointed to Himself as the One who is both God and Man in v. 13. The Lord

is fully human, for He is the “Son of man.” He also is fully God, for He is everywhere-present, a characteristic unique to Deity; while on earth speaking to Nicodemus, the Lord was at the same moment “in heaven.” In His humanity, He was localized on earth where He was having the conversation, but in His Deity, the Son “filleteth all in all” (Eph 1:23). In v. 14-16, the Lord Jesus compares saving faith, believing in Him, to what happened in the wilderness when Moses put a serpent on a pole—as that serpent was lifted up from the earth, so Christ would be crucified on the cross, and everyone who believes in Him will receive everlasting life. Verses 17-18 show that life is received the very moment one believes—at that instant, one “is” no longer condemned. Nicodemus, as a well-educated Jew who would have been very familiar with the Old Testament, knew what Christ meant when He spoke of Moses and the serpent in the wilderness—to us, it may not be as familiar. What exactly did the Savior mean by this comparison? The passage in view is Numbers 21:4-9: “And they journeyed from mount Hor by the way of the Red sea, to compass [go around] the land of Edom: and the soul of the people was much discouraged because of the way. And the people spake _____, and against Moses, Wherefore have ye brought us up out of Egypt to die in the wilderness? for *there is* no bread, neither *is there any* water; and our soul _____ this light bread. And the LORD sent fiery _____ among the people, and they _____ the people; and much people of Israel _____. Therefore the people came to Moses, and said, We have _____, for we have spoken against the LORD, and against thee; pray unto the LORD, that he take away the serpents from us. And Moses prayed for the people. And the LORD said unto Moses, Make thee a _____, and _____ upon a _____: and it shall come to pass, that _____ that is bitten, when he _____ upon it, shall _____. And Moses made a serpent of brass, and put it upon a pole, and it came to pass, that if a serpent had bitten any man, when he _____ the _____ of _____, he _____.” The nation of Israel was journeying from Egypt to the Promised Land, Canaan, and they became discontent because of their circumstances in their wilderness journey. Consequently, they began to complain (v. 5). They said they had no food—yet they also hated the “light bread,” the delicious manna God provided for them to eat every day—a rather inconsistent complaint! On account of their sin, God punished them by sending poisonous serpents to bite them, so that many of them began to die. Recognizing the trouble they were in, they admitted they had done wrong, and Jehovah provided them with a solution: Moses made a brass serpent and put it on a pole, and everyone who had been bitten, when he simply looked at the serpent, was immediately healed.

Why does Christ compare this story to saving faith in Him in John 3:14-15? There are quite a few comparisons. As the Israelites were going to die from the poison in their bodies, which was there because of their sins of complaining and discontent, so we all begin life doomed

to suffer spiritual death because of the poison of sin. Just as the Israelites had no remedy for the poison in themselves, but death was certain unless God provided a solution, so spiritual death is certain for the lost man unless God delivers him. The Israelites were not ready for a solution until they saw they were in trouble; so the lost are not ready to be saved until they see their need and are willing to repent. The solution God provided in Moses' day was a brass serpent on a pole, which tells us about Jesus' death on the cross. The Savior is compared to a serpent, the symbol for sin and evil in the Bible, because, on the cross, He was "made sin" for us (2 Corinthians 5:21). Brass in Scripture is often compared to judgment, so a brass serpent shows us that the Son of Man endured the wrath and judgment of God for our sins on the cross. For the Israelites in the wilderness to be physically saved, they needed to look at the serpent; so spiritual salvation is by looking to the crucified Savior in faith (Isaiah 45:22; Hebrews 12:2). As healing was immediate upon looking to the serpent, so spiritual salvation is received the very moment one believes in Christ; it is not a process where one gradually becomes justified or forgiven. The instant the snake-bitten Israelite looked at the brazen serpent, he was completely healed physically; so the moment one looks in faith to the Crucified One, he is perfectly and eternally saved—the poison of sin is completely gone!

Let us imagine that one of the children of Israel had been bitten by a snake, so he said, "I have been bitten! I will go to the tabernacle and offer a sacrifice, and so I will be saved from death." Would he be saved? No! God told him to look at the serpent for healing. What if he had said, "I have been bitten; I will fervently pray to God for healing, and He will save me." Would he be saved? No! God told him to look to the serpent, not pray for healing. What if he had said, "I have been bitten; this is because of my sin of complaining; I will try to do better, and sin no more. I will do many good deeds, and so pay for my sins, and God will save me from the snakebite." Would he be saved? No! God did not promise healing based on doing good deeds, but promised that all who looked at the serpent would be immediately healed. In the same way, many people today do not look to Jesus' death to save them. They say, "I will be religious, and so I will be saved," or "I will pray and ask God to forgive me of my sins when I commit them; so I shall be saved," or "I will try to sin no more, but do good; so I shall be saved." However, all who trust in prayer, religion, good works, or anything other than the blood Jesus shed on the cross, will not be saved—they do not have saving faith, for they are looking to the wrong thing. Saving faith does not look to one's inward spiritual condition, or to good works done in the past or planned in the future. Nor can you look to faith itself for salvation. Faith is not the Savior; it is only the instrument or means through which Christ has promised to save. It is not as if you must have a pint and a half, or two quarts, or three gallons, or some other amount of faith, before Christ's blood will wash away your sins; someone who says, "I do not know if I have a strong enough faith to be saved" is not looking to Jesus, but to faith itself to save him, and

is yet unconverted. Nor is the object of faith conviction of sin by the Holy Spirit; while no one will look to Jesus without the work of the Spirit, it is the Christ who died, not the Holy Spirit, that saving faith looks to. The Israelite would not look at the serpent unless he knew he was dying, but if he did no more than stare at the place he was bitten, he would perish; so conviction of sin will proceed saving faith, but one does not look to the conviction, but to Christ. Whether the Israelite was faint from snakebite so that he could barely turn his eyes upon the serpent, or whether he stared strongly at it, the result was the same—perfect healing. So when one looks in faith to Jesus, spiritual salvation comes immediately. Justifying belief looks outside of oneself to Jesus’ death, and rests its full confidence upon Him and His saving work. All who look in faith to the crucified Savior are immediately and eternally forgiven of all sin. The Lord commands, “_____ unto _____ and _____ ye _____, all the ends of the earth: for I *am* God, and *there is none else*” (Isaiah 45:22). Look to the Lord Jesus—He died for your sins on the cross! Look to Him—He was the spotless Substitute, who took your place to give you His righteousness! Look to Him—He was buried, and rose again victorious! Look to Him—He sits at the right hand of the Father, and has sworn to immediately save all who trust in Him! Oh sinner, look to Him and live!

Saving faith has three aspects, which are well illustrated in Hebrews 11:13. Speaking of God’s people in the Old Testament, the verse declares, “These all died in _____, not having received the promises, but having _____ afar off, and _____ of *them*, and _____ *them*, and confessed [a result of saving faith] that they were strangers and pilgrims on the earth.” First, justifying faith requires *knowing the facts* (“seen them”). One cannot place his faith in Christ without first knowing the facts of the gospel. Second, justifying faith involves *accepting the facts as true* (“were persuaded”). One can have heard that the Lord Jesus died, was buried, and rose again, and know He promised to save all who trust in Him, but think it is a fable, and the Word of God is in error. Justifying faith then *trusts or relies upon Christ as promised in the gospel* (“embraced them”). This third aspect is key—many people know the facts of the gospel story, but they never actually transfer their dependence for salvation from their works, or whatever else they are relying on, to trust in or depend upon the Savior for pardon.

Imagine that you were in the top story of a burning building. The lower floors are already engulfed in flame; you cannot escape down the stairs. The situation seems hopeless, and death certain. However, firemen arrive, spread a net, and tell you to jump out the window into it. They promise you that, if you jump, you will be safe, but if you do not jump, you will surely die. Your escape to safety involves the same three aspects as saving faith. First, you need to know that the firemen are there with the net; if you did not see or hear them, perhaps because you were not by the window, you could not leap to safety. You must *know the facts*. Then you must

accept the declaration of the firemen as true; you must be convinced that, upon jumping, the net will not break, although it is such a long way down; that the firemen are not going to let you fall and die; and that unless you jump, you will certainly burn up; you cannot think that, perhaps, some other and better way of escape will come along. You must *accept the facts as true*. However, if you stop there, you will still die. You then must actually trust your life to the firemen and their net by casting yourself out the window; you must *trust or rely* upon them in accordance with their promise. Likewise, saving faith requires that you know and accept the facts, but then you must come to a point where you actually trust in the Lord Jesus Christ; until you trust Him, you are still lost. Saving faith says, “I know whom [Christ] I have _____, and am _____ that _____ is _____ to keep that which I have _____ unto him against that day” (2 Timothy 1:12). When Abraham was accounted righteous by faith, “He staggered not at the promise of God through unbelief; but was strong in faith, giving glory to God; And being _____ that, what he had promised, he was able also to perform. And therefore it was imputed [counted] to him for righteousness” (Romans 4:20-21). The Bible draws the conclusion, “Now it was not written for his sake alone, that it was imputed to him; But for us also, to whom it shall be imputed, if we believe on him that raised up Jesus our Lord from the dead; Who was delivered for our offences, and was raised again for our justification. Therefore being justified by faith, we have peace with God through our Lord Jesus Christ” (Romans 4:22-5:1). One with saving faith is “fully persuaded” that Christ’s promise to save all who trust in Him (John 6:47) is true; he therefore actually trusts in the Savior.

Repentant faith alone is the only instrument or means through which justification is received; it is the empty hand that takes the gift God offers freely. Two things in connection with this point must be emphasized. *First*, nothing else must be added to faith as the means of obtaining justification. Religious sacraments, good deeds, trying to do better, trying to love Jesus Christ more, experiences with (what is thought to be) the Holy Spirit, seeking to feel more sorry for sin, and all else, is excluded. Many people also make prayer the means of obtaining justification; they assume that if they pray and sincerely ask God or Christ to save them, and they mean it, their prayer will be answered. They think that if they believe God will answer their prayer, they have saving faith. They therefore repeat the words found on the back of a religious tract, or repeat a prayer after someone who speaks to them at an altar call in an evangelical church, or perform some other prayer ritual, and conclude that they must have saving faith, because they were sincere. Sometimes they think that if they pray and ask Jesus to come into their heart they will be saved. However, God never promises to save those who sincerely pray and ask Him for salvation—Scripture states, on the contrary, “Believe on the Lord Jesus Christ, and thou shalt be saved” (Acts 16:31), over and over again. Christ and the apostles never led

anyone to repeat a “sinner’s prayer” where he confessed his sins and asked to be forgiven, nor did the Lord or any Christian in the Bible ever say that everyone who sincerely prays in this manner is saved. Nowhere does Christ tell any lost person to ask Him to come into his heart—nor did the apostles tell anyone to ask Jesus to come into their hearts.² Prayer does not bring you to faith, which then brings you to Christ; you must directly come to Him by faith alone. Making prayer necessary for salvation is as false a gospel as making baptism necessary for salvation. It is possible for someone to place his faith in Christ while praying (Luke 18:13); indeed, this is surely quite common. However, you receive the gospel by repentant faith in the Son of God, prayer or no prayer. *Second*, remember that our definition told us that saving faith receives, believes on, trusts in, and rests upon the Lord Jesus Christ *for justification, sanctification, and eternal life*, not for help in other things. One who is born again will be able to be a better husband or wife, gain victory over drug addiction, have a truly happy life, and gain many other blessings; but saving faith is not coming to Christ for any of these other things, but trusting Him for *justification*—perfect remission of sins and the imputation of His righteousness; *sanctification*—freedom from sin’s power and control; and *eternal life*—fellowship with God now and an everlasting enjoyment of Him to come.

Conclusion: Receive the Gospel!

In this Bible study, we have learned that the gospel is received by repentance and faith. We looked carefully at what repentance is not, then at what it truly is. We followed this by studying what saving faith was not, and what it is. Now you must ask yourself, “Have I received the gospel?” Have you ever repented and believed in Christ? Have you recognized not only the danger, but also the filthiness and odiousness of your sins, as contrary to the holy nature, and

² People who believe that one must ask Jesus to come into one’s heart to be saved often quote Revelation 3:20 to support their view. They claim that the verse is teaching that Jesus is standing at the door of the lost person’s heart knocking on it, and if a lost person asks Him to come inside, He will come into that person’s heart and forgive the one who prays to be saved from his sin. However, Revelation 3:20 has absolutely nothing to do with a sinner getting eternal life by inviting Christ to come inside through his heart’s door. The verse is talking about members of the church at Laodicea (3:14) getting right with God—at that time, Christ was not dwelling in the midst of their church, but if the church members were to repent, He would come in and have fellowship with them. There is no necessary connection between a lost sinner inviting Jesus to come into his heart and a lost sinner relying on the Person and work of Christ for salvation—indeed, the former is spiritually dangerous, for it gets the lost to look at themselves, at their hearts, and at their prayers, rather than looking outside of themselves to Christ’s death as their Substitute. Rather than asking Jesus to come into their hearts, the lost should listen to the words of the Lord: “Verily, verily, I say unto you, He that believeth on me hath everlasting life” (John 6:47). A sinner may believe in the Lord Jesus *despite* asking Him to come into his heart, but no sinner has ever been saved *because* he has invited Him to come in the “heart-door.”

righteous law of God? Has this led you, because of an understanding of His mercy through Christ, to so grieve for and hate your sins, that you turned from them all to God, purposing and endeavoring to walk with Him in all the ways of His commandments? Have you, believing to be true whatsoever is revealed in the Word of God, received, believed on, trusted in, and rested upon the Lord Jesus Christ for justification, sanctification, and eternal life? You have had a time when you were born, and you will certainly have a time when you will die (unless you are born again and Christ returns first). The Lord Jesus could return, or you could die, at any moment. Are you ready to stand before God? Have you been born again? “Examine yourselves, whether ye be in the faith; prove your own selves” (2 Corinthians 13:5). Nothing is more important than this question. Do you know (1 John 5:13) you have eternal life? If you have been converted, Psalm 107:2 states, “Let the redeemed of the LORD say *so*.” We have left some space on the following page where you can write down how you came to Jesus Christ. Use more space if needed; please record your testimony of salvation with clarity. You should be able to specify the moment you repented and believed, the events that brought you to that point, and how your life changed after the point of your conversion, as a bare minimum. In Matthew 10:32 Jesus Christ states, “Whosoever therefore shall confess me before men, him will I confess also before my Father which is in heaven.” There is nothing to be ashamed of or to hide—if you have been born again, tell us when, and let us rejoice with you!

Perhaps, as you examine your life, you see that you have never yet received the gospel—you have not yet repented and believed in the Lord Jesus Christ. If this is the case, you should immediately receive the Savior. Scripture says, “_____ , let him take the water of life freely” (Revelation 22:17). The Lord Jesus promises, “All that the Father giveth me shall come to me; and him that _____ to me I will _____ cast out” (John 6:37). You have His promise—why not turn to Him now? Why are you not yet converted? What is there that you do not understand? What sin are you unwilling to give up? Will you disobey the command to believe in the Lord Jesus Christ, and be saved? Jesus suffered the awful punishment you deserve when He died on the cross out of love for you—will you reject His payment, and go to hell despite His death? 2 Corinthians 6:2 states, “Behold, _____ is the accepted time; behold, _____ is the day of salvation.” You may never have another opportunity! Proverbs 27:1 reads, “Boast not thyself of to morrow; for thou knowest not what a day may bring forth.” The God that made you graciously invites you—the doors of heaven are thrown open to you—the Lord offers you unimaginable blessings and glory, eternal heavenly riches greater than all in this present universe, in Christ. You can know the living God! The terms of mercy are brought very low: repent and believe the gospel! “*As I live, saith the Lord GOD, I have no pleasure in the death of the wicked; but that the wicked turn from his way and live: turn ye, turn ye from your evil ways; for why will ye die?*” (Ezekiel 33:11).

Why not come to Jesus in faith right now? Why not go, right now, to a place where no one else is around, and, recalling Christ's precious promises to save all who trust Him, seek Him until you find Him? He will save you the very moment you look to Him in faith. If you are not yet willing or ready to be saved, please use the sheet attached with this study, to explain what is holding you back from coming to Christ, and send that in with this Bible study. Also, we would love to help you further in these matters; we would love to hear from you on the phone, have you visit church, or offer you direct, personal help in whatever other way we can. The most important thing that can ever happen to you is your conversion. Do not put it off! Also, please ask us for Bible study #6: *The Christian: Security in Christ and Assurance of Salvation*.

Review Quiz For Bible Study #5

- 1.) Repentance and faith are simultaneous; they are two aspects of the one decision to receive Jesus Christ. True False
- 2.) Everyone who sincerely asks Jesus to come into his heart will be saved. True False
- 3.) You must improve your life and stop sinning before you can repent and believe the gospel. True False
- 4.) You cannot improve your life or stop sinning until you repent and believe the gospel. True False
- 5.) Doing righteous actions is the way to gain eternal life. True False
- 6.) One is not forgiven until he is baptized. True False
- 7.) If a saved person starts to disobey and do bad things, he falls out of a state of justification and is once again lost, and he will go to hell unless he confesses his sins. True False
- 8.) The object of faith is the Holy Spirit—one looks to the Holy Spirit to wash away his sins. True False
- 9.) Everyone who come to Christ in repentant faith will surely be saved. True False

10.) All who think the gospel message written in the Bible is true have saving faith, for saving faith is identical to accepting the facts about Christ as true. True False

11.) Good, moral people are more worthy of God's grace than others. True False

12.) There must be a particular point in time when one is converted to Christ; the new birth is not a process. True False

Request for Study #6

___ I have returned the fifth Bible study to you with the answer blanks filled in and answered the review quiz questions. Please send me the next Bible study, *The Christian: Security in Christ and Assurance of Salvation*.

___ I have more questions about how I can receive the gospel. Please send me the classic book on this subject, *All of Grace*, by Charles Spurgeon.

___ I have been told that baptism is required for the forgiveness of sin. Please send me the book, *Heaven Only For The Baptized? The Gospel of Christ vs. Pardon through Baptism*, by Thomas Ross, so that I may understand why the Scriptures do not teach this widespread false doctrine.

___ I would like to meet with or talk to someone in person. I have put information in the spaces below (phone number, times available, etc.) to contact me.

Please use the space below to write down your testimony of conversion, or the obstacles that are keeping you from receiving the gospel. You can also write down any changes of address. Please also put down the names and addresses of people you know who might also like to do this Bible study.
