Last week in our ongoing study of the basics of the message of the Bible, we considered the question of who makes the first move after the good news of salvation is announced to a sinner. We saw that it is impossible for an unsaved sinner to make the first move because apart from salvation we are dead in sin and people who are dead in sin cannot repent and believe. God makes the first move in the effectual call by which he brings dead souls to life by means of the power of his word. The story of Jesus calling the dead Lazarus out of the grave is a clear picture of what happens when God effectually calls a sinner to salvation.

But we also saw that we are called to repentance and faith. The effectual call enables repentance and faith, but it is we who repent and believe. The relationship between what God does and what we must do is a mysterious one, but there is no doubt that the Bible teaches that we must respond to the gospel in faith and repentance if we are going to be saved. This evening we will consider the question, "What must I do to be saved?" And the biblical answer is that we must repent of our sins and believe in Jesus. And so we will consider what it means to repent and what it means to believe and the question of the relationship between repentance and faith.

That both repentance and faith are necessary is clear from the passages that we read as our Scripture reading. In Mark 1, Mark summarizes Jesus' message as follows: "The time is fulfilled, and the kingdom of God is at hand; repent and believe in the gospel." And Paul in Acts 20:21 summarizes his message by saying that he had testified, "both to Jews and to Greeks of repentance toward God and of faith in our Lord Jesus Christ." There are many other passages that could be cited to show that both repentance and faith are necessary for salvation.

It is noteworthy that most of the passages that summarize the response that the gospel calls for mention either repentance or faith, but not both. In Matthew's summary of Jesus' message, which we read in Matthew 3:17, we read, "From that time Jesus began to preach, saying, 'Repent for the kingdom of heaven is at hand." But when the Philippian jailor asked, "What must I do to be saved," the answer was, 'Believe in the Lord Jesus, and you will be saved...." And there are many more examples.

Clearly Jesus and the apostles felt free to answer the question of what we must do to be saved, by mentioning either repentance or faith, but not necessarily both. But by looking at all the relevant passages, it is very clear that both are necessary. The Bible itself does not explain why Jesus and the apostles felt it was enough to mention either faith or repentance when they presented the gospel and so we can only guess. Most likely it is because faith and repentance are so closely related to one another that one can stand for both. One is implied in the other. Saving faith includes repentance and repentance unto salvation includes faith. They can be distinguished, but they cannot be separated. But whatever the reason, the Bible often mentions one or the other in a gospel text, but taking all of the texts together it is clear that both are necessary.

Since both repentance and faith are necessary for salvation, it is very important that we have a clear understanding of what they are. Getting this right is a matter of life and death, heaven or hell. There are many

people who think they are saved, when they are not, and the reason often is carelessness when it comes to understanding what God actually calls us to do in order to be saved.

First we will consider repentance. The basic idea of the Greek word that is translated "repent" is a change of mind which leads to a change of life. Included is the idea of turning from sin to obedience. A person who repents has come to see that sin is bad and destructive and obedience is good and pleasing to God, and so he turns from his sins and begins to take obedience to God's law seriously.

This does not mean that the person who repents suddenly becomes perfect. The Bible makes it clear that a person who truly repents of his sin does not yet live a sinless life. There is a real change of direction, but as long as we are in this life, we still sin. We are not completely free from sin until we die, but by the power of God working in us, we do fight against sin in our lives and we do our best to obey God's law.

Paul describes this struggle in Galatians 5:17 where he writes, "For the desires of the flesh are against the Spirit, and the desires of the Spirit are against the flesh, for these are opposed to each other, to keep you from doing the things you want to do." The term "flesh" here does not mean our physical body, but our sinful nature. And the term "Spirit" refers to the Holy Spirit who dwells in believers and gives them the desire for obedience. People who have not repented only have the desires of the sinful nature. People who have repented or are repenting have desires for obedience that come from the Holy Spirit, but there are also still sinful desires and so there is a struggle. So the sign of true repentance is not perfection, but struggle – real struggle against sin and real effort towards obedience.

We will now look at repentance in a little more detail. Scripture gives us many different insights about repentance that help us to have a deeper understanding of it. First of all repentance involves the way that we think about sin and obedience. It involves accepting the biblical teaching that sin is evil and dangerous, and that obedience is good and the way of the good life. Repentance involves adopting God's perspective about sin. In Zechariah 9:5 God says, "[D]o not devise evil in your hearts against one another ... for all these things I hate, declares the LORD." God hates sin. And he loves righteousness. Psalm 33:5 says of God, "He loves righteousness and justice." God is holy and righteous and good and that means that he hates sin and loves what is good. And when a person repents he comes to share God's view of good and evil and right and wrong. In Romans 7:22, Paul writes, "For I delight in the law of God, in my inner being..." So there is an intellectual component to repentance. That is expressed in the meaning of the word "repentance" in the Greek which means a change of mind. One's whole perception of what is good and what is evil is conformed to God's perspective about sin and obedience.

But there is also an emotional component. Repentance involves not only what we think about sin and righteousness but also what we feel about sin and righteousness. We begin to hate sin and to love righteousness. The Bible uses a lot of emotive words to describe what repenting people feel about sin and righteousness. In Ezekiel 20:43, God speaks of a day when Israel will repent of her sins and he says, "And there

you shall remember your ways and all your deeds with which you have defiled yourselves, and you shall loath yourselves for all the evils that you have committed." In 2 Corinthians 7:10 Paul writes, "For godly grief produces a repentance that leads to salvation...."

So repentance involves our emotions as well as our thinking. It involves hating sin and loving obedience. It involves sorrow for sin and joy in keeping God's law. Again our emotions are not perfectly what they should be while we are in this life. We do not hate sin as we ought. We do not love obedience as we ought. We do not sorrow for our sins as we ought. But there is the beginning of emotions that are rooted in seeing the ugliness of sin and the goodness of obedience to God's will.

Finally, repentance, if it is real, also involves actual changes in our behaviour. It involves our thinking. It involves our emotions. And it involves actually making changes in our lives. Proverbs 28:13 says, "Whoever conceals his transgressions will not prosper, but he who confesses and forsakes them will obtain mercy." True repentance involves actually forsaking our transgressions. When Paul describes the repentance of the Thessalonians in response to his gospel he says that they "turned to God from idols to serve the living and true God...." They stopped worshipping idols and they started serving the true God. There were actual concrete changes in their lives.

So repentance involves how we think, how we feel and what we do. It is therefore a very profound change which is both inside of us and in our outward lives.

This is what God calls us to do in the gospel message. The gospel message is about salvation from sin. It promises forgiveness. It promises new life in Christ. And one of the things that we must do to receive these promises is repent of our sins.

It is important that we understand that there is both an initial repentance and an ongoing repentance. There is a decisive change when a person first responds to the gospel. He has been going in one direction and he turns and goes the opposite direction. He has been living according to his own opinions about life and he turns and begins to live according to God's law. There is an initial change. But since that change is never complete or perfect in this life, repentance is an ongoing reality in the lives of God's people. The Bible is constantly calling the people of God to continue the fight against sin and towards Christlikeness.

This is a matter of life and death. We are not speaking here about something that is merely desirable, but not essential. Repentance is a matter of great urgency. In Luke 13:3, Jesus says, "I tell you, … unless you repent, you will all likewise perish." The result of not repenting is perishing. Perishing ultimately is hell. Eternal punishment under the wrath of God. The message of the Bible is a message of great urgency. The salvation that is offered in the gospel is salvation from great danger. This is not a matter to be taken lightly. To accurately understand the message of the Bible requires that we hear the seriousness with which it presents

its message. The call to repentance comes to us as a message of utmost importance, as a message that is more important than any other issue in our lives.

But we are also called to faith. Jesus' message was, "[R]epent and believe the gospel." Repentance and faith are both necessary for salvation. So we also need a good understanding of what it means to believe.

Repentance by itself cannot save us. Repentance is necessary for salvation, but it is not enough. Repentance is a turning from sin, but it is not a payment for sin. Even if it were possible for us to perfectly repent so that we never sinned again, that would still not be enough because repentance does not deal with the sins that we have already committed. The sins that we have committed must be punished. In order for God to maintain his justice, which is an aspect of his goodness, he must punish sin. That is why repentance can never be enough.

In Galatians 3:10 Paul writes, "For all who rely on works of the law are under a curse, for it is written, 'Cured be everyone who does not abide by all things written in the Book of the Law, and do them." Works of the law are works of obedience. Paul is saying that if we rely on our own obedience, we are under a curse. The reason is that God requires that we "abide by all things written in the Book of the Law, and do them." In James 2:9, James writes, "For whoever keeps the whole law but fails in one point has become guilty of all of it." God is perfectly righteous. He cannot just sweep any of our sins under the rug and maintain the moral order of the universe. The penalty for sin must be paid. And that is why repentance, while absolutely necessary for salvation can never be enough.

And that is where faith comes in. Faith is believing on Jesus for salvation. It is through faith that we receive all that Jesus accomplished by his life, death and resurrection. Jesus lived a righteous life. Jesus, having lived a perfectly righteous life, died on the cross for the sins of his people. He paid the penalty for sin. He died the death that we deserve to die. He suffered the penalty that we deserve to suffer. And it is on the basis of what he did that God is able to forgive our sins and accept us as righteous in his sight. It is through faith that Jesus' righteousness becomes ours.

Paul writes in Romans 5:1, "Therefore, since we have been justified by faith, we have peace with God through our Lord Jesus Christ." To be justified is to be declared righteous. To be declared righteous includes forgiveness of sin, but it includes more. To be declared righteous is to have that status of having never sinned. Jesus did not only suffer the penalty of death that we deserve, he also lived the life that we owe to God. He lived a righteous life. And his righteous life is also given to believers through faith. In Christ our status is that of perfect obedience. All that we owe to God has been paid by Christ. We have the same status as Christ as far as our standing before God is concerned. We are forgiven. But we are also viewed as having perfectly obeyed the law every second of our lives. The word "justified" is a theological word, but it is an incredibly comforting word. If we are justified, it means that God is pleased with us because he is pleased with Christ. All of Christ's perfect record is placed on our account before God. "[W]e have peace with God though our Lord Jesus Christ."

God delights in us because he delights in Jesus. We are reconciled to God. That means that our relationship with God is restored. We no longer have the penalty of hell hanging over us because Christ has paid that penalty for us. That, of course, is the good news. There is no greater blessing than to live under God's love and favor. When God looks upon us he is pleased. He is delighted. He is pleased. His attitude towards us is no longer based on our sordid record, but on Christ's perfect record. And so when God says to Christ, "This is my beloved Son in whom I am well pleased" that applies to us because all that Christ did to be pleasing to God is credited to us if we believe on Jesus.

Now in the biblical teaching about faith one of the things that is emphasized is that faith involves abandoning any thought that our good works merit anything. In Romans 3:28, Paul writes, "For we hold that one is justified by faith apart from works of the law." This is a big issue in the NT. Some of the Jewish people in NT times thought that God would accept them as righteous on the basis of their obedience and the NT makes a very big deal of the fact that that is impossible.

Those who think that God can accept them on the basis of their works have no idea of the perfection that God requires and of how even the best of our works are polluted with sin. We can't even come close to what God requires of us. And on top of that we already owe God the penalty of eternal death because of the sins that we have already committed. The Heidelberg Catechism in Q/A 15 asks the question "Can we make this payment ourselves?" referring to the penalty for sin. And the answer is "Certainly not. Actually we increase our debt every day?"

The fundamental truth that we must understand in order to understand faith is that it is rooted in the absolute conviction that there is nothing that we can do that would contribute to God accepting us. We have seen that repentance is necessary, but repentance is in no way a basis for God accepting us. The fact that we receive forgiveness and righteousness through faith means that we receive it as a free gift and not in any sense as something that we earn or merit. This is a huge emphasis in the biblical teaching about faith. For instance in Romans 4:5 Paul writes, "And to the one who does not work but believes in him who justifies the ungodly, his faith is counted as righteousness."

So faith in Jesus Christ involves renouncing any dependence on our own works. It is rooted in the recognition that we are completely helpless are far as being saved is concerned. Faith is the receiving of a gift. It is relying on the promises of the gospel. It is trusting in the reliability of the promises of God in the gospel. It is a resting in the righteousness of Christ which is offered to us instead of relying to any extent on anything that we can do.

Now like repentance, faith can be described in more detail. Faith is believing. And believing begins with believing the truths of the gospel. It begins with believing that Jesus is who he claimed to be and that his life and death and resurrection had the significance that the Bible claims for them. And that means believing in the whole structure of truth that give them meaning. It means believing what God says about our guilt and our

accountability to God and the penalty that we deserve. It means believing that Jesus is Lord and it involves submitting to his Lordship. This is why faith and repentance can not be separated even though they can and must be distinguished. Someone who says he believes in Jesus but is not repenting is fooling himself because believing in Jesus involves acknowledging the authority of God and the Lordship of Christ. If we are not repenting we are not believing either. To believe in Jesus means to believe that he is who he claims to be and who the Bible reveals him to be. Paul writes in 2 Thessalonians 2:13 that the Thessalonians had been saved, "through sanctification by the Spirit and belief in the truth."

But then there is also trust. Trust is a very important word when it comes to understanding faith. There is a trusting reliance on the promises of the gospel which means a trusting reliance on the one who makes the promises, but also a trusting reliance on what is promised namely that God accepts us as righteous on the basis of what Jesus has done on our behalf.

This is the meaning of the phrase believing in Jesus. John 3:16 is one of many places where that phrase is used, "For God so loved the world that he gave his only Son, that whoever believes in him should not perish but have eternal life." We use that phrase sometimes to refer to our attitude towards people whom we find trustworthy. I believe in him means I trust him. And that is also the meaning of the phrase believing in Jesus. It means trusting him to keep his promise that our sins are forgiven, and we are made righteous with God simply by receiving the offer of salvation as a gift. The Westminster Shorter Catechism gives a good definition of faith in Answer 86, "Faith in Jesus Christ is a saving grace by which we receive and rest on Him alone for salvation, as he is offered to us in the gospel."

So what must we do to be saved? According to Jesus, "[R]epent and believe in the gospel." And both repentance and faith are part of the good news because repentance is turning from sin to God and faith is receiving the offer of forgiveness and righteousness and much more as a free gift, something that we cannot earn or merit, but something that may receive simply by receiving it.

So the message of the Bible as we have considered it so far has a lot to say about sin and the danger of eternal punishment for sin. But that is the backdrop for the good news that God did not simply deal with us as we deserve, but instead he provided away of escape through his plan of salvation which is rooted in Jesus Christ and what he has done. And what that all does is demonstrate the mercy and compassion and grace of God.

In Ephesians 1, when Paul speaks of salvation in Jesus Christ he says that it is all "to the praise of God's glorious grace." God is wonderful in all of his attributes. Everything about him belongs to his glory. And the true satisfaction in life is to know him and to praise him and to serve him.

By nature we do not see the great joy and satisfaction of being in a loving relationship with God. The tendency of sin is to look elsewhere for joy and satisfaction in life. And so the gospel is not very popular in our society. Most people are not interested in hearing it and so not feel a need for it.

But the Bible presents us with much better way. The Bible tells us the truth about God and man and that truth is that we were made to experience fullness of life in fellowship with God. We were made to experience profound joy and satisfaction in knowing, loving and serving God and being known and loved and cherished by God.

The good news is that we can have such a relationship with God even though we only deserve the be rejected by God because of our sin and rebellion. What a joy it is to consider all that God has done in order to restore us to fellowship with himself! What a joy it is to consider the love of Jesus that motivated him to give his life that we might have life in him! And the things that we have considered this evening, repentance and faith, these are what we must do in order to receive the blessings of the forgiveness of our sins and reconciliation with God. And may God help us to see them for the blessings they are. Repentance means turning from sin to obedience. Sin is destructive and loathsome, so it is a wonderful thing to turn from it. It is turning from something that will kill you. And obedience is right and good and beautiful and so it is a wonderful thing to turn to it. And faith – faith is also right and good and beautiful. It is to acknowledge our God and Saviour as he is – real and true and trustworthy. There is no greater security than to be trusting in Jesus because there is no one who is more trustworthy. May the Lord give us a growing insight into the blessedness of being right with God and living for him.