

THEOLOGY CLASSES · SYSTEMATIC THEOLOGY V: SOTERIOLOGY

Lecture 7: Conversion: Faith and Repentance

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Lecture by C. Michael Patton, Th.M., and Rhome Dyke, Th.M., from The Theology Program, published on their public channel. Study notes below from Medina Community Church.

BEFORE YOU WATCH

Theology, the teachers warn at the start, sometimes gives assurance and sometimes takes it away, and a class that only ever left you more confident would not be doing theology. This session turns from what God does to what we do: conversion, the faith and repentance that answer the effectual call. It dismantles the modern idea of faith as a leap into the dark, and then wades into a debate that split evangelicalism: what does a person actually have to do to be saved? Listen for the two Mormon missionaries at Patton's door, and for Peter's ten years.

THE LECTURE, SECTION BY SECTION

1. The application of the atonement

The course has covered the grounds of salvation: the eternal decree behind it and the atonement beneath it. Now comes its application: how does all of that enter a life? The answer is conversion, which the teachers will argue includes both faith and repentance, and then justification, the doctrine Luther said the church stands or falls upon. A word of honesty first: theology can bring assurance and it can unsettle it, faith to the unfaithful and doubt to the faithful, as one theologian put it to his students, and both are part of doing the work. Mark 1:15 sets the terms: the kingdom is at hand; repent and believe the gospel. John the Baptist preached it before the cross and the apostles preached it after; the content of the believing filled out, but the summons never changed: repent of something, believe in something.

2. What faith is not: the leap into the dark

Ask the street what faith is and you will hear: believing what you cannot see, a blind leap. On that definition faith makes up what knowledge lacks, so the less you know, the more virtuous your faith. The teachers reject this root and branch, and Patton tells of the Mormon missionaries at his door. He never opens the Greek with them; he goes straight to their doctrine of faith. Their final answer is always the same: pray, and God will give you an inner assurance the book is true. But that is circular and purely subjective, and any religion at any door can say exactly the same. Once faith is a contentless inner leap, every religion is equal, and Christianity has nothing to offer but a competing feeling.

3. Knowledge: faith has content

Against the leap, the Reformers analyzed faith into three elements, and the first is knowledge, *notitia*. There is no contentless faith, no faith in faith. Today it is considered virtuous to be a believer in general, and embarrassing to believe that anything in particular; even Christians say I have faith and go blank when asked, faith in what? The theology program exists, the teachers say, to answer precisely that question: what is it that we believe? Even the gospel gets preached as all you need is faith, with the faith never defined. And bare content is not enough either: Patton once wrote a seminary paper on the christology of demons, cataloguing everything demons in the New Testament confess about Christ, and found their belief set matches many churchgoers': they know who he is.

4. Assent: the mind persuaded

The second element is assent, assensus: agreeing that the content is true, and there are degrees of it, which is why the man in the gospel could cry, I believe, help my unbelief, and why Thomas doubted until he saw. The teachers refuse to shame the seeking of grounds. When Moses asked how Israel would ever believe God had sent him, God did not demand a blind leap; he gave signs, the staff, the hand, the water, and the people believed. That is the character of God: he supplies the grounds for faith. Scripture keeps pointing to two anchor events: the Old Testament forever recalls the exodus, and the New Testament the resurrection. Establish those, and God has proven himself reliable in history, so that when your circumstances shout that he does not love you, faith is not leaping into the dark but stepping toward the God who raised Jesus. Reason does not shrink faith; it shows faith to be the only logical step, as it was for Thomas on his knees: my Lord and my God.

5. Trust: the will committed

Knowledge and assent together, the Reformers said, qualify you to be a demon, for the demons believe and shudder. The third element is trust: the volitional resting of yourself on what you know and affirm. Not every step of life comes with its own evidence; God is good, and your life looks bad; God is in control, and everything looks out of control. Trust runs on the established record: the God of the exodus and the empty tomb can be rested on where present evidence is thin. Faith, then, is knowledge of the gospel, assent that it is true, and trust that stakes yourself on it.

6. What repentance is

The other side of the coin: the Greek word means a change of mind, a change of thought and attitude with regard to sin and righteousness, issuing in a changed way of life. The texts keep repentance and faith inseparable. At Pentecost, when the crowd is pierced to the heart and asks what to do, Peter says repent and be baptized, and belief goes unmentioned because true repentance assumes it. Acts 3: repent and return, that your sins may be wiped away. John the Baptist demands fruit in keeping with repentance from the Pharisees, because the only visible proof of a changed mind is a changed life. And Paul tells Agrippa in Acts 26 that he preached that people should repent, turn to God, and prove their repentance by their deeds. In the New Testament world, belief without action was not yet a conceivable category; our culture has since split what they held together, which is why James 2 feels like a problem to us and not to them. The thief on the cross shows the minimal case: dying, hands nailed, he could do nothing, and still his repentance showed, rebuking the mockery he had every reason to join.

7. The dilemma either way

Now the discomfort the class can feel coming: if repentance produces a changed life, and repentance is required for salvation, must people change their lives before they are saved, which is salvation by works? But if you drop repentance, what do you do with the texts that demand it, and have you not licensed antinomianism, fire-insurance Christianity, saved and living however you please? Say yes to repentance and you have one set of problems; say no and you have the other. The debate that follows is the church trying to live between them.

8. The lordship salvation debate

In the 1980s John MacArthur published *The Gospel According to Jesus*, charging that American evangelicalism had bred nominal Christians by preaching a gospel that changes nothing, and he has continued the argument in *Hard to Believe*. The lordship position: salvation includes faith and repentance as two sides of one coin, and in repentance the believer commits to give up all known sin, making Christ Lord, sovereign over the life, not merely acknowledged as God. Its adherents are weighty: MacArthur, Demarest, Stott, Sproul, Kennedy. The free grace response came from Zane Hodges, at the radical edge, and Charles Ryrie, with most dispensationalists and much of Dallas Seminary: salvation is by faith alone; repentance is a change of mind; submitting to Christ's lordship is something only an already-born-again person can progressively do.

9. Free grace against lordship

The free grace critique, which the teachers present fairly while agreeing with parts: lordship misreads the word Lord, for when Romans 10:9 requires confessing Jesus as Lord it echoes Joel's Yahweh, a confession of his deity, not a promise of submission. It misreads repentance, which should progressively turn a life but does not do so instantaneously. It puts sanctification before salvation: requiring a person to give up all known sin before conversion demands of the unbeliever what no believer has achieved, not even Paul, and quietly makes the giving-up the ground of assurance, so that the converted homosexual's salvation, ten years on, rests on his continued turning rather than on Christ. It proves too much: if everything must be given up to get saved, everything must stay given up to stay saved. And Romans 12:1 beseeches people who are already brethren to present themselves, a believer's dedication, not a condition of conversion.

10. Lordship against free grace

The lordship critique cuts the other way. Free grace can devalue the severity of sin and stop preaching God's righteousness, offering a Christ who died with no real reason to die and asking for a trust with no conviction beneath it, half a gospel. It can undermine repentance itself, though its better spokesmen answer that both faith and repentance are gifts of God, so no works are smuggled in. And it can cut the vital nerve between justification and sanctification: the God sovereign enough to justify is sovereign enough to sanctify, and he does not save people into a permanent carnality; justification can be expected to bear fruit, though God is the only fruit inspector. At the radical edge, Hodges held that a person could believe, abandon the faith entirely, die in unbelief, and still be saved; the teachers reject that outright.

11. Peter's ten years, and the teachers' path

Patton's way between the camps turns on how you define repentance and who inspects the fruit. Repentance is a changed disposition toward sin itself, not merely a changed opinion about Christ, and it will produce a changed life; John the Baptist was right to demand fruit. But no one can dictate the schedule. Peter, a true believer and a pillar, harbored prejudice against Gentiles for some ten years until the vision on the rooftop and the walk into Cornelius's house, where he could still say out loud how unlawful it felt. God dealt with it in his own time. So we cannot say, I gave up these sins at conversion, and if you did not give up yours the same way, you are lost. What we can require is what the gospel itself contains: the knowledge that you are a sinner in need of a Savior, and trust in what Christ did to save you from your sins. Get those two and repentance is inside them, for no one sees himself a sinner and trusts a sin-bearer without a changed disposition toward sin. Frontload the gospel with more and you have based salvation on the extra; empty it of sin and conviction and it is not salvation that is being offered. Believers, the teachers finish, are not people who once believed and once repented; we are believers and repenters, present tense, and when the Spirit convicts, as he did Peter, the disposition shows itself again.

12. The warning that remains

One edge of the lordship concern the teachers keep: the New Testament does call some hearers to question their faith. James asks whether a faith without works can save. The terrible scene in the Sermon on the Mount, Lord, Lord, did we not do all this in your name, ends with depart from me, spoken to people who really thought they believed. Where there is no conviction, no changed disposition, no fruit at all, Scripture itself asks whether the faith is the right kind, and a teacher who forbids the question may be insulating nominal Christians from the only warning that could wake them. Assurance is real, and it is the next session's subject; but God may let assurance waver in a sinful season precisely because he loves us. What must one do to be saved? The Philippian jailer's question gets the course's answer: know yourself a sinner in need of a Savior, and trust in what Christ did for you.

SCRIPTURE IN THIS LECTURE

Acts 10 · Acts 16 · Acts 2 · Acts 26 · Acts 3 · Exodus 4 · Hebrews 11 · James 2 · Luke 23 · Mark 1 · Matthew 3 · Romans 10 · Romans 12

KEY TERMS

Conversion

The human response to the effectual call: faith and repentance together, two sides of one coin, the turning of a wakened heart to God.

Notitia

The first element of faith in the Reformers' analysis: knowledge. Faith has content; there is no faith in faith, and a gospel that never defines what is to be believed offers a leap, not the faith of the Bible.

Assensus

The second element: assent, the mind's agreement that the content is true, admitting of degrees, which is why doubt and faith can share one heart, I believe, help my unbelief.

Trust

The third element: the volitional resting of yourself on what you know and affirm, running on God's established record, the exodus and the resurrection, where present evidence is thin. Knowledge and assent without it, the Reformers said, qualify you to be a demon.

Repentance

A change of mind: a changed thought and attitude toward sin and righteousness that issues in a changed way of life. In the New Testament it is inseparable from faith and is proven, on John the Baptist's terms, by its fruit.

Lordship salvation

MacArthur's position: saving faith includes repentance in which the believer commits to give up all known sin, making Christ Lord of the life. Its target: the nominal Christianity of a gospel that changes nothing.

Free grace

The response of Hodges, Ryrie, and much of the dispensational tradition: salvation is by faith alone, repentance is a change of mind, and submission to lordship is the believer's progressive growth, not conversion's condition.

Antinomianism

Against the law: the fire-insurance distortion in which salvation is claimed and life goes on unchanged. The danger the lordship camp organized against.

The fruit inspector

The teachers' shorthand for the boundary of human judgment: repentance will bear fruit, but God alone knows the schedule and the shape, as Peter's ten years prove.

COMPREHENSION CHECK

Seventeen questions from the lecture. Circle your answers, then check them against the key at the bottom.

1. What honest warning opens the session?

- A. That the material will be easy
- B. That theology sometimes brings assurance and sometimes unsettles it, and a class that only ever made you more confident would not be doing theology
- C. That the teachers have resolved every question
- D. That conversion cannot be studied

2. What continuity does Mark 1:15 establish?
 - A. That baptism replaced repentance after the cross
 - B. That the apostles preached a different summons than John
 - C. From John the Baptist through the apostles the summons never changed, repent and believe, though the content of the believing filled out
 - D. That repentance was only for Israel
3. Why does Patton skip the Greek with the Mormon missionaries?
 - A. Because he does not know Greek
 - B. Because they refuse to discuss texts
 - C. Because their texts agree with his
 - D. Because the real difference is upstream, in the doctrine of faith itself: their final ground is a prayed-for inner assurance, circular and subjective, which any religion at any door can claim
4. What follows if faith is a contentless inner leap?
 - A. Every religion becomes equal, and Christianity has nothing to offer but a competing feeling
 - B. Christianity is strengthened against rivals
 - C. Assurance becomes impossible to lose
 - D. Evangelism becomes unnecessary
5. What did Patton's seminary paper on the christology of demons find?
 - A. That demons deny Christ's existence
 - B. That demons are never quoted in the New Testament
 - C. That the demons' belief set, they know who Christ is, matches that of many churchgoers, so bare content is not saving faith
 - D. That demons hold the moral example theory
6. How did God answer Moses's worry that Israel would not believe him?
 - A. He demanded that Israel take a blind leap
 - B. He gave signs, the staff, the hand, the water, and the people believed; God supplies the grounds for faith
 - C. He sent Israel a written creed
 - D. He punished Moses for asking
7. What are the two anchor events faith keeps returning to?
 - A. Creation and the flood
 - B. Sinai and the temple
 - C. The exile and the return
 - D. The exodus in the Old Testament and the resurrection in the New: the record that proves God reliable when present circumstances shout otherwise
8. Why do knowledge and assent without trust qualify you to be a demon?
 - A. Because demons lack knowledge
 - B. Because trust is the only element demons possess
 - C. Because the demons believe the content and affirm it true, and shudder; what they never do is rest themselves on Christ
 - D. Because the Reformers disliked philosophy

9. Why is belief unmentioned in Peter's Pentecost answer, repent and be baptized?
- A. Because true repentance assumes true belief; in the New Testament world the two were inseparable
 - B. Because Peter did not require belief
 - C. Because the crowd already possessed saving faith
 - D. Because Luke abbreviated the sermon carelessly
10. What does the thief on the cross show about repentance?
- A. That repentance requires years of restitution
 - B. That repentance is unnecessary in extremity
 - C. That baptism must precede repentance
 - D. The minimal case: able to do nothing, dying, he still showed a changed disposition, rebuking the mockery he had every reason to join
11. What provoked the lordship salvation debate?
- A. MacArthur's The Gospel According to Jesus, charging that a gospel that changes nothing had bred nominal Christianity, answered by Hodges, Ryrie, and the free grace camp
 - B. A dispute over Bible translations
 - C. The rise of the house church movement
 - D. A disagreement about church government
12. What does the free grace camp argue from Romans 10:9?
- A. That confession is unnecessary for salvation
 - B. That confessing Jesus as Lord echoes Joel's Yahweh, a confession of deity, not a promise of submission
 - C. That the verse addresses Israel only
 - D. That lordship begins at baptism
13. Why does requiring the surrender of all known sin before conversion trouble the teachers?
- A. Because sin should never be mentioned to unbelievers
 - B. Because surrender is impossible after conversion
 - C. It demands of the unbeliever what no believer has achieved, and it quietly rests assurance on the surrender itself rather than on Christ
 - D. Because the phrase appears nowhere in MacArthur
14. What extreme of the free grace side do the teachers reject outright?
- A. The claim that repentance is a gift
 - B. The claim that assurance is possible
 - C. The claim that sanctification follows justification
 - D. Hodges's position that one could believe, abandon the faith entirely, die in unbelief, and still be saved
15. What do Peter's ten years prove about fruit inspection?
- A. That Peter was never truly converted
 - B. A true believer harbored prejudice for years until God dealt with it in his own time; repentance bears fruit, but no one can dictate the schedule, and God is the only fruit inspector
 - C. That prejudice is not a serious sin
 - D. That apostles were exempt from sanctification

16. What is the course's answer to what one must do to be saved?

- A. Surrender every known sin and then believe
- B. Be baptized and keep the commandments
- C. Know yourself a sinner in need of a Savior and trust in what Christ did to save you; repentance is inside those two, for no one trusts a sin-bearer without a changed disposition toward sin
- D. Nothing at all may be asked of anyone

17. When does the New Testament itself call hearers to question their faith?

- A. Never; questioning assurance is always forbidden
- B. Only in the Old Testament
- C. Whenever anyone doubts anything
- D. Where there is no conviction, no changed disposition, no fruit at all: James asks whether such faith can save, and the Lord, Lord of Matthew 7 was spoken to people who thought they believed

Answer key (fold under before you begin): 1 B · 2 C · 3 D · 4 A · 5 C · 6 B · 7 D · 8 C · 9 A · 10 D · 11 A · 12 B · 13 C · 14 D · 15 B · 16 C · 17 D

TALK IT OVER

1. Run your own faith through the three elements. Where is it thinnest, in the content you could articulate, the assent you actually feel, or the trust you rest your weight on? What would strengthening that element look like this month?
2. The teachers say our culture split belief from action in a way the New Testament never did. Name one thing you say you believe that your calendar and bank statement do not yet know about. What would it mean to repent, in the lecture's sense, at that point?
3. Peter carried prejudice for ten years before God dealt with it. Is there a conviction the Spirit has only recently brought to you about something long tolerated? How does his patience with Peter shape both your repentance and your judgments of other believers' progress?

ONE VERSE TO CARRY

Mark 1 gives the summons that never changed from the Baptist to the apostles: the time is fulfilled, the kingdom of God is at hand; repent and believe the gospel.

GO FURTHER

The lecture's own reference points: John MacArthur's *The Gospel According to Jesus* and *Hard to Believe* on the lordship side, with Ryrie and Hodges answering for free grace, and Charles Swindoll's *The Grace Awakening*, invoked for the danger of frontloading the gospel, already on the course list. The next session takes up the doctrine on which Luther said the church stands or falls: justification.