

—A Study of the Westminster Confession of Faith—

Faith & Repentance, WCF 14 & 15

Introduction

- ° Chapter 14 begins the 2d arm of the covenant dynamic that began with Chapter 7. The covenant is in place, Christ is in place, and now the Westminster divines work through the application of the redemption which God covenanted to effect and which Christ actually purchased.
 - ° God takes the initiative in the covenant and says to us in Christ, “I will be your God.” By this He makes Himself our God and us His people (Gen 17.4-7). But God’s initiative in the covenant doesn’t stand in isolation from our response; rather, it secures our response. The covenant of grace holds forth the gospel to us and by God’s grace we’re able to take hold of that gospel. And this response, the Confession says, takes place through faith and repentance (Chapters 14 & 15).
- ° It is therefore noteworthy and purposed that in the arrangement of the Chapters of the WCF, God’s gracious initiative in salvation comes first, and our response only follows after. Faith and repentance are our acts indeed, but they arise from God’s electing and covenanting grace and in no way from our own fallen nature and free will. We love Him because He first loved us; we believe only after we have been taught by God; we come of our own will, but only because He first drew us by our will; we repent and turn from sin, but only because He first redeemed us from our slavery to sin.

Of Saving Faith

- I. The manner in which saving faith is given to us § 1
 - A. *First of all*, saving faith is a grace, a gift of God to the elect. “For the worker of faith, it is God and none other” (J. Rogers), Phil 1.29; Eph 2.8.
 1. It’s not from our corrupt natures, Mt 16.16-17; it’s not from our parents, Jn 1.12-13; it’s only from God, Jn 6.37; Acts 13.48; 16.14; 2Th 1.11.
 2. It’s given to us by the Father, Jn 6.44; by the Son, Heb 12.2; and by the Spirit, 2Cor 4.13
 3. By definition, saving faith is the *assent* of the mind to the truth of the gospel revealed by God as well as the *resting* of the heart upon that truth.
 - a) Faith therefore includes both a knowledge of the gospel of Christ and a resting upon that gospel for personal safety. It is neither mere knowledge nor blind trust. Rather, it is “that spiritual discernment of the excellence and beauty of divine truth, and that cordial embrace and acceptance of it—which are wrought in our hearts by the Holy Ghost” (Hodge).
 4. This faith is only given to the elect. “God works faith in all His elect in due time” (J. Rogers).
 - a) This shows that our believing in time is the fruit of God’s electing of us in eternity, Acts 13.48. Our particular reception of salvation has been secured by His covenanting to save us in particular.
 - b) Since knowledge of the elect is given to no man, the gospel is to be preached to all men without exception, Mt 28.19. Since faith is given by God to the elect, the preaching of the gospel is never in vain, Rom 10.17.
 - B. *Secondly*, it is by this gift of faith that the elect are enabled to believe unto the salvation of their souls; i.e., the faith given to the elect by God is *saving* faith.
 1. The faith given to the elect really and truly unites them to Christ and brings them into full participation with all the benefits of His mediation, Rom 1.17; 2Cor 5.21; 1Cor 1.30.
 2. Thus while a general faith assents to all the things revealed in Scripture, justifying, saving faith assents to the truth of the gospel. Its object is Christ; it sees Christ, with all His benefits and privileges. Likewise, it takes and receives Christ, so that there’s the assent of the mind as well as an act of the will/heart. Saving, justifying faith is therefore “that grace infused into the should by the Holy Ghost, whereby we are enabled not only to believe that the Messiah is offered to us, but also to take and receive Him as a Lord and Saviour” (Preston).

- C. *Thirdly*, the gift of faith to the elect and the working of faith in the heart of the elect—such that they actually and freely believe upon Christ, embrace Christ, and are united to Christ—is the work of the Spirit of Christ in their hearts, 2Cor 4.13.
1. This was already explained in the Chapter on Effectual Calling (Chp. 10). “Saving faith is not an activity of the Spirit, but a fruit of the Spirit” (Ferguson). Faith in Christ the fruit of the Spirit’s work of regeneration; it is an act of the regenerated soul (Jn 6.44-45, 65).
 2. By nature men are spiritually blind and incapable of discerning the truths of the gospel (1Cor 2.14; 2Cor 4.4). Thus the Spirit must teach the soul the truth (Jn 6.44), enlighten the soul to behold and accept it as the truth of God (2Cor 4.6; Eph 1.17-18), and bring the soul to rest and rely upon the truth as it is in Jesus (Eph 3.14-19; 4.17-24).
- D. *Fourthly*, saving faith is ordinarily wrought by the Spirit of God through the means of the ministry of the Word, Rom 10.12-17.
1. By the nature of it, saving faith in Christ must have knowledge of Christ. To embrace and rely upon Christ as Lord and Saviour, the soul must have knowledge of Christ’s Lordship and salvation. The Word of God is therefore called the arm of the Lord (Isa 53.1) and the power of God unto salvation (Rom 1.16).
 2. Note: faith is effected by the Spirit through the Word. The Spirit is the effectual inward means while the Word is the instrumental outward means. Both are required, 1Th 1.5.
 - a) “Now we must know that it is not the outward ministry of the Word only that is able to work faith; but [it must be accompanied] with the inward working of the Spirit; and it is [this] that makes every part of the Word effectual. It is neither the minister’s gifts, nor the people’s aptness, wit, or good nature, but the work of God’s Spirit” (J. Rogers).
 - b) “And this should teach us not to trust to minister’s gifts or our own wit, but to crave the assistance of God’s Spirit everytime we go to the Word” (J. Rogers).
 3. Therefore, though the Word of God seems like a homely and plain way for effecting saving faith, yet seeing God has sanctified it to this end, it shall surely prevail—just as the blowing of rams’ horns brought down the walls of Jericho, the Word cannot fail to save the elect.
 4. This teaches us to reverently attend upon the preached Word as God’s ordinance for working faith in us, and to meet the Lord where He has appointed a meeting with us. If we’re ever to have faith, we must have it by the preached Word or have it not at all. Let us, then attend at Wisdom’s gate, and watch at His posts.
- E. *Fifthly*, saving faith is strengthened and increased by the Word, sacraments, and every means of grace.
1. Once begotten in the heart of the elect, faith is an undying seed of God. It is that jewel that can never be lost; that golden thread that inseparably ties the sinner to Christ forever, Jn 6.35-40; 10.28.
 2. Yet, faith in Christ is capable of growth and must be cultivated, 1Pet 2.2; Acts 20.32; Lk 17.5; Rom 1.16-17.
 3. In Christ—an inexhaustible fountain of graces, a bottomless and shoreless ocean of blessings—every believer has an inexhaustible store available to his faith (Mt 9.29; 17.19-20; 21.21-22). (cf. § 3).
- F. N.B. Salvation (righteousness before God) is either by the works of the law or by faith in Christ, Gal 2.19-21. If it were by works of the law then Christ died in vain—which is unthinkable. Therefore it is, and always will be for sinner, by faith in Christ. You have nothing to do for the attaining of salvation but to receive it by faith in Christ. Therefore consider four reasons salvation is by faith.
1. It is by faith that it might be by grace, Rom 4.16.
 - a) If anything had been required of us then salvation must have been given by God as our wages and as His debt to us, and not as a favor from Him.

- b) But since His purpose was to make known the length and breadth of His love and to reveal the unsearchable riches of His grace in Christ, all our works were excluded and it was given as a free gift to be received by faith alone.
 - (1) For “faith empties a man, it takes a man quite off his own bottom; faith comes as an empty hand and receives all from God and gives all to God. Now that it might be acknowledged to be free, and to be altogether of grace, for this cause God would have salvation propounded to men, to be received by faith only” (Preston).
- 2. It is by faith that it might be sure, i.e. that the promise of it might be sure to men, Rom 4.16.
 - a) If salvation had been any other way, it would not have been sure. If God had required our obedience and had even given us grace and ability to do it—as He did Adam—yet the least failing and the least doubt would have caused death. Salvation would have never been sure.
 - b) But now that the righteousness that saves us is already wrought by God in Christ, and offered to us by Him, and offered to us freely, and grounded upon the sure Word of God—than which nothing is more secure—we may infallibly and unfailingly build upon it.
- 3. It is by faith that it might be to all the seed of Abraham, not only those who are of the Law (Jews) but also to those who were strangers to the Law (Gentiles).
 - a) If it had come by the Law, then salvation would have been shut up within Israel (Eph 2.12). But since it is freely propounded in the gospel and covenant of grace, and since nothing more is required but the faith to receive it, it is now offered to all and can gather all the elect from all nations.
- 4. It is by faith that no man may boast, Eph 2.8-9; 1Cor 1.30.

II. The nature of saving faith § 2

A. The *general object* of divine faith is the whole Word of God

- 1. “Divine faith is an assent to divine truth upon divine testimony” (Shaw). Saving faith therefore includes an assent of the heart to all the truths revealed in the Word of God, whether they relate to the law or to the gospel.
- 2. Notice the vitality and psychology of faith. It looks and feels like different things because the response of faith in God’s Word is always shaped by the truth revealed by God in that Word. E.g.,
 - a) When the Word comes in the form of a command, faith takes the form of yielding obedience, Rom 16.26.
 - b) When the Word of faith comes in the form of a threatening, the shape that faith takes is to tremble, Isa 66.2.
 - c) When it comes in the form of a promise, faith takes the form of welcome embrace, Heb 11.13; 1Tim 4.8.
- 3. It is wrong, then, to say of a believer who trembles at the Word of God, that he is weak in faith since a stronger faith in God’s love would not tremble. And it is wrong to say of a believer who submits to the commands of God, that he is weak in faith since a stronger faith in God’s grace would not so mind the commands.

B. The *special and personal object* of saving faith is the Lord Jesus Christ.

- 1. Christ, in all His person, work, and offices is the personal and saving object of faith, Rom 3.22, 25; Gal 2.16; Phil 3.9 (cp. Jn 3.18, 36; 8.24; 1Jn 5.9-12).
- 2. Note: the object that Christ is to the believer is comprised summarily under these two titles: Lord and Saviour. For faith receives Him in order both to be saved by Him and to obey Him.
 - a) Christ will give Himself to none as Saviour who will not also take Him as Lord, for as He is Priest, so He is King as well. He saves and rules over those whom He saves.

C. The principal acts of saving faith are *accepting, receiving, and resting upon Christ*.

- 1. This saving assent in Christ is an act of the whole man—head, heart, hand—and therefore principally includes: accepting the truth of His gospel, embracing the truth, and resting entirely upon it. Consider the phrases used in Scripture to capture faith’s act:

- a) coming to Jesus, Jn 6.35; looking to Jesus, Isa 45.22; receiving Jesus, Jn 1.12; fleeing to Jesus for refuge, Heb 6.18—all of which testify to an intellectual assent and a cordial embrace.
2. Thus saving faith is not principally agreement with a certain doctrine, but a believing on the person of Christ and appropriating the truths about Him and the benefits He brings to oneself.
 - a) To believe Christ is therefore to receive Christ, be spiritually united to Christ, and share in all the benefits of His mediation as Lord and Saviour, as Prophet, Priest, and King, Jn 3.16.
3. This is why the gospel is not a mere statement of historical facts, or abstract doctrines regarding the Saviour; but rather, it is the free offer of Christ Himself and of salvation in Him, to sinners of every class, who will receive it.
 - a) To preach the good news of God's grace is to offer Christ freely to all. It is to testify to all who hear that there is good news for him: that Christ is dead for him; and if he will have Him and accept His righteousness, he shall have it.
 - b) Even though the righteousness of God will only be sovereignly applied by God to believers (and all the elect will surely believe), yet it is to be offered by preachers freely to all men (Mt 28.18).
 - c) The response of saving faith to the gospel is therefore not that "I am elect and shall have Christ," but rather that "Christ is freely given and all who believe may have Him." When Christ sends His disciples to preach the gospel to every creature, He's saying "go and tell every man under heaven that Christ is offered to him, He is freely given to him by God the Father, and there is nothing required of you but to accept Him" (Preston).
- D. The true believer receives and rests upon *Christ alone* for salvation.
 1. True justifying, saving faith is self-denying and self-abandoning. It gives up any and all hope of finding acceptance with God by one's own works. It sees its need for a whole Saviour and a whole salvation, and, by the work of the Spirit of God, it sees in Christ a whole Saviour and a whole salvation. It therefore rests upon Him alone.
 2. Moreover, saving faith is a receiving and resting upon *Christ* principally and on all the benefits of His mediation only secondarily.
 - a) The sinner must first take Christ Himself before anything else can be enjoyed. Consider, Rom 8.32; 2Cor 1.20.
 - b) Faith does not, then, leap over Christ's person and pitch upon the promise of justification or adoption; it first takes Christ. Consider: what love is there in the heart of that woman who marries a man only for his riches or status? None. She wants the benefits of marriage but not the husband himself. So it is with saving faith. The sinner is encouraged by the benefits that Christ brings in His train, but in faith he receives and rests upon Him alone.
 3. So if a sinner is to repent of his sins, he must first receive Christ, from whom alone repentance is received. If a sinner is to walk holily before God, he must first receive Christ, from whom alone sanctification and holiness are received. If a sinner is to find acceptance with God, he must first receive Christ, from whom alone righteousness is to be had. Remember 1Cor 1.30?
 - a) "A man must first take Christ Himself, and then he may do as the wife after she has her husband: she may think of all the benefits she has by him, and may take them, and use them as her own" (Preston).
- E. The true believer receives and rests upon Christ for a *complete* salvation.
 1. It cannot but be that having received Christ for his Lord and Saviour, the believing sinner receives from Christ a complete salvation. He is his all in all, an all-sufficient Saviour, who will not suffer a single of His sheep to be lost, 1Cor 1.30; Jn 6.37-40.
 2. Thus he trusts in Christ not only for deliverance from the wrath of sin in death, but deliverance from the power of sin in life. He trusts for salvation from the guilt of sin (justification) as well as from the pollution and power of sin (sanctification). He trusts not only for happiness hereafter, but for holiness here.

III. The variations in experience/degrees of faith § 3

- A. The *first* point of this section is to acknowledge from the Scriptures that saving faith, while never less than truly saving, varies in experience and degree between persons and even in the same person at different times, Rom 4.19-20; Mt 6.30; 8.10.
 - 1. We must understand at the outset that the weakest faith gets the same Christ as the strongest faith, since it's Christ who saves us and not our faith which saves us. That faith is saving which brings us to Christ, however weak it may be, since our salvation is in Christ and our faith is but the instrument of reception. Can the hand of a child better receive a deed to heaven than the hand of Samson? No; while the one is weak and the other strong, yet if they both be extended in faith to receive the grant from Christ's hand, they both shall equally receive it.
 - 2. Thus we should be encouraged to walk in faith, however weak it may be.
- B. *Secondly*, saving faith is exposed to many enemies and may often be assailed and weakened in battle; but it ultimately gets the victory, Lk 22.31-32; Eph 6.16; 1Jn 5.4-5
 - 1. By faith the soul has received Christ, who, through faith, has taken hold of the soul and united it with His person. Therefore whatever it suffers, our faith will hold out to the end and enjoy the victory because Christ has promised it.
- C. *Thirdly*, saving faith may grow up to the attainment of a full assurance through Christ, who is both the Author and Finisher of our faith, Heb 12.2.
- D. To help us better understand this, assurance is spoken of in two ways: the assurance of faith and the assurance of sense. The former is direct and the latter is indirect; the former is founded upon the testimony of God and the latter is founded on experience. The former is directed towards Christ and the latter is reflected back from Christ upon ourselves. The object of the former is entirely without us while the object of the latter is chiefly within us.
 - 1. Both of these can vary and both ought to be cultivated. The *assurance of faith* is cultivated by remembering the promises of the gospel, who made them, to whom they're given, and what's promised in them. The *assurance of sense* is cultivated by adding to our faith and making our calling and election sure (2Pet 1).

Of Repentance Unto Life

- I. Repentance is an evangelical grace that ought to be preached § 1
 - A. It is unto life—it's inseparably connected with the enjoyment of eternal life. None should hope for eternal life who has not repented of his sins, Lk 13.3; Acts 17.30.
 - B. It is a grace—the free gift of God, Acts 11.18; Jer 31.18-19.
 - C. It is an evangelical grace—a gift of the gospel, a gift of God in and with Christ, 2Cor 7.10.
 - D. It should be preached by every gospel minister—this is in opposition to Antinomians, who argue that salvation in Christ removes the need for repentance, Lk 24.47; Acts 2.38; 3.19; 14.15; Heb 6.1.
- II. Repentance has a twofold ground § 2
 - A. A true sense of guilt before God
 - 1. This is the work of the Holy Spirit, Jn 16.8, who uses the Law to convict of sin before God, Rom 3.20; 7.7-9.
 - 2. It includes the consciousness of both guilt (Ps 51.4, 9), corruption (Ps 51.5, 7, 10), and helplessness (Ps 51.11; 109.21-22).
 - a) Repentance sees both the nature of sin (that it is dangerous because rebellion against God) and the sinfulness of sin (that it odious before God).
 - b) If one repented out of the sense only of the danger of sin, that might be self-seeking rather than God-seeking repentance. Thus repentance occurs in the light of one's guilt before God.
 - 3. It includes a grieving over sin, 2Cor 7.10
 - a) Worldly sorrow grieves for sin on account of the punishment it brings; but godly sorrow is grieved because the sin has been against God and in rebellion against His rightful authority and love in Christ.

4. It includes a hatred of sin, Job 42.6; Ps 119.128, 136.
 - a) A hatred of all sin because a hatred of sin as sin. No sin is liked. War is declared against all sin, Ezk 36.31.
5. Note: repentance is not a precursor to salvation, but the fruit of it. It is enjoyed from Christ *after* Christ is received, Mt 1.21. It is a blessing of the marriage with Christ into which *faith* brings the soul. Since repentance is a gift of Christ's mediation it cannot possibly be enjoyed without first receiving Christ.
 - a) It is absolutely necessary to salvation (Lk 13.3); but as the fruit of it. It necessarily follows faith. "Faith must precede repentance. Evangelical repentance is a turning from sin unto God; but there can be no turning to God, except through Christ; and no coming to Christ, but by believing in Him (Jn 14.6; 6.35). Besides, evangelical repentance flows from love to God; but the exercise of unfeigned love to Him proceeds from the exercise of true faith (1 Tim 1.5)" (Shaw).
 - b) This explains why the preaching of the gospel is the offer, in God's name, of a Person, and not a call to duty. If there is a duty, it is the duty to believe the Word of God concerning Christ and freely receive Him. But repentance is not to be demanded of the sinner as a thing on its own before coming to Christ. Rather, where repentance is demanded, it must be made clear that it can only be done through faith in Christ, because repentance from sin always follows faith in Christ.
 - c) *A call to repentance (Acts 2.38-39) is always in light of believing the gospel (Acts 16.31).

B. A true apprehension of the mercy of God in Christ

1. As long as we know God to be an inexorable Judge, we will run from Him as Adam did and we will never return to Him as sincere penitent. Thus gospel repentance includes an apprehension that God is merciful to us. But this cannot be outside of Christ, who satisfied the divine justice and secured our peace with God. Therefore repentance is a fruit of saving faith and is not saving in itself.
2. Faith apprehends the mercy of God in Christ on the basis of the scriptural testimony: Ex 34.6-7; Isa 55.7; Rom 3.25; Acts 13.38; 10.43, and consequently turns to God in the forsaking of sin.
3. "This is the key that unlocks the meaning of the adjective, "evangelical" in describing repentance in § 1 because, like faith, repentance is rooted in, grounded in, and resourced by the grace of God in the gospel. It is only out of the hope of the mercy that's offered to me in the gospel that genuine evangelical repentance arises" (Ferguson).

III. Repentance has a twofold nature § 2

A. A turning from sin

1. This is the crowing act and the grand test of genuine repentance: a turning from the sin unto God, Acts 26.20. Believers are converted from the love of sin as well as from the practice of sin and therefore they turn with watchfulness from all occasions of it.
2. This is the necessary concomitant of faith, the necessary consequent of regeneration. So repentance isn't simply "I'm sorry for and reject my sins," but it includes positively turning into conformance with God's will.

B. A purpose to walk in new obedience

1. True penitents do not attain to sinless perfection, Ecc 7.20. But they will live a life of repentance, ever growing towards perfection in turning away from sin and into the ways of God's commandments, Ps 119.59.

IV. Repentance is to be distinguished from its counterfeits § 3

A. Repentance is not to be rested in as any satisfaction for sin or the cause of pardon.

1. Biblical repentance isn't a satisfaction for sin; it isn't penance.
2. Repentance is no ground for welcome into God's family. Rather, Christ is the only ground upon which we're acceptable to God. He has fully satisfied the justice of God and His blood cleanses

from all sin, 1Jn 1.7. The pardon of sin is wholly gratuitous and in no way meritorious, Acts 11.18; 2Tim 2.25.

3. Yet, repentance is necessary and no pardon with God can be expected without it, Lk 13.3.
 - a) “They are connected in the economy of salvation, not as cause and effect, but to show the consistency of a gratuitous pardon with the interest of holiness. God, for the vindication of the honor of the plan of mercy, has so connected pardon with repentance and confession—the expression of repentance—that they are the only certain evidences that we are in a pardoned state; while pardon and repentance are equally the gift of God through Jesus Christ our Lord” (Stevenson in Shaw).

V. None should despair of repentance who seek it § 4

- A. While a great variety in the degree of guilt attaches to different sins, every sin is nevertheless worthy of death and damnation before God, Rom 6.23; Gal 3.10.
- B. Yet, the chief of sinners may obtain mercy for salvation as well as mercy after salvation, 2Sam 12.13; Jn 21.19. The covenant of grace is unaffected by our sins since they were all foreseen from eternity and since ample provision has been made for them all both in the redeeming and sanctifying work of Christ our Mediator.

VI. Repentance is thorough § 5

- A. Repentance should seek to be as thorough as possible and this requires exercising ourselves in the work of self-examination (cf. Ps 51.3-4; 38.18).
- B. However, this isn’t teaching a morbid introspection in which we scour every corner and cupboard of our lives looking for more sin. Rather, it’s teaching that wherever sin is exposed in our lives, the shape of our repentance is going to be determined by the shape of our prior sinful manifestations.
 1. In other words, in every particular area of sin, evangelical repentance *expresses horror* over it, *seeks forgiveness* for it, and *commits positively* to bring about the fruit of regeneration in the restoration of righteousness and godliness in that specific area of life (cf. Lk 19.8-10).

VII. Repentance includes confession of sin § 6

- A. We cannot discover to God anything that was previously concealed from His omniscient eye; but by confessing our sins, we give glory to God and take shame for ourselves (Josh 7.19).
 1. To cover our sins is to dishonor God as if He didn’t see them or couldn’t punish them; whereas, to confess our sins is to honor God’s holy law, omniscience, justice, and patience.
 2. This confession is nowhere in Scripture directed to be made to a priest, but to God alone, 1Jn 1.9.
- B. Public sins warrant public confessions, Mt 5.23-24; Js 5.16; Mt 18.15-18.
- C. Public confessions warrant public forgiveness, Lk 17.3-4; 2Cor 2.7-8; Mt 6.12
 1. Where public forgiveness is expressed by the minister or Session, forgiveness is being granted declaratively, not authoritatively, that is: in the name of Christ and not upon the ground of any authority in the minister or elders.

Bibliography:

An Exposition of the Westminster Confession of Faith, Robert Shaw
The Confession of Faith, A. A. Hodge
Westminster Standards class at WTS 2001, Sinclair Ferguson

Assignments:

- *Read Chapters 14 & 15 in Hodge
- *Read Chapters 14 & 15 in the WCF
- *Memorize Shorter Catechism questions: 83-88
- *Memorize the following scriptures: Saving Faith: Heb 10.39; 1Cor 12.3; Rom 10.17; Acts 16.31; Heb 12.2; 1Pet 2.2; Acts 20.32; Repentance: Acts 11.18; 2Tim 2.25; Lk 24.47; 1Thes 1.9; Ps 119.59; Luke 13.3; 1Jn 1.9; Rom 8.1

—The next class will meet, DV, at 8AM on **12 Mar** for a study of **WCF 16–17**, Good Works, Perseverance