

**The Book of Acts (#19);  
Conversion to Christ (10)**

Please open your Bibles to Acts 2 as we resume our study of the book of Acts. When we left our study, which was on Sunday, April 19, we were beginning to address the fruit of conversion as evidenced in the lives of the 3,000 souls converted on the Day of Pentecost. They were transformed by the Holy Spirit through their faith in the gospel that the Lord had blessed through the preaching of the apostle Peter. Clearly they were all transformed by their conversion and the baptism of the Holy Spirit that had occurred on that eventful morning. Thereafter, they met together as the people of God, as true disciples of Jesus Christ. Here is Acts 2:37-47 in which is recorded their behavior upon repenting of their life of sin, when they came to believe and submit to Jesus Christ their Lord and Savior.

<sup>37</sup>Now when they heard this, they were cut to the heart, and said to Peter and the rest of the apostles, “Men and brethren, what shall we do?”

<sup>38</sup>Then Peter said to them, “Repent, and let every one of you be baptized in the name of Jesus Christ for the remission of sins; and you shall receive the gift of the Holy Spirit. <sup>39</sup>For the promise is to you and to your children, and to all who are afar off, as many as the Lord our God will call.”

<sup>40</sup>And with many other words he testified and exhorted them, saying, “Be saved from this perverse generation.” <sup>41</sup>Then those who gladly received his word were baptized; and that day about three thousand souls were added to them. <sup>42</sup>And they continued steadfastly in the apostles’ doctrine and fellowship, in the breaking of bread, and in prayers. <sup>43</sup>Then fear came upon every soul, and many wonders and signs were done through the apostles. <sup>44</sup>Now all who believed were together, and had all things in common, <sup>45</sup>and sold their possessions and goods, and divided them among all, as anyone had need.

<sup>46</sup>So continuing daily with one accord in the temple, and breaking bread from house to house, they ate their food with gladness and simplicity of heart, <sup>47</sup>praising God and having favor with all the people. And the Lord added to the church daily those who were being saved. (Acts 2:37-47)

When we paused in our study of the book of Acts, we had been addressing the teaching of the Word of God on true conversion to Jesus Christ. This is a very important matter, perhaps the most important issue that could be pressed upon each of us. For you, there is no greater importance than that your soul inherits eternal life. Even if you could gain control and possession of the entire world, it would be nothing in comparison to receiving the salvation of your soul through Jesus Christ.

Our Lord Jesus declared that salvation belongs only to those who are His true disciples, and the Bible teaches us that a true Christian is a true disciple of Jesus Christ. The Lord Jesus made it clear that one must live as His disciple in order to be saved. Contrary to common understanding of evangelical Christians, becoming a disciple is not a special, really dedicated Christian. A true disciple of Jesus Christ is a true believer in Jesus Christ, that is, a true Christian. If you are not a disciple of Jesus Christ, you are not a true Christian, for “the disciples were first called Christians in Antioch” (Acts 11:26). Luke 9:23-25 records our Lord’s words in which He clearly states that salvation belongs only to those who live as His disciples.

Then He said to them all, “If anyone desires to come after Me, let him deny himself, and take up his cross daily, and follow Me. <sup>24</sup>For whoever desires to save his life will lose it, but whoever loses his life for My sake will save it. <sup>25</sup>For what profit is it to a man if he gains the whole world, and is himself destroyed or lost?

The one who refuses or fails to live as a true disciple of Jesus Christ will “lose” his life, that is, he will be damned to eternal hell. But to lose your life for His sake, to live your life unto Him and under His reign, is to save your soul. That is what disciples do, they live unto Jesus Christ, conforming their understanding and their lives to the Word of God under Jesus Christ their Lord. They are the true believers who will inherit eternal life.

Of course Jesus gave His people what we call the Great Commission. It reads with different emphases in each of the four Gospels, but Matthew 28:18ff emphasizes our calling and responsibility to make disciples of the nations of the world. Jesus declared these words just before His ascension to be seated and to reign from His throne in heaven.

“All authority has been given to Me in heaven and on earth. <sup>19</sup>Go therefore and *make disciples* of all the nations, *baptizing them* in the name of the Father and of the Son and of the Holy Spirit, <sup>20</sup>*teaching them to observe all things that I have commanded you*; and lo, I am with you always, even to the end of the age.” (Matt. 28:18-21).

Take note, our Lord Jesus commissioned us to make disciples, that is, learners, followers, dedicated servants of Jesus Christ. He did not call us to make “believers” of Jesus Christ, but believers who are committed disciples of Jesus Christ. Now thankfully we have this record of Acts 2 in which we read what true conversion looks like and how it is evidenced in life. It is a good passage to understand and to follow, for in much of our Lord’s own teaching and in the Acts and the Epistles that follow, we read of many “believers” who do not have salvation and will not inherit eternal life, but will be damned on the final Day of Judgment. I tend to refer to these folks as *unconverted ‘believers.’*

This is why it is critically important to understand the nature and evidence of true, saving faith, for not all faith is saving faith. There is much faith, yes, even faith in Jesus Christ, which is not true saving faith. And yet many, many professing Christians do not know how to identify and distinguish true saving faith from that faith that does not save the soul.

Let me pause to say this: as a pastor of this church, my greatest concern, desire, and effort, is that every one of you receive full salvation from God’s wrath on the Day of Judgment. I would rejoice to hear the words of our Lord on the Day of Judgment pronounced to you by Him, “Come, you blessed of My Father, inherit the kingdom prepared for you from the foundation of the world” (Matt. 25:34). But for this to occur, it is necessary, to instruct, correct, warn, and rebuke with all long-suffering the truths of God’s Word before you. The elders of our church take to heart Paul’s charge to Timothy as God’s charge to us:

I charge you therefore before God and the Lord Jesus Christ, who will judge the living and the dead at His appearing and His kingdom: <sup>2</sup>Preach the word! Be ready in season and out of season. Convince, rebuke, exhort, with all long suffering and teaching. <sup>3</sup>For the time will come when they will not endure sound doctrine, but according to their own desires, because they have itching ears, they will heap up for themselves teachers; <sup>4</sup>and they will turn their ears away from the truth, and be turned aside to fables. <sup>5</sup>But you be watchful in all things, endure afflictions, do the work of an evangelist, fulfill your ministry. (2 Tim. 4:1-5)

In order for us to persevere in the faith that saves the soul, we need to understand the true nature of saving faith that is set forth in God’s Word. Of course God’s Word alone gives us the truth regarding this matter. Our Lord Jesus asserted this in different ways at different locations. On one occasion He taught the people, “It is written, ‘Man shall not live by bread alone, but by every word of God’” (Luke 4:4). The Holy Scriptures, the Holy Bible, is the written Word of God. Every word contained in the Scriptures is instructive and authoritative for us. God reveals Himself and all that we are to believe and do with respect to Him in His written Word, the Bible. We are to believe and obey every word of God above all other claims to truth regarding our relationship with God.

But not only are we to understand and believe what the Word of God reveals to us about saving faith, but we are each to examine ourselves very carefully and thoroughly whether or not our faith and life conforms to what the Bible teaches regarding those who have true saving faith. Peter wrote to professing Christians, “

**2 Peter 1:10.** “Therefore, brethren, be *even more diligent to make your call and election sure*, for if you do these things you will never stumble.”

Paul wrote to the church at Corinth:

**2 Corinthians 13:5.** “*Examine yourselves as to whether you are in the faith.* Test yourselves. Do you not know yourselves, that Jesus Christ is in you?-- unless indeed you are disqualified.”

To Titus Paul wrote these words.

**Titus 1:1-3.** “Paul, a bondservant of God and an apostle of Jesus Christ, according to *the faith of God's elect* and the acknowledgment of the truth which accords with godliness, <sup>2</sup>in hope of eternal life which God, who cannot lie, promised before time began, <sup>3</sup>but has in due time manifested His word through preaching, which was committed to me according to the commandment of God our Savior.”

And Paul wrote to the church at Corinth,

**1 Corinthians 15:1.** “Moreover, brethren, I declare to you the gospel which I preached to you, which also you received and in which you stand, <sup>2</sup> by which also you are saved, if you hold fast that word which I preached to you-- *unless you believed in vain.*”

Self-examination is critically important. It is a spiritual discipline that may not always be enjoyable or comfortable. It may be challenging, confronting, and revealing. But it is necessary. It is one of the means that the Lord employs to protect, recover, restore, and preserve His people to right thinking and living. But is very unfortunate that there are those professing Christians who fail or even refuse to follow this biblical instruction. I remember years ago I was speaking with a good friend whom I knew to be a Christian, but I also knew he had some false understanding about how the Lord had brought him to salvation. I was going to show him wherein he was wrong in his understanding and give him biblical instruction to correct him. I said to him something like this: “I could quite easily unsettle you regarding your assurance of salvation.” He reacted by immediately putting his hands over his ears and talking loudly, “No, No, I don’t want to hear it.” That response surprised and disappointed me. I thought to myself, “If someone can unsettle me and show me error that I may hold respecting the salvation of my soul, by all means inform me. Make me know the worst of my condition. Reveal to me my delusions and tell me what is true, so that I may correct it and be found true and right regarding the eternal well-being of my soul.”

Today we will consider this matter of saving faith as taught in the Word of God, what it is and what it is not. In doing so, we will address faith from three perspectives. First, many professing believers will be condemned on the Day of Judgment. Secondly, we will consider the nature of saving faith and the end to which the Lord brings us by His grace through faith. And thirdly, we will identify specifically what and when it is that a sinner comes to saving faith in Jesus Christ.

## **I. Many professing believers will be condemned on the Day of Judgment.**

When Christians contemplate the Day of Judgement, when Jesus Christ will judge all humanity, they commonly reflect upon the multitudes outside of Christendom, who lived sinful, self-directed lives for which they will be justly condemned and sentenced to eternal punishment. We shudder when we contemplate their just, eternal punishment.

But there is another group of people, perhaps quite large in number, who profess to be Christians in this life, who will also be condemned, although they thought and they were taught that they were true believers and that they would be saved from God’s wrath. But they will be surprised, even shocked at the sentence of condemnation the Lord Jesus will pronounce upon them, as they are cast away from the presence of the Lord and His people. These people will be many in number. They will be turned away and separated from the true people of God. They will be sent to the same eternal destiny as the most flagrant of sinners and infidels that dwelt in this world who died in willful unbelief. They will in affect be separated from all true Christians, being excommunicated by the Lord Himself from being numbered with His people. Perhaps the greatest reason for their just condemnation was due to their errant understanding regarding the nature of saving faith in Christ, to which they all were in error.

Now we know and rejoice in the blessed truth that we are saved by God's grace alone, through faith alone (Eph. 2:8, 9). Nothing we do, might do, should do, can bring any merit to us before God. We are saved through faith; more precisely, we are saved by God's grace through the instrument of faith that He enables us to possess and express. When Apollos would travel to the church at Corinth, his desire and intention was to help those "who had believed through grace" (Acts 18:27). Saving faith is not our contribution to seal the matter of our forgiveness of sins and being regarded and treated as righteous for Christ's sake, but saving faith is the instrument through which God in His sovereignty calls elect sinners to come unto Him to be saved.

But many professing Christians on the Day of Judgment will be shown to have never truly exercised saving faith in Christ. Now thankfully we have the event recorded in Acts 2 in which 3,000 souls believed, being converted to Christ. But as we move forward through the book of Acts as well as the epistles, we increasingly read of many professing Christians or who claimed to be disciples of Jesus Christ who were Christians in name only, though they were baptized and joined the church.

This is in accordance with what our Lord Jesus Himself taught during His earthly ministry. It is hard to fathom the sense of surprise, horror, and regret that "many" will experience on the Day of Judgment when they discover that they had been deluded with respect to their salvation. They thought that they were prepared and would be preserved through God's judgment, for they had believed that Jesus Christ was their Savior, but on that great Day our Lord will disown them.

Our Lord spoke of this at the conclusion of His Sermon on the Mount. This is a passage that should be familiar to everyone who claims to be a Christians. We read these words of our Lord:

<sup>13</sup>"Enter by the narrow gate; for wide is the gate and broad is the way that leads to destruction, and there are many who go in by it. <sup>14</sup>Because narrow is the gate and difficult is the way which leads to life, and there are few who find it.

<sup>15</sup>"Beware of false prophets, who come to you in sheep's clothing, but inwardly they are ravenous wolves. <sup>16</sup>You will know them by their fruits. Do men gather grapes from thornbushes or figs from thistles? <sup>17</sup>Even so, every good tree bears good fruit, but a bad tree bears bad fruit. <sup>18</sup>A good tree cannot bear bad fruit, nor can a bad tree bear good fruit. <sup>19</sup>Every tree that does not bear good fruit is cut down and thrown into the fire. <sup>20</sup>Therefore by their fruits you will know them.

<sup>21</sup>"Not everyone who says to Me, 'Lord, Lord,' shall enter the kingdom of heaven, but he who does the will of My Father in heaven. <sup>22</sup>**Many** will say to Me in that day, 'Lord, Lord, have we not prophesied in Your name, cast out demons in Your name, and done many wonders in Your name?' <sup>23</sup>And then I will declare to them, 'I never knew you; **depart from Me, you who practice lawlessness!**'

<sup>24</sup>"Therefore whoever hears these sayings of Mine, **and does them**, I will liken him to a wise man who built his house on the rock: <sup>25</sup>and the rain descended, the floods came, and the winds blew and beat on that house; and it did not fall, for it was founded on the rock.

<sup>26</sup>"But everyone who **hears these sayings of Mine, and does not do them**, will be like a foolish man who built his house on the sand: <sup>27</sup>and the rain descended, the floods came, and the winds blew and beat on that house; and it fell. And great was its fall." (Matt. 7:13-27)

When these people come before the Lord on the Day of Judgment, it is apparent that they are not wholly ignorant of the Lord and His ways. They knew a number of important spiritual truths. They knew that the Day of Judgment was coming and that they would have to give an account of their lives on that day. They knew and believed that Jesus was the Lord, the One to Whom they would give account, for they will call Him "Lord" on that Day. They believed that they had lived for the Lord Jesus and had given evidence in their lives that they knew Him. They claimed to have proclaimed and represented the Lord Jesus to others, even while they assumed that they were His people. They claimed to have been used of God in this work of proclamation, even unto the performance of miracles and casting out demons in His name. But He will declare to these people, "I never knew you; depart from Me, you who practice lawlessness."

In a number of places our Lord taught His "followers" that they were to be watchful, living in such a manner to be ready to face their certain judgment and its outcome. He spoke of His coming to be like an ancient wedding procession. There were ten virgins who were to be ready to join the wedding procession when that unexpected moment arrived in the night. Five were ready, having prepared themselves for their summons. But

five virgins were not prepared, who had not enough oil to keep their torches burning if they were to travel outdoors. Jesus said of them,

“Then the kingdom of heaven shall be likened to ten virgins who took their lamps and went out to meet the bridegroom. <sup>2</sup>Now five of them were wise, and five were foolish. <sup>3</sup>Those who were foolish took their lamps and took no oil with them, <sup>4</sup>but the wise took oil in their vessels with their lamps. <sup>5</sup>But while the bridegroom was delayed, they all slumbered and slept.

<sup>6</sup>“And at midnight a cry was heard: ‘Behold, the bridegroom is coming; go out to meet him!’ <sup>7</sup>Then all those virgins arose and trimmed their lamps. <sup>8</sup>And the foolish said to the wise, ‘Give us some of your oil, for our lamps are going out.’ <sup>9</sup>But the wise answered, saying, ‘No, lest there should not be enough for us and you; but go rather to those who sell, and buy for yourselves.’ <sup>10</sup>And while they went to buy, the bridegroom came, and those who were ready went in with him to the wedding; and the door was shut.

<sup>11</sup>“Afterward the other virgins came also, saying, ‘Lord, Lord, open to us!’ <sup>12</sup>But he answered and said, ‘Assuredly, I say to you, I do not know you.’

<sup>13</sup>“Watch therefore, for you know neither the day nor the hour in which the Son of Man is coming. (Matt. 25:1-13)

I do not wish to stretch the analogy too far, but here 50% of those who knew that the bridegroom was coming. They knew that they were to be ready, but they failed. I hope there will not be 50% of professing Christendom that will discover they are lost in their sin after knowing so much, but being unprepared to face the Lord.

Jesus spoke elsewhere of “believers” who will be damned in the judgment. The parable of the sower tells of four kinds of soil into which the seed of the kingdom of God is sown. The soil is an emblem of the heart of the hearer of the good news of the Messiah’s kingdom. Three of the four had “believed”, but only one of these three had salvation. Jesus said of the one in which the seed of the Word of God was sown among thorns, that the plant was choked by the care for riches and for the world, which resulted in the seed being unfruitful. This illustrates the life of the hypocrite. He professed faith, but it did not govern his life. He lived for the world and its fame and fortune. And then there was the seed sown on rocky soil. This one heard the word of the kingdom and had believed. But he became unfruitful due to the heat of the sun and the poor soil into which the seed was sown. This illustrates the faith of the apostate. He was but a temporary believer, who was initially enthusiastic and dedicated, but the life of the disciple was too much for him, that he stopped professing and living for Christ because it brought him much hardship and difficulty. He believed only for a while, but then left off his faith because life as a disciple of Jesus Christ was too difficult for him. In this parable only one in four hearers had salvation, but three of the four had professed faith and had shown some initial evidence that they were sincere and committed disciples of Jesus Christ.

**Charles Spurgeon** wrote about this:

Let us faint (gladly) hope that we are not to gather from our Lord’s words that one half of the professing Church is composed of those whom He calls “foolish.” Yet our Savior would not have spoken of so great a proportion if there were not really a very large admixture of foolish professors<sup>1</sup> with the wise professors of the grace of God.<sup>2</sup>

In another sermon **Spurgeon** referenced this parable.<sup>3</sup> His comments were addressed to the text of **Luke 13:24**, in which Jesus said, “*Many, I say unto you, will seek to enter in, and shall not be able.*”

So the text teaches us. It does not say “a few may be misled,” but “many shall seek to enter in, and shall not be able.” That many professors are deceived is clear enough from the language of Christ Himself, both here and in other places. For instance, “Then shall the kingdom of heaven be like unto ten virgins, which took their lamps, and went forth to meet the bridegroom; and five of them were wise, and five were

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<sup>1</sup> “Professors” was a common term used in past centuries for those who professed they were Christians.

<sup>2</sup> Charles Spurgeon, *Spurgeon’s Popular Exposition of Matthew* (Zondervan Publishing House, 1962), p. 222.

<sup>3</sup> I have this sermon posted on our website.

foolish.” We hope that in our Churches we have not such a division this, for it were fearful to contemplate only one half as sincere, and the other half graceless, having the lamp of profession, without the secret vessel of spiritual life! Yet, so alarming a proportion as five out of ten should make us search ourselves very carefully, lest we be found among the virgins, and among the virgins having lamps, ay, and among those whose lamps are burning, and yet should be cast away as having no oil in our vessels with our lamps.<sup>4</sup>

The number of truly saved people in any given congregation is a common concern of pastors who have any measure of spiritual sense about them. We ask our Lord, “How many in our body truly know You? How many are ‘wise’ as these five and how many are ‘foolish’ as these other five?”

**J. C. Ryle** (19<sup>th</sup> c.) voiced concern in his day about professing Christians who were strangers to God’s saving grace. He also referenced the parable of the ten virgins.

The professing Church is compared to “ten virgins, who took their lamps and went forth to meet the bridegroom:” all of them had lamps, but only five had oil in their vessels to feed the flame; all of them professed to have one object in view, but five only were truly “wise,” and the rest were “foolish.” The visible Church of Christ is just in the same condition: all its members are baptized in the name of Christ. But not all really hear His voice and follow Him; all are called Christians, and profess to be of the Christian religion, but not all have the grace of the Spirit in their hearts, and really are what they profess to be. Our own eyes tell us that it is so now: the Lord Jesus tells us that it will be so when He comes again. Let us mark well this description. After all our preaching and praying--after all our visiting and teaching,-- after all our missionary exertions abroad, and means of grace at home, many will be found at last dead in trespasses and sins! The wickedness and unbelief of human nature is a subject about which we all have much to learn.<sup>5</sup>

And so this problem is a great one, a far-reaching one. There are many who believe themselves to be true Christians, who believe themselves to have undergone conversion, when they have not. They are under the weight of guilt and condemnation of their sins, for they have not exercised saving faith in the gospel. Let us pray that our Lord will help us and bless us through our study of this most important subject. Let us also pray that the right people become troubled and the right people are comforted even as we examine ourselves. It was said of our Lord that He was very tender and careful not to overthrow the faith of those in whom was but weak or little faith. It is said of Him, “A bruised reed He will not break, and smoking flax He will not quench, until He sends forth justice to victory” (Matt. 12:10). We do not desire to afflict anyone’s conscience needlessly. We do, however, desire to expose error, replace it with the truth of the Word of God, and in doing so, secure souls in a solid, assuring peace in their knowledge of knowing the Lord and their knowledge that He knows them as His own.

## **II. The nature of true saving faith**

There are many professing Christians who have not true saving faith because they are in error regarding the nature of faith itself and its implications for how they are to live. It is common to encounter professing Christians who hold this false teaching:

“Since we are saved through faith alone and that apart from works, as long as I believe the basics of the gospel, it does not matter how I live, whether in sin or not, for it does not affect my salvation.”

This is great error. The Scriptures make it clear that if we live in sin we will die in our sins, regardless of what we claim to believe. Many are deceived in this matter. There are clear warnings against this spurious faith that does not save the soul.

The Scriptures declare that it matters how you live. “Pursue peace with all people, and holiness, without which no one will see the Lord” (Heb. 12:14). Galatians 6:7 commands Christians, “Do not be deceived, God is not mocked; for whatever a man sows, that he will also reap.”<sup>8</sup> For he who sows to his flesh will of the flesh reap

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<sup>4</sup> Sermon by Charles Spurgeon, “*Self-Delusion*”, at [http://www.thewordoftruth.net/classic\\_sermons/Spurgeon\\_1\\_Final.html](http://www.thewordoftruth.net/classic_sermons/Spurgeon_1_Final.html)

<sup>5</sup> J. C. Ryle, **Expository Thoughts on the Gospels. *Matthew*** (The Banner of Truth Trust, 1986, orig. 1856), pp. 31f.

corruption, but he who sows to the Spirit will of the Spirit reap everlasting life.” Paul wrote in 1 Corinthians 6:9ff,

“Do you not know that the unrighteous will not inherit the kingdom of God? Do not be deceived. Neither fornicators, nor idolaters, nor adulterers, nor homosexuals, nor sodomites, <sup>10</sup>nor thieves, nor covetous, nor drunkards, nor revilers, nor extortioners will inherit the kingdom of God. <sup>11</sup>And such were some of you. But you were washed, but you were sanctified, but you were justified in the name of the Lord Jesus and by the Spirit of our God.”

The book of James corrects this great error.

<sup>14</sup>What does it profit, my brethren, if someone says he has faith but does not have works? Can faith save him? <sup>15</sup>If a brother or sister is naked and destitute of daily food, <sup>16</sup>and one of you says to them, “Depart in peace, be warmed and filled,” but you do not give them the things which are needed for the body, what does it profit? <sup>17</sup>Thus also faith by itself, if it does not have works, is dead.

<sup>18</sup>But someone will say, “You have faith, and I have works.” Show me your faith without your works, and I will show you my faith by my works. <sup>19</sup>You believe that there is one God. You do well. Even the demons believe—and tremble! <sup>20</sup>But do you want to know, O foolish man, that faith without works is dead?

The faith that is not shown forth in the manner one lives is “dead faith.” It is faith that cannot bring salvation to the soul. True saving faith is evidenced by the manner that the believer lives. Those are false teachers who think or teach that it does not matter how you live, who assert, “After all, we are not saved by works, but that you have true salvation if you but truly believe that which is biblical.” The faith that justifies the sinner by God leads the believer not only to believe in Jesus Christ as Lord and Savior, but it leads him and enables him through grace to pursue and live the life that his lord has prescribed for him.

Now we are grateful that we have Acts 2 before us in which we see true saving faith and its fruit in the lives of these 3,000 souls. But as the book of Acts unfolds and the gospel went forth into the world there were increasingly false converts, hypocritical converts who claimed to believe, and deceitful teachers plying their error among the brethren. The Scriptures speak of those whose faith is “dead”, whose faith was “in vain” (1 Cor. 15:2), and faith that was superficial and in word only (Cf. Simon in Acts 8). But the Scriptures also speak about “the faith of God’s elect” (Titus 1:1). This is true saving faith.

If I could reduce the causes of self-delusion regarding salvation, I would say that there are two major causes. The **first cause** of self-delusion is that most people believe, because this is what they have been taught that *salvation is the forgiveness of sins, and that this forgiveness is obtained for us through Jesus Christ due to what He has done on behalf of sinners through His substitutionary life, death, and resurrection in the place of sinners*. In other words, salvation is commonly viewed *solely* in terms of what God has done *apart from us* and *outside of us*. But further, people are “led to Christ” to appropriate the forgiveness of sins through faith alone in Who Jesus Christ is and what He has done for sinners. Therefore, many people believe wrongly that they have been converted, for they have come to believe they are sinners, who are without hope in and of themselves, and have come to look to Jesus Christ alone for their salvation.

Now one might read (or hear) that last paragraph and think, “What is wrong with this? Is this not what salvation is and how it is received, through faith alone?” But the problem is this, biblical salvation involves not only what Jesus Christ has done *on behalf* of sinners, that is His work that is external and apart from sinners, that which Christ did through His life of righteousness and His death on the cross, but salvation involves what God does *within* His people, transforming them into new creatures in Christ Jesus. ***Conversion not only involves faith in what God had done in Christ on behalf of His people on the cross, but true conversion involves what the Holy Spirit has wrought in the hearts and lives of His people.*** Salvation includes not only the forgiveness of sins but also the new life that overcomes sin. Or another way to say it is this: salvation includes not only God’s imputation of righteousness in our positional ***justification***, but He also imparts grace to His people resulting in their practical ***sanctification***.

This leads us to a **second cause** of self-delusion of “many” professing Christians who are not “possessing” Christians. ***Most Christians have been convinced that true “conversion” is far less than what***

***the Holy Scriptures teach.*** Many look to slim or wrong evidence to support their belief that they are converted to Christ. They have lowered the bar so that any and all who claim to be Christian are believed to be true Christians. But when we study the Scriptures, we read that the bar is quite high in its description of what constitutes a true Christian. This is a very important, even critical matter.

Now if we only considered what we have set forth thus far, we might be rather discouraged and perhaps feel incapable of sorting through these matters. One might be quick to say, “How can I be sure of myself?” “If so many are deceived and if false conversion can look so much like true conversion, how am I to know?” But we may be thankful that God has given us clear instruction in His Word to discern true from false conversion.

### **III. What it is and when it is that a sinner comes to saving faith in Jesus Christ.**

After considering the many ways that someone may possess faith, but which is not saving faith, we may ask, “What and when is saving faith clearly and demonstrably displayed in the life of a new convert to Christ?” We have shown that the gospel of salvation is more than receiving God’s forgiveness of our sins. Yet commonly this is what the so-called gospel popularly proclaimed has been reduced. But salvation, in which the forgiveness of sins is essential and conferred by grace through faith, is but one aspect of salvation, for much more had to be achieved by Christ and wrought in His people in order to secure their salvation. In order to best explain this, we should consider the entire purpose and work of God in the history of redemption recorded throughout the entire Bible.

In Genesis 2 and 3, although Adam and Eve dwelt in a garden paradise in the full favor and in sweet fellowship with God, they fell into sin. They had enjoyed peace, security, and unbroken fellowship with God. They lived before God in love and they had loved one another fully. They had joyfully served God in tending the garden paradise on God’s behalf. They had lived in a perfect environment in blessed harmony and willful submission to God, who is the King of all creation. But the temptation posed by the serpent to Adam through Eve was that they should assert themselves as gods, not submitting to the true God as the Lord of their lives, but act in order to assume the authority of self-autonomy, becoming as gods themselves. And because Adam represented the entire human race, when he sinned, he plunged the entire human race into sin, all who were born into the world through him and Eve. Adam and Eve were no longer able or capable to remain in fellowship with God, but fell under God’s curse. The entire human race was damned and incapable of self-recovery. They had alienated themselves from God their Creator, who was king of over His creation. God excluded them from His garden, sending them forth into a hostile world, even a wilderness. In their sin they had become spiritually dead, incapable of recovering or correcting themselves. Self-will and self-desire reigned in their lives. Disregard for God and His commandments characterized their thinking and their lives. The result was chaos, greater degrees of sin, hostility and division within the human race, living under the wrath of God.

Because of man’s sin, nothing in this fallen world thereafter was willingly submitted to God, although God continued to be the King (Ruler) over all creation. But God had determined in eternity that He would not allow His world to continue in disregard, defiance, and in rebellion to Him. He would reconcile the fallen world to Himself, which is the main purpose and design of God throughout the history of redemption. He would accomplish this goal through His Son Jesus Christ. Paul wrote of this work of salvation in history and the end for which God would work in history.

“For it pleased the Father that in Him all the fullness should dwell, <sup>20</sup>and by Him to reconcile all things to Himself, by Him, whether things on earth or things in heaven, having made peace through the blood of His cross.” (Col. 1:19f)

And so, God purposed to create and build a mediatorial kingdom through history. A mediatorial kingdom is one in which God the Father would entrust the Son of David, the Son of God, even His Son to become its King, by calling people from sinful humanity, giving them new spiritual life, pardoning them for their sin, reconciling believing sinners to Himself. Throughout the Old Testament record we see the beginnings of the design and nature of this kingdom increasingly emerge through history. But in this process He also revealed to His people principles respecting the nature and foundation of the kingdom of God. God dealt from the beginning with His accomplishing His people’s justification through faith alone in what He had promised them. Paul made this clear in Romans 4 that all the Old Testament saints (true believers) were justified through faith alone. God had

given promises to Abraham that a nation would come forth from Him and become great in the earth. God renamed Abram to be Abraham, indicating to him he would become the father of many nations, which foretold the inclusion of the Gentiles into the kingdom of God.

But the people also needed to learn about the true nature of God. God revealed Himself through His dealings with Israel while they were in bondage to the Egyptians and through the manner that He had delivered His people through Moses enabling them to return to their promised land that God had promised them through Abraham.

The people also needed to learn of God's laws by which they were to order their lives, if they were to enjoy God's blessings upon them while in the land. Although God had given them the land in fulfillment of his promises to Abraham, their continuance in the land with God's blessing was contingent upon them ordering their lives, both national and individually, to God's laws. But even though they had God's perfect law of righteousness to govern them, they continued in their failure to keep God's laws. Through the period of Judges they proved that they were in need of more than God's laws, for in those days they had continued to order their own lives according to their own sinful desires and inclinations. So that the conclusion of the period of Judges could be described as lawless, with no course of remedy. "In those days there was no king in Israel; everyone did what was right in his own eyes" (Judg. 21:25). They needed a ruler, a king, who could lead them in victory over their enemies and who would lead as a nation to live in righteousness.

Of course God gave them kings, which were responsible to govern God's people according to God's will in heaven. In this role they were to serve as God's son, that is, as a co-regent with God. But all of the kings, though a few were characterized as having reigned well, fell short in some significant ways, resulting in the degradation of the nation and increasingly experiencing the wrath of God's judgment because of their rebellion. The greatest exception to this pattern of kings was king David, who was truly a man after God's heart, which means that he had sincerely and most consistently saw his role as king of Israel was to reign according to God's will over His people. But king David failed to, in an egregious manner. Nevertheless God entered into a covenant of grace with David that he would bear a son, whom God would raise up to be king over an everlasting kingdom. And though Israel eventually broke the Mosaic covenant, God through His prophets promised a new covenant when the Messiah would come. He would inaugurate the promised kingdom of God, by calling out a people from fallen humanity, and transforming them through His wisdom, power, and righteousness to become qualified children of God, who would be fully compliant to Him and His reign. Jesus Christ accomplishes this work of grace in His people. Through His offices of Prophet, Priest, and King, He enables by His grace and through the holy Spirit who works in the minds and hearts of His people, they are given new life. They are a new creation. He convicts them of their sin, its guilt, its pollution, its soul-destroying nature. Through the imparting of the Holy Spirit He causes His people to be born again. Then they see their sin and come to detest it and to be delivered from it. They see more clearly than the love of God in Christ, and they return that love for Him. And they see Jesus to be the only suitable Ruler over God's new creation and the kingdom of God that He had inaugurated upon his resurrection and ascension to the right hand of the Father.

Now when the people gathered to hear Peter proclaim the gospel of the kingdom, He charged these Jews with having rejected and crucified the promised Messiah, the King of Israel. The Holy Spirit pressed upon their consciences their great crime, for they knew that they were under the wrath of God for the manner that they had treated Him and rejected Him. Upon hearing Peter's words they gave a great lament. Verse 37 reads, "Now when they heard this, they were cut to the heart, and said to Peter and the rest of the apostles, 'Men and brethren, what shall we do?'" Peter's response? <sup>38</sup> Then Peter said to them, "Repent, and let every one of you be baptized in the name of Jesus Christ for the remission of sins; and you shall receive the gift of the Holy Spirit."

Now as we have pointed out on an earlier occasion, Peter was not teaching them to be baptized in order to obtain the forgiveness of your sins; rather, Peter was calling upon them to be baptized as repentant believers who have had their sins pardoned. English readers interpret the word "for" as meaning, "in order to obtain." They think it reads, "be baptized in order to obtain the forgiveness of sins." But that is a wrong understanding of the word "for" in this verse. Here, "for" means "in the light of", or "on account of", or "because of."

The command to repent here should not be understood as identifying a few sins for which we are to be sorry and confess before the Lord. This call to repentance is to change their entire way of thinking and living that had characterized them before their conversion. They were essentially changing the way that they lived as all sinners have lived since the sin of their first parents. They were to acknowledge and turn from their sinful

self-will, from their ordering their thinking and living according to their own desires, and purpose to live henceforth under the reign of King Jesus.

This is the moment when saving faith is first exercised by these 3,000 souls. If we are promising someone that God will or has forgiven their sins in the gospel we preach, but leave them assuming they can continue to live as their own lords, doing whatever they want to do irrespective of King Jesus, we are offering them a false gospel.

We will close with these words of **Arthur Pink** (1886-1952).

We do not ask, Is Christ your Savior; but is He, really and truly, your *Lord*? If He is not your Lord, then most certainly He is *not* your “Savior.” Those who have not received Christ Jesus as their “Lord,” and yet suppose Him to be their “Savior,” are deluded, and their hope rests on a foundation of sand. Multitudes are deceived on this vital point, and therefore, if the reader values his or her soul, we implore you to give a most careful reading to this little tract.

When we ask Is Christ Your Lord, we do not inquire, Do you believe in the Godhead of Jesus of Nazareth? The demons do that (Matt. 28:18f.), and yet perish notwithstanding! You may be firmly convicted of the Deity of Christ, and yet be in your sins. You may speak of Him with the utmost reverence, accord Him with His Divine titles in your prayers, and yet be unsaved. You may abominate those who traduce His person and deny His Divinity, and yet have no spiritual love for Him at all.

When we ask Is Christ your Lord?, we mean, does He in every deed occupy the throne of your heart, does He actually rule over your life? “We have turned everyone to his *own way*” (Isa. 53:6) describes the course which all follow by nature. Before conversion, every soul lives to please self. Of old it is written, “every man did that which was right in his own eyes,” and why? In those days there was *no king* in Israel (Judges 21:25). Ah, *that* is the point we desire to make clear to the reader. Until Christ becomes your King (1 Tim. 1:7; Rev. 15:3), until you bow to His scepter, until *His* will becomes the rule of your life, SELF dominates, and thus Christ is disowned.

When the Holy Spirit begins His work of grace in a soul, He first convicts of sin. He shows me the real and awful nature *of sin*. He makes me realize that it is a species of insurrection, a defying of God’s authority, a setting my will against His. He shows me that in going my “own way” (Isa. 53:6), in pleasing *myself*, I have been fighting against God. As my eyes are opened to see what a lifelong rebel I have been, how indifferent to God’s honour, how unconcerned about *His* will, I am filled with anguish and horror, and made to marvel that the thrice Holy One has not long since cast me into hell. Reader, have you ever gone through *this* experience? If not, there is very grave reason to fear you are spiritually *dead*!

Conversion, true conversion, *saving* conversion is a turning from sin to God in Christ. It is throwing down the weapons of my warfare against Him, a *ceasing* to despise or ignore His authority. New Testament conversion is described thus: “Ye turned to God from idols to *serve* (be in subjection, to obey) the living and true God” (1 Thess. 1:9). An idol is any object to which we give what is due alone to God—the supreme place in our affections, the molding influences of our hearts, the dominating pray of our lives. Conversion is a right-about-face, the heart and will *repudiating* sin, self and the world. Genuine conversion is always evidenced by “Lord, what wilt *Thou* have me do?” (acts 9:6): it is an unreserved surrendering of ourselves to His holy will. Have *you* yielded yourself to Him? (Rom. 6:13).

There are many people who would like to be saved from Hell, but who do not want to be saved from self-will, from having their own way, from a life of (some form of) worldliness. But God will not save on their terms. To be saved, we must submit to His terms. Listen to His terms, “Let the wicked *forsake* his way, and the unrighteous man his thoughts, and let him return unto the Lord (having revolted from Him in Adam), and He will have mercy (Isa. 55:7). Said Christ, “Whosoever he be of you that *forsaketh not* all that he hath (all that is opposed to Me), he cannot be My disciple” (Luke 14:33). Men must be turned “from darkness to light, and *the power of Satan* unto God,” before they can “receive the forgiveness of sins, and inheritance among them which are sanctified” (*Acts 26:18*).

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