

# INTRODUCTION

## 1

**I**t's a heartache to me as a pastor to realize that so many Christians lack assurance of their salvation. They lack the confidence that their sins are truly forgiven and their place in heaven is eternally secure. The pain I feel over this issue was heightened as I read this letter:

I've been attending Grace Church for several years. As a result of a growing conviction in my heart, your preaching, and my seeming powerlessness against the temptations which arise in my heart and which I constantly succumb to, my growing doubts have led me to believe that I'm not saved.

How sad it is, John, for me not to be able to enter in because of the sin which clings to me and from which I long to be free. How bizarre for one who has had advanced biblical training and who teaches in Sunday School with heartfelt conviction! So many times I have determined in my heart to repent, to shake loose my desire to sin, to forsake all for Jesus, only to find myself doing the sin I don't want to do and not doing the good I want to do.

After my fiancée and I broke up, I memorized Ephesians as part of an all-out effort against sin, only to find myself weaker and more painfully aware of my sinfulness, more prone to sin than ever before, and grabbing cheap thrills to push back the pain of lost love. This occurs mostly in the heart, John, but that's where it counts and that's where we live. I sin because I'm a sinner. I'm like a soldier without armor running across a battlefield getting shot up by fiery darts from the enemy.

I couldn't leave the church if I wanted to. I love the people, and I'm enthralled by the Gospel of the beautiful Messiah. But I'm a pile of manure on the white marble floor of Christ, a mongrel dog that sneaked in the back door of the King's banquet to lick the crumbs off the floor, and by being close to Christians who are rich in the blessings of Christ, I get some of the overflow and ask you to pray for me as you think best.

I was struck by how eloquently the author of that poignant letter expressed his feelings—feelings I’ve discovered to be common among many sincere Christians. Yes, many.

Two years ago, as I began preaching through 2 Peter, I embarked on an eight-part study of the assurance of salvation. Invariably after each service, people would come to me and say, “Until tonight I have never experienced assurance.” They repeatedly thanked me for speaking on the topic—and thanked God for the clarity of His Word on assurance.

That experience made me acutely aware of the need for biblical clarity on assurance—especially on how it relates to our emotions as believers. I found myself wondering how a person could take the monumental, life-changing step of becoming a Christian, yet not be assured of the results. My assurance is essential to the way I respond to life as a Christian. I cannot imagine living without it. Every true Christian should enjoy the reality of his or her salvation. Not to have that assurance is to live in doubt, fear, and a unique form of misery and spiritual depression.

### **UNDESERVED ASSURANCE**

Now some people have assurance who have no right to it. An old spiritual put it simply and directly: “Everybody talkin’ about heaven ain’t going there.” Some feel all is well between them and God when it isn’t. They don’t understand the truth about salvation and their own spiritual condition.

Many people ask me why I speak and write so frequently on salvation and spiritual self-examination. Often they fear that what I’ve said will undermine the assurance of true

Christians. Of course, I have no desire to do that, but to maintain a balanced perspective on the issue, I recall that Jesus said, “Not everyone who says to Me, ‘Lord, Lord,’ will enter the kingdom of heaven, but he who does the will of My Father who is in heaven will enter. Many will say to Me on that day, ‘Lord, Lord, did we not prophesy in Your name, and in Your name cast out demons, and in Your name perform many miracles?’ And then I will declare to them, ‘I never knew you!’” (Matt. 7:21–23). That passage haunts me. Like no other, it brings me face-to-face with the reality that many people are deceived about their salvation. I’m sure the apostle Paul felt that way when he said to the church at large, “Test yourselves to see if you are in the faith; examine yourselves!” (2 Cor. 13:5).

How do people acquire a false sense of assurance? By receiving false information about salvation. Much of our modern-day evangelism contributes to that through what I call “syllogistic assurance.”

A syllogism has a major premise and a minor premise that lead to a conclusion. Let’s consider John 1:12: “As many as received Him, to them He gave the right to become children of God, even to those who believe in His name.” The major premise: Anyone who receives Jesus becomes God’s child. The minor premise: The person you just witnessed to received Christ. Conclusion: The person must now be a child of God. That seems logical, but the problem is, you don’t know whether the minor premise is true—whether the person truly received Christ. Beware of trying to assure people of their salvation based on an untested profession. True assurance is the reward of tested and proven faith (see James 1:2–4; 1 Peter 1:6–9). And it’s the Holy Spirit who gives real assurance (see Rom. 8:16).

The human counselor must guard against any tendency to usurp that role.

### UNDERMINED ASSURANCE

Some people believe no one can have real assurance—not even a true Christian. They reject God’s sovereignty in salvation, thereby destroying the theological basis for eternal security and assurance. That’s the historical Arminian view (named after a Dutch theologian). It asserts that if a Christian thinks he is secure forever, he is apt to become spiritually negligent.

That belief is also the official teaching of the Roman Catholic Church. The Council of Trent declared it anathema to say “that a man who is born again and justified is bound [of faith] to believe that he is certainly in the number of the predestined” (canon 15 on justification). Modern Catholic teaching, such as that of Vatican II, upholds that position.

G. C. Berkhouwer’s *The Conflict with Rome* explains that Rome’s denial of the assurance of salvation is consistent with its conception of the nature of salvation.<sup>1</sup> Since it conceives of salvation as a joint effort by man and God, something that’s maintained through the doing of good works, it concludes the believer can never be absolutely sure of his salvation. Why? Because if my salvation depends on God and me, I might mess up.

Whenever you have a theology that involves human effort for salvation, there can be no true security or assurance, because human beings can default. But historical biblical theology declares that salvation is entirely the work of God, which leads to the concomitant doctrines of security and assurance.

The apostle John said, “These things I have written to you who believe in the name of the Son of God, so that

you may *know* that you have eternal life” (1 John 5:13). The prophet Isaiah wrote, “The work of righteousness will be peace, and the service of righteousness, quietness and confidence forever” (Isa. 32:17). Where God grants righteousness, He also adds the peace of assurance.

### FULL ASSURANCE

It’s true that someone can be saved and doubt it. One may go to heaven in a mist, not knowing for sure he’s going, but that’s certainly not the way to enjoy the trip.

God wants you to enjoy that trip. First, consider what the Bible teaches about the lasting nature of salvation. There’s no valid basis for being assured of your salvation if Scripture says it’s possible for you to lose it. We will examine the classic biblical texts affirming the forever quality of salvation, but will not ignore the troubling passages that seem to indicate otherwise. Then we will explore two passages that overwhelmingly illustrate in cumulative fashion the security of salvation as a gift of God in line with His irrevocable purposes. All this constitutes the *objective grounds for assurance*. We’re to be assured of our salvation first and foremost because Scripture promises eternal life to those who believe in Christ (see John 20:31). God’s Word and the guarantee of life to believers is thus the foundation of all assurance.

Second, once we’ve established that the Bible consistently affirms that salvation is forever, we need to get personal. As Paul said, we need to test ourselves. The lasting nature of salvation won’t mean anything to you personally unless you are a genuine believer. How can you tell whether you really are a Christian? How do you know if your faith is real? The apostle John wrote his first letter to answer that question, for it is the

same question. He gave us a series of tests to measure ourselves by, and we will take them all. They delve into the *subjective grounds for assurance*. Their focus is the fruit of righteousness in the believer's life and the internal witness of the Holy Spirit. Note that those two subjective factors have meaning *only* if they are first rooted by faith in the objective truth of God's Word. They are vital to our discussion, however, and I will emphasize them in the remainder of the book because most contemporary discussions on assurance focus almost exclusively on the objective grounds for assurance. They minimize or dismiss the subjective grounds, thus robbing an untold number of believers of a valuable source of assurance. Worse yet, in doing so they perpetuate the tragic phenomenon of false assurance.

Third, as we take a closer look at the subjective grounds for assurance, we will see what God's Word says to the many believers who struggle emotionally with the issue of assurance—in spite of knowing the promises of Scripture. Perhaps you're one of them: You believe in the security of salvation and that your faith in Christ is genuine, but you are plagued with the insecure feeling of not knowing for sure whether you will go to heaven. For some of you, those times are but fleeting moments; for others, they last a long time; and for still others, they seem like a way of life. Is there any way to overcome that doubt? How can you match up your feelings with your faith? How can you experience the assurance of your salvation?

For a start, it helps to know the different reasons that could lead you to doubt your salvation. That's how I began my series on assurance from 2 Peter 1. It's an honest examination of where most of us are struggling. We don't want to assume that because we know the facts, we therefore experience the reality. That assurance will become more and more real as we understand and apply the virtues Peter described.

After we examine them in detail, we will conclude our study by taking an encouraging look at victory in the Spirit and the promise of God to help us persevere.

To provide hooks to hang your thoughts on, I've come up with three simple questions to remind you of the direction of our study:

- *Is it a done deal?*—what the Bible teaches about the lasting nature of salvation.
- *Is it real?*—how you can tell whether you are truly a Christian.
- *Is it something I can feel?*—how you can experience the assurance of a secure salvation.

My prayer is that after carefully considering each area, grace and peace will be yours in fullest measure (see 1 Peter 1:2). Don't continue to live with doubts about your eternal salvation. Rather, live with the blessed assurance God wants you to enjoy as His child!

PART ONE

1

IS IT A DONE  
DEAL?

*What the Bible Teaches about the  
Lasting Nature of Salvation*



# A COLLECTIVE WORK

## 1

**A**rm locked in arm, deep in concentration, united in purpose, and falling to earth at almost one hundred miles per hour, formation sky divers experience the exhilarating rewards not of luck but of hard work, preparation, and teamwork. The inherent dangers of formation skydiving require that each member work in harmony with the other members. Each individual must look out for the good of the group and not merely his or her own well-being. That kind of commitment enables the team to achieve graceful, awe-inspiring unity.

There's no greater illustration of such teamwork in the spiritual realm than the work of the Holy Trinity in securing our salvation. I believe Scripture makes that abundantly clear. In it we see no less than a collective work of the Father, Son, and Holy Spirit on our behalf.

## THE SOVEREIGN DECREE OF THE FATHER

Jesus said, “Truly, truly, I say to you, he who hears My word, and believes Him who sent Me, has eternal life, and does not come into judgment, but has passed out of death into life” (John 5:24). That may be the most monumental statement ever made in the Bible relative to the security of salvation. The believer has received everlasting life and will not come under judgment. Jesus also explained why the Father had sent the Son: “For God so loved the world, that He gave His only begotten Son, that whoever believes in Him shall not perish, but have eternal life.... He who believes in Him is not judged; he who does not believe has been judged already” (John 3:16, 18). In a positive way Jesus tells us we have everlasting life. In a negative way He tells us we will never come into judgment.

In addition Jesus said, “All that the Father gives Me will come to Me” (John 6:37). All whom God sovereignly chooses will come to Christ. However, what the Bible teaches regarding divine election should not restrain anyone from coming to Christ, for our Lord went on to say, “The one who comes to Me I will certainly not cast out” (v. 37).

Then Jesus said, “I have come down from heaven, not to do My own will, but the will of Him who sent Me. This is the will of Him who sent Me, that of all that He has given Me I lose nothing, but raise it up on the last day” (vv. 38–39). All who are chosen for salvation—all who come to Jesus Christ—will be raised up at the great resurrection preceding His return to earth. Not one will be lost.

In verse 40, Jesus’ teaching on the divine plan of salvation is summed up in this way: “This is the will of My Father, that everyone who beholds the Son and believes in Him will have eternal life; and I Myself will raise him up on the last day.”

Whoever believes in Christ will be raised up to the fullness of eternal life. That is the will of the Father and the promise of God's Word.

Further on in John's gospel, Jesus said, "My sheep hear My voice, and I know them, and they follow Me; and I give eternal life to them, and they will never perish; and no one will snatch them out of My hand. My Father, who has given them to Me, is greater than all; and no one is able to snatch them out of the Father's hand" (John 10:27–29). Picture the believer resting securely in Christ's hands, which in turn are clasped tightly by the Father's hands. Now that's a secure position! Yet some suggest that while God holds tightly onto us, perhaps we can leap or fall out of that heavenly grasp. Not so. God made an oath toward that end.

In Hebrews 6:13, 16–18, we read that since God "could swear by no one greater, He swore by Himself... For men swear by one greater than themselves, and with them an oath given as confirmation is an end of every dispute. In the same way God, desiring even more to show to the heirs of the promise the unchangeableness of His purpose, interposed with an oath, so that ... we who have taken refuge would have strong encouragement to take hold of the hope set before us."

It was common in New Testament times for a person to make an oath on something or someone greater than himself. A Jewish man would swear by the altar of the temple, the high priest, or even God Himself. Once such an oath was made, the argument was over. It was assumed that if someone was willing to make such a serious oath, he was fully determined to keep it.

God, of course, doesn't need to make such an oath. His word is every bit as good without an oath—as ours ought to be (cf. Matt. 5:33–37). But to accommodate the weak faith of mere men and women, God made an oath of His promise

to provide His children with a future hope. Since there is nothing or no one greater than God, He swore by Himself (see Heb. 6:13). That pledge did not make God's promise any more secure; the bare word of God is guarantee enough, but God gave an oath out of His kind consideration of us to affirm that He meant what He said.

His intent was to provide us with "strong encouragement" (v. 18). The Greek phrase so translated refers to a great source of consolation and confidence. "We who have taken refuge" alludes to the Old Testament cities God had provided for people who sought protection from avengers for an accidental killing (cf. Num. 35; Deut. 19; Josh. 20). The Greek word translated "refuge" is the same one used in the Septuagint (the Greek version of the Old Testament) in those passages. We will never know whether God can hold onto us until we run in desperation to Him for refuge.

In what practical way can we run to Him? By laying "hold of the hope set before us" (Heb. 6:18). What is that hope? Christ Himself (see 1 Tim. 1:1) and the gospel He brought (see Col. 1:5). If you are ever going to have a strong confidence and a steadfast hope, you must seek refuge in God and embrace Jesus Christ, who is your only hope of salvation.

### **THE HIGH PRIESTLY WORK OF CHRIST**

Hebrews 6:19–20 concludes with a description of our hope in Christ: "This hope we have as an anchor of the soul, a hope both sure and steadfast and one which enters within the veil, where Jesus has entered as a forerunner for us, having become a high priest forever according to the order of Melchizedek."

As our High Priest, Jesus serves as the anchor of our souls, who forever keeps us from drifting away from God. As a

believer, your relationship with Christ anchors you to God. You can be confident because it is “within the veil” (v. 19). The most sacred place in the Jewish temple was the Holy of Holies, which was veiled from the rest of the temple. Inside the Holy of Holies rested the ark of the covenant, which signified the glory of God. Only once a year, on the Day of Atonement, could the high priest of Israel enter beyond the veil and make atonement (the payment or action to satisfy justice) for the sins of his people. But under the new covenant, Christ made atonement once for all time and for all people by His sacrifice on the cross. The believer’s soul is, in God’s mind, already secured within the veil—His eternal sanctuary.

Once Jesus entered the heavenly Holy of Holies, He did not leave, as did the Jewish high priests. Rather, “He sat down at the right hand of the Majesty on high” (Heb. 1:3). And Jesus remains there forever as the guardian of our souls. Such absolute security is almost incomprehensible. Not only are our souls anchored within the impregnable, inviolable heavenly sanctuary, but our Savior, the Lord Jesus Christ, stands guard over them as well!

How can the Christian’s security be described as anything but eternal? Truly we can entrust our souls with God and the Savior He provided.

While Jesus was on earth anticipating His high-priestly work to come, He prayed for His disciples, saying, “I am no longer in the world; and yet they themselves are in the world, and I come to You. Holy Father, keep them in Your name” (John 17:11). Jesus extended that prayer of protection beyond His apostles to us, who would come to believe in Christ through the apostles’ teaching (see v. 20). Since our Savior always prays in perfect harmony with the will of the Father, we can be assured that keeping our salvation secure is the will of God.

We are secured by the sovereign purpose of God and the continual, faithful intercession of our Great High Priest—the Lord Jesus Christ. Most appropriately does Jude praise Him who is able to keep us from stumbling, and to make us stand in the presence of His glory blameless with great joy (see Jude 24).

### **THE SEAL OF THE SPIRIT**

God's simple word about our security should be sufficient for us, but in His graciousness He makes His promises even more certain—if that were possible—by giving us His own special set of guarantees. In Ephesians 1:13–14, Paul tells us we were sealed in Christ “with the Holy Spirit of promise, who is given as a pledge of our inheritance, with a view to the redemption of God's own possession.” The Lord is guaranteeing His promises with His seal and with His pledge. That is reminiscent of the passage we just examined in Hebrews 6, in which God gave His promise of blessing and then confirmed it with an oath to all who hope in Christ.

Because we do not directly and immediately receive the fullness of all God's promises when we first believe—since it is “reserved in heaven” for us according to 1 Peter 1:4—we may sometimes be tempted to doubt our salvation and wonder about the ultimate blessings that are supposed to accompany it. The work of salvation in our lives remains incomplete—we still await the redemption of our bodies (see Rom. 8:23), which will occur when Christ returns for us. Because we have not yet received full possession of our inheritance, we may question its reality or at least its greatness.

As one means of guaranteeing His promises, God seals us with the presence of the third person of the Trinity. We

receive the indwelling Holy Spirit at the moment of salvation, “for by one Spirit we were all baptized into one body”—the body or church of Christ (1 Cor. 12:13). In fact, “if anyone does not have the Spirit of Christ, he does not belong to Him” (Rom. 8:9). Incredibly, the body of every true Christian is actually “a temple of the Holy Spirit” (1 Cor. 6:19).

When a person becomes a Christian, the Holy Spirit takes up residence in his or her life. He remains within to empower us, equip us for ministry, and function through the gifts He has given us. The Holy Spirit is our Helper and Advocate. He protects and encourages us. He also assures us of our inheritance in Jesus Christ: “The Spirit Himself testifies with our spirit that we are children of God, and if children, heirs also, heirs of God and fellow heirs with Christ” (Rom. 8:16–17). The Spirit of God is our security, our special guarantee from God.

He has been given to us “as a pledge [Gk., *arrabōn*] of our inheritance” (Eph. 1:14). *Arrabōn* originally referred to a down payment or earnest money given to secure a purchase. Later it came to represent any sort of pledge. A form of the word even came to be used for an engagement ring.

As believers, we have the Holy Spirit as the divine pledge of our inheritance, God’s first installment of His guarantee that the fullness of His promises will one day be completely fulfilled. We are assured with an absolute certainty only God can provide. The Holy Spirit is the church’s irrevocable pledge, her divine engagement ring signifying that as Christ’s bride, she will never be neglected or forsaken.

The Father’s sovereign decree, the Son’s intercessory ministry, and the Spirit’s seal—they all work together

magnificently in providing a secure salvation. Augustine well concluded that being assured of our salvation is no arrogant stoutness. It is faith. It is not presumption. Rather it is confidence in God's promise.