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B0546 – November 27, 2005 – Major Bible Themes
Chapter 31 – Assurance of Salvation

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I. DEFINITION OF ASSURANCE

Assurance of salvation is essential to spiritual growth. If one does not have assurance of salvation then he simply cannot press on to maturity with any substantial progress.

What is assurance? Assurance may be defined as “believing God when He says that if we have faith in His Son then we have eternal life”. Luther and Calvin argued that “assurance is of the essence of saving faith” quoting

Hebrews 11:1 Now faith is the assurance of *things* hoped for, the conviction of things not seen.

Thus, if God says we have eternal life, which we can’t see, and we believe what God says then we have assurance that we have eternal life. That is, assurance is part and parcel of saving faith. In recent years Zane Hodges has made the same argument. It is a *bona fide* fact that when a person believes in Christ they do not doubt whether they are saved or

not. At that moment they enjoy assurance of salvation. However, just because one has assurance at the moment of salvation does not mean that doubt can't slip in later.

II. REASONS ONE MAY LACK ASSURANCE

- People may lack assurance when they question whether they had the right *kind* of faith or not. In this unfortunate error the focus is on the wrong thing: the *kind* of faith when it should be on the *object* of our faith: Christ. The question is not what *kind* of faith did I have but did I place all the faith I have in the only *object* that can save: Jesus Christ? For example, believing that God is one does not save, even the demons believe that (Jn 2:19)!
- People may lack assurance if they can't remember the exact moment they believed. But remembering the exact moment one believed is not a condition for salvation. The only condition is that they did believe at some time. This should not affect our assurance.
- People may lack assurance if they see someone respond to a gospel presentation by walking the aisle and talking to the preacher if they did not take such a walk. Again, walking an aisle is not required for salvation. All that is required is that a person believe in Christ alone for salvation.
- Gospel presentations often conclude with the "sinner's prayer". After praying this prayer some believers begin to lack assurance because they wonder if they prayed the proper prayer. But again, prayer is not the requirement to be saved. We are not saved by any prayer but through faith in Christ He saves us.
- Others lack assurance because they received Christ privately and feel that they also needed to make some kind of public announcement or demonstration (e.g. water baptism). But none of this is required for either salvation or assurance since assurance is of the essence of saving faith.
- If one is taught that believers can lose their salvation then this will, of course, be detrimental to their assurance. Once eternal security is undermined a serious blow will be felt in the Christian's spiritual growth because he lacks the assurance that he is fully accepted in the family of God.
- If serious sin enters a Christian's life it often causes lack of assurance. This error can be corrected by understanding that we entered the family of God at the moment of faith and God deals with our sin in familial terms. We do not lose our place in the family. We can only lose our fellowship within the family. Confession of known sin according to 1 John 1:9 is God's answer for restoring fellowship within the family.

III. ASSURANCE ESSENTIAL TO SPIRITUAL GROWTH

It should be obvious that assurance of salvation is essential to spiritual growth. One author says,

Both in the human family and in the family of God assurance that we belong in the family and are secure in its love and esteem is basic to our well-being and normal personal development. Abnormal behavior in both families may frequently be traced to a basic sense of insecurity and to the consequent striving to win a place in them.ⁱ

Just as a runner is not ready to jump a hurdle when he is unsure whether he even qualifies for the race, so the one who is unsure of his eternal salvation will not be able to press on to maturity. On the other hand, the runner who knows he is qualified for the race can mentally prepare ahead of time for each hurdle. He may fall down but his mental preparation ensures that he will get up, press on, and finish the race. In the same way, the man who has assurance of salvation may fall but his certainty will enable him to get up, press on, and finish the race!

IV. TWO VIEWS OF ASSURANCE

Whether you know it or not there is a huge debate today over the doctrine of assurance. Some say: 1) assurance only comes *after* saving faith and is dependent on the presence of fruit in our lives. Others say 2) assurance is of the essence of saving faith.

A. Assurance only comes after saving faith and is dependent on the presence of fruit in our lives.

Reformed author J.I. Packer also holds to this subjective approach to assurance. He tells us we have to wait till we find fruit in our lives before we can have assurance.

After saving faith has been exercised, “it lies on a believer to assure his soul, according as he find the fruit of the death of Christ in him and towards him, of the good will and eternal love of God to him in sending his Son to die for him in particular”; *but not before* [italics mine].ⁱⁱ

This view of assurance amounts to a life of self-examination. If we are to enjoy assurance we can only do so by way of heart inspections. This can increase one’s assurance but can never lead to certainty. For example, Asahel Nettleton, a powerful 19th century Puritan preacher said,

“The most that I have ventured to say respecting myself is, that I think it possible I may get to heaven.”

There is no certainty in that statement even though the author believed in eternal security.

Whoever said, “The Calvinist knows that he cannot fall from salvation but does not know whether he has got it,” had it summed up nicely...ⁱⁱⁱ

There are many today who actually teach that *assurance* of salvation is possible, but *certainty* is impossible.^{iv} This is absurd, as Wilkin rightly notes:

The idea that assurance includes doubts is like saying that belief includes unbelief.^v

What is interesting is that the practical result of this Extreme Calvinist doctrine of assurance is no different than the result of the Arminian doctrine of assurance: neither has certain assurance of salvation! Arminian author, Robert Shank wrote,

There is no valid assurance of election and final salvation for any man, apart from deliberate perseverance in faith.”

Again, we are left with a doctrine of assurance that must wait until we have persevered in the faith. In other words you must doubt until you find you are deliberately persevering in the faith. But what happens if after that you stop persevering in the faith? Well, obviously, assurance is lost! In other words, assurance really isn't assurance! Both the extreme Calvinist and the Arminian can never have certain assurance of salvation because they are focusing on the wrong thing! Their eyes are focused on their subjective fruit rather than on the object of faith, Jesus Christ! We will not find assurance by looking within, we can only find it by looking out to Christ. This is what one necessarily does at salvation. He places his faith in Christ and not in himself. He ceases to look to himself as the source of merit and looks out to Christ! Only outside of himself does he find assurance of salvation because his assurance is the holy, innocent, undefiled Jesus Christ who stands in His stead.

B. Assurance is of the essence of saving faith.

This was the view of Luther and Calvin and more recently Zane Hodges and Robert Wilkin.

If someone *does* believe the offer of eternal life—as the Bible presents this offer—he will also be *sure* that he has eternal life. This is what we mean when we say that *assurance is of the essence of saving faith*.^{vi}

The nature of the gospel message is such that, when a person believes it, he necessarily has assurance of eternal salvation. No matter what else he might believe, if he is not assured, he has not believed the gospel.^{vii}

Hodges has demonstrated from the work of R.T. Kendall *Calvinism and English Calvinism to 1649* that John Calvin and Martin Luther actually taught this objective view of assurance, vehemently rejecting fruit inspection as a means of finding assurance as dangerous. Later Reformers however, departed from the teachings of Luther and Calvin. Beeke admits,

Whereas the early Reformers held that assurance is part and parcel with faith, post Reformation divines felt free to distinguish assurance from faith as witnessed by chap. 18 of the Westminster Confession.^{viii}

And this is the fundamental issue in the debate today. Do we follow the Puritans in making a transformed life the lynch-pin of the doctrine of assurance, or do we concur with the great Reformers (Luther, Calvin, Melanchthon) that assurance is “of the essence of” (an indispensable part of) saving faith?^{ix}

If you try to find assurance by looking inward at your transformed life you can never have true assurance until you stop sinning. Of course this does not mean that you are not eternally secure, but simply that you have convinced themselves that assurance is impossible, and this by forcing a theological grid of perseverance on Scripture. Hodges is right to conclude,

The trouble is that in New Puritanism one cannot *find* real assurance in Christ and His work (as Calvin so clearly taught that we could!), for any such supposed assurance is invalidated by the possibility that one may fail to persevere.^x

As you can see the doctrine of assurance is closely related to several other doctrines such as the doctrine of eternal security, the extent of the atonement, and the perseverance of the saints. *First*, if you hold to limited atonement you are going to have some serious problems with assurance. “If Christ purchased salvation only for the elect, then how can I know that Christ purchased salvation for me and that I am therefore one of the elect?” The results are devastating. The only place to turn to discover if you are one of the elect is human performance. “Do you have the right stuff?” This turns your focus inward toward self rather than outward toward Christ. And if you turn inward and honestly face the reality of your sin then what happens to assurance? Historically the doctrine of

limited atonement has undermined assurance even though these same people believe in eternal security. Their just never sure if they have salvation to begin with. The Puritan writings from the mid 17th century through the 20th century are increasingly introspective. They developed legalistic standards to determine if they had the right fruit. Their whole lives were spent trying to gain assurance of salvation, though many struggled not knowing on their death bed whether they were truly saved or not. And this is only because they still had sin in their lives and our lives are not a firm basis for finding assurance! I am convinced that if you are going to have true assurance you must believe that Christ died for all men and that therefore Christ died for you. Second, you must believe in eternal security. If you believe God's promise that all believers are eternally secure then assurance naturally follows. Additionally, I do not think that a person can ever have true assurance as long as he holds to the extreme Calvinistic doctrine of perseverance of the saints. This doctrine undermines assurance by backloading the gospel with human performance and turning one inward to fruit inspection rather than outward to Christ's work on the cross. What happens to assurance when we aren't persevering?

So, the fundamental element of assurance is faith in God's word. Either we believe God's word on His authority and have assurance or we don't believe God's word and we don't have assurance. So, it is very important to understand and believe God's word! How am I ever going to do that?

V. UNDERSTANDING AND BELIEVING GOD'S WORD

A. Understanding God's Word

It is fundamental for new, immature, and mature believers to understand God's word and to believe it. Understanding God's word requires two primary elements on the human side; 1) being taught by a teacher who has come under the full authority of Scripture and demonstrates this by interpreting it literally throughout and 2) personally examining the Scriptures to see if what the teacher taught is in harmony with the rest of Scripture.

Acts 17:11 Now these were more noble-minded than those in Thessalonica, for they received the word with great eagerness, examining the Scriptures daily *to see* whether these things were so.

Notice the two-fold program: the Berean's "received" Paul's teaching of "the word with great eagerness" and then they examined "the Scriptures daily" to see if what Paul taught was true. If you are noble-minded like these Berean's then you would receive the

teaching of the word here with great eagerness and then you would go home and examine the Scriptures daily to see whether what I taught was true. In other words, what you would do is come in here and receive teaching. During the teaching you would take mental or preferably written notes. Then you would go home, you'd pull out your Bible, you'd go back to the verses, read them, study them and meditate on them. If we're teaching a book of the Bible then you should read ahead. It should not be difficult to predict what I will teach next Sunday since I normally teach paragraphs. You want to read and meditate on that paragraph ahead of time. You'll be surprised how much more you understand when it's taught. Sunday afternoon, either during or after lunch you want to pick up your Bible and read that text again and meditate on it. If you do this I guarantee you will not have a problem understanding the Bible. You'll get a whole lot more out of the time you spent being taught. God will honor your eagerness and careful examination of Scripture. However, in the last two centuries people have poo-pooed the local church and their local shepherds. They hardly ever do what I just said. Instead, they want to do other Bible studies. So, what they end up doing is not coming under the authority of the shepherds appointed by God to their local church and two, they don't capitalize on the time they spend here being taught. They just come and listen and form cliques. Paul's description of the Berean's methodology does not sound like that at all (they were examining what Paul was teaching them not other literature!). If we are a unit of believers, a local body, and God has given this body shepherds to teach and guide this local body then we ought to all be growing together which means we are all learning the same things together. This is one thing that brings stability and unity among a local group of believers but that is being seriously undermined today particularly by those who have put themselves under parachurch ministers or ministries. Instead, we ought to be maximizing our efficiency. What is happening if the sheep in one flock are not following their local shepherd? The shepherd-flock motif is completely undermined when the flock isn't following the shepherds teaching. I'm not saying other Bible studies, ministers or ministries are bad. What I'm saying is that if God has led you to this body and you aren't following the shepherds teaching then what are you doing? You're not fostering the kind of unity that we could have here and it doesn't foster close fellowship either. Another thing you are doing is not following Christ's model. Christ disciplined others. He expected his students to sit at His feet and learn from His teaching and lifestyle. This is a place to get disciplined and that requires going through the curriculum that we have here. So, if you come here and you don't feel like you got fed then that is not my fault because I give you more than enough to meditate upon and review each week. What I'm saying is that any other studies are only supplementary. In some churches you need that supplement because there is so little teaching but here I find it hard to believe that there is not enough to chew on each week. We're going to teach the whole counsel of God like Paul did.

What I present to you are not sermonette's for Christianette's. I'm not going to give you that. I'm going to give you what you need which is the meat of God's word. And my teaching presupposes that you are reading ahead, taking notes, and reviewing. So, if it's too hard for you then you are not being a Berean; you are not eagerly receiving the word and you are not examining the Scriptures daily to see if what is taught here is true. If this is you then take this as a challenge to get on the ball. It's not enough to just jot down a few scriptures and never go back and look them up. Before we press on get a few notes on this:

1. Has God led you to this local body?
2. If so then are you going to submit to and follow the teaching of this local body?
3. Don't waste time here. Be a part of creating unity and stability. Don't be a part of causing further splintering of the Church at large (Eph 4:1-6).
4. Read ahead
5. Take notes during teaching
6. Review and meditate after
7. This may require listening to the CD's over and over
8. Talk about these things and in terms of these things with myself and others (i.e. true unity and fellowship)

Second, personal Bible study. How are you personally going to examine the Scriptures to see whether what is taught is *so*? You're going to have to learn to use Bible study tools (i.e. Concordance, Bible Dictionaries, Bible Atlases, and Commentaries). If you don't have these tools in your home you're simply not going to be able to check me out and figure out for sure what God's word is teaching. These tools are required. I repeat, these tools are required! If you don't know what to buy call me and I'll tell you which one's are the best and you can go buy them. Why are these tools required? To bridge four gaps between you and the word of God.

1. Cultural Gap – we live in a western culture not a Jewish culture
2. Geographical Gap – we live in America not the Mediterranean Region
3. Language Gap – we speak English not Hebrew, Aramaic, or Greek
4. Literary Gap – the literary forms Western writers use are different from the literary forms of the Biblical authors

Forming a library with these tools is required to help you understand God's word. The illuminating ministry of the Spirit (the divine side) is no replacement for careful examination of God's word as the Berean's (Acts 17:11). Further it is commanded.

2 Timothy 2:15 Be diligent to present yourself approved to God as a workman who does not need to be ashamed, accurately handling the word of truth.

Personal investigation of God's word requires diligence. It is not easy but requires an eagerness to know God's word and mental sweat. Together the two result in accurate handling of the word of truth.

B. Believing God's Word

Teaching and personal study are required to understand God's word. If you don't understand it you can't act on it in faith. You have to come to know the God of Scripture and that is not going to happen unless you are taught and you personally examine the Scripture. Faith comes by hearing and hearing by the word of God. You simply cannot act in faith when you don't have understanding of what you need to know. Faith does not operate in a vacuum, it operates on the basis of knowledge which comes from the word of God! This is absolutely fundamental to assurance. Either you believe God's word or you don't! God says,

John 5:24 "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 6:47 "Truly, truly, I say to you, he who believes has eternal life.

Hebrews 11:1-3 Now faith is the assurance of *things* hoped for, the conviction of things not seen. ² For by it the men of old gained approval. ³ By faith we understand that the worlds were prepared by the word of God, so that what is seen was not made out of things which are visible.

It is a matter of believing what God has said. The bottom line is that those who believe what God says have assurance. Those who don't believe what God says don't have assurance.

Since Jesus is completely trustworthy, assurance is as simple and as objective as simply taking Him at His word. Assurance is not subjective. It is not rooted in me at all. Assurance is rooted in the trustworthiness of the One making the promise, the Lord Jesus Christ.^{xi}

In spite of what many theologians and pastors are saying today, you *can* be sure. Certainty is found in taking God at His Word. Jesus said, “He who believes in Me has everlasting life.” If you believe Him, then you know you have everlasting life. It’s as simple as that.^{xii}

How do I know I’m saved? God has told me so and no other witness has the authority that God has.

1 John 5:9-13 If we receive the testimony of men, the testimony of God is greater; for the testimony of God is this, that He has testified concerning His Son. ¹⁰ The one who believes in the Son of God has the testimony in himself; the one who does not believe God has made Him a liar, because he has not believed in the testimony that God has given concerning His Son. ¹¹ And the testimony is this,

ⁱ Aldrich, William, *Assurance* (Bibliotheca Sacra, Vol. 114:456, October, 1957), 308.

ⁱⁱ Owen, John, *The Death of Death in the Death of Christ: Introductory Essay* by J.I. Packer, 17.

ⁱⁱⁱ I. Howard Marshall quoted in Hodges, Zane, *The New Puritanism Part 1: Carson on Christian Assurance* (Journal of the Grace Evangelical Society Vol. 6:1, Spring, 1993), 23.

^{iv} Wilkin, Robert, *When Assurance is Not Assurance* (Journal of the Grace Evangelical Society Vol. 10:2, Autumn, 1997), 27.

^v Wilkin, Robert, *When Assurance is Not Assurance* (Journal of the Grace Evangelical Society Vol. 10:2, Autumn, 1997), 32.

^{vi} Hodges, Zane, *Assurance: Of the Essence of Saving Faith* (Journal of the Grace Evangelical Society Vol. 10:1, Spring, 1997), 3-4.

^{vii} Hodges, Zane, *Assurance: Of the Essence of Saving Faith* (Journal of the Grace Evangelical Society Vol. 10:1, Spring, 1997), 4.

^{viii} Hodges, Zane, *Assurance: Of the Essence of Saving Faith* (Journal of the Grace Evangelical Society Vol. 10:1, Spring, 1997), 12.

^{ix} Hodges, Zane, *The New Puritanism Part 1: Carson on Christian Assurance* (Journal of the Grace Evangelical Society Vol. 6:1, Spring, 1993), 20.

^x Hodges, Zane, *The New Puritanism Part 1: Carson on Christian Assurance* (Journal of the Grace Evangelical Society Vol. 6:1, Spring, 1993), 30-31.

^{xi} Wilkin, Robert, *When Assurance is Not Assurance* (Journal of the Grace Evangelical Society Vol. 10:2, Autumn, 1997), 33.

^{xii} Wilkin, Robert, *When Assurance is Not Assurance* (Journal of the Grace Evangelical Society Vol. 10:2, Autumn, 1997), 34.

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