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The Instrumentality of Faith in Securing Eternal Salvation

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Introduction

A defining mark of evangelicalism today is the belief that faith is the means of securing eternal salvation. The cry of the reformation was faith alone in Christ alone. This mantra represented a departure from the prevalent view of the Church in that day, which held that eternal salvation was secured through a combination of good works, sacramental confession and faith. Nearly five hundred years after Luther nailed his famous ninety-five theses to the door of Wittenberg castle, faith alone remains the accepted soteriological creed within evangelicalism.

Although agreement on this point is virtually universal, much more clarity is needed regarding the precise meaning of this theological proposition. For instance, what precisely must someone believe in order to receive eternal life? And is continual faith necessary in order to preserve one's eternal salvation? Is it possible for a believer to abandon his faith and yet still possess eternal life? These and other issues related to the doctrine of assurance will be addressed in the pages to follow.

The Doctrine of Assurance

The Doctrine of Assurance has been a focus of orthodox theology throughout the history of the church. Christians have always wrestled with whether or not they can be certain of their eternal destiny and if so, how such certainty can be obtained. Although this doctrine has not been regularly at the center of theological debate, it clearly has been within the realm of Christian interest from the first century to the present time. Today, with the increase in dialogue over the issue of Free Grace versus Lordship salvation, the issue of assurance is receiving more focused attention. In fact some would say that one's view on the doctrine of assurance is the defining issue in the debate, to the extent that it relates directly to the essence of saving faith.

The Reformers and their subsequent refiners had much to say about this doctrine. However, over time the doctrine of assurance became distanced from its biblical roots and was redefined. Today, owing to the prevalence of Covenant Theology and general reformed thought, the doctrine of assurance, when discussed at all, is couched in terms that are at best confusing and at worst unbiblical. Indeed, so foreign to the average Christian is the clear, biblical doctrine of assurance that when confronted with the notion that a believer can know with absolute certainty that he is going to heaven when he dies, most people today react with indignant shock. "How dare you treat salvation as if it were some sort of *guarantee* or *fire insurance*?! Don't you

know that this might lead to a lack of commitment and godly living?” Such responses are commonplace.

The doctrine of assurance may be defined as *the certainty that one will spend eternity in heaven*. Eternal salvation, by definition, is being assured that Jesus Christ grants eternal life to all who believe in Him alone for it. Assurance, then, is of the essence of saving faith and the prevailing understanding of the doctrine of assurance within conservative evangelicalism is both biblically and logically indefensible.

The Doctrine of Assurance Explained

This doctrine involves both *actuality* and *potentiality*. The *actuality* of assurance is that the very essence of saving faith is belief that one has received eternal life from Jesus as a free gift. That is, assurance involves confidence in eternal life *at the moment of salvation*. To put it another way, at the precise moment of saving faith, the believer must believe that Jesus *guarantees* eternal life to those who trust Him for it. Assurance is the essence of saving faith. If one is not confident that he is going to heaven at the moment he trusts Jesus Christ for eternal salvation, then he has not in fact trusted Jesus Christ for eternal salvation.

But this doctrine also involves *potentiality*. The doctrine of assurance is not only an actual, integral part of saving faith at the moment of conversion; it is also the continual birthright of all believers. That is, believers, subsequent to the moment they trust Christ for eternal salvation, can rest in the assurance of their eternal destiny throughout their Christian lives. Sadly, believers often succumb to false teaching that encourages them to doubt the reality of their salvation. Believers can and should have assurance regardless of their actions.

Assurance of eternal salvation is based upon the objective promise of God in His Word that everyone who trusts in Jesus Christ alone possesses eternal life (*John 5:24; 1 John 5:9-13*). Good works, which can and should follow regeneration, are not a valid basis for assurance of eternal life since evaluating one's good works is an inherently subjective exercise. Good works, however, may have a secondary, confirmatory value (*Eph 2:10. Titus 3:8*). In other words, good works may serve as a “smell test” of sorts for one's salvation, but they are not the definitive ruling on the matter.

The Common View of Assurance Critiqued

The clearest statement of the most common erroneous view of assurance within evangelicalism is given by John F. MacArthur: “Genuine assurance comes from seeing the Holy Spirit's transforming work in one's life, not from clinging to the memory of some experience.”¹ In other words, harkening back to an experience in time in which one trusted Christ for eternal life is not a valid basis for assurance. According to MacArthur, assurance is derived from an examination of one's actions. If visible good works are present, one can be relatively sure he is saved. But absent any visible, tangible good works, one can have no confidence that he will spend eternity in heaven.² The view articulated by MacArthur is commonly held within evangelicalism, especially the reformed camp.

¹ John MacArthur, *The Gospel According to Jesus: What Does Jesus Mean When He Says "Follow Me"?*, 1st paperback ed. (Grand Rapids, MI: Academic Books Zondervan Pub. House, 1989), 23.

² After defining repentance as a non-negotiable and mandatory component of saving faith, MacArthur states: “Where there is no observable difference in conduct, there can be no confidence that repentance has taken place.” The “lack of confidence” to which MacArthur refers is a lack of assurance that one is saved. *Ibid.*, 163.

D.A. Carson puts it this way: “[The] failure to persevere serves to undermine assurance.”³ But as Zane Hodges has pointed out, Carson ought to have said, “*The possibility of a failure to persevere undermines assurance.*”⁴ After all, one cannot know whether or not he has persevered until the end of his life. Therefore, how can one have assurance since he must always allow for the possibility of a failure to persevere in the future? If perseverance is required to validate one’s eternal salvation, then it also must be required as a basis for assurance. And if perseverance is required as a basis for assurance, assurance is unattainable since perseverance can only be quantified *after death*.

This subjective approach to assurance is based upon the erroneous reformed view of the *indefectibility of faith*. That is, true faith cannot be defective. True faith, they say, is continual faith. As an instrumental cause of eternal salvation, faith should not be viewed as a one time expression but rather a continual state of mind. Or so the argument goes. All true believers, it is said, of necessity will persevere in consistent good works until the end of their lives. This is commonly called the doctrine of “Perseverance of the Saints” and flows from the common reformed understanding of saving faith.

According to standard reformed theology, saving faith has three components each identified by a Latin designation: A knowledge element (*notitia*), which is understanding the content of truth; an agreement element (*assensus*), which is the mental assent to the truth; and a volitional element (*fiducia*), which is the personal determination to trust and obey the truth. Thus, it is said, eternal salvation is gained by acknowledging, accepting and acquiescing to the gospel. Only when all three components are present can one be said to have expressed true saving faith. When one fails to persevere in good works it proves that he only had “mental assent” to the gospel but never *truly believed it*. This has created a false category of faith often referred to as “spurious faith,” “fake faith” or “disingenuous faith.”

Reformed scholar J. I. Packer articulates this erroneous view when he writes, ...faith is a whole-souled response, involving mind, heart, will, and affections. ...But if “good works” (activities of serving God and others) do not follow from our profession of faith, we are as yet believing only from the head, not from the heart: in other words, justifying faith (*fiducia*) is not yet ours. The truth is that, though we are justified by faith alone, the faith that justifies is never alone. It produces moral fruit; it expresses itself “through love” (Gal. 5:6); it transforms one’s way of living; it begets virtue. This is not only because holiness is commanded, but also because the regenerate heart, of which *fiducia* is the expression, desires holiness and can find full contentment only in seeking it.⁵

The reality, however, is that the traditional three-pronged approach to faith is not only the result of deficient theological construction; it is logically unsustainable. Logically a person *believes* what he *believes* whether or not he ever acts on that belief. There is no such category as “spurious” (or “fake” or “disingenuous”) faith. One either believes something or he does not. It is simply impossible to believe something, but not *really* believe it at the same time! Actions

³ D. A. Carson, “Reflections on Christian Assurance,” *WTJ* 54, no. 1 (1992): 29.

⁴ Zane C. Hodges, “Assurance: Of the Essence of Saving Faith,” *JOTGES* 10, no. 1 (1997): 11.

⁵ J. I. Packer, *Concise Theology: A Guide to Historic Christian Beliefs* (Wheaton, IL: Tyndale House, 1993).

may be inconsistent with belief, but this happens all the time. In fact, if belief and actions *necessarily* must correspond in order to validate belief then there is actually no such category as “actions that are inconsistent with belief.” For example, if one believes that smoking cigarettes will lead to cancer, he is not obligated to quit smoking in order to validate his belief! There are millions of people who know and believe that smoking is dangerous, yet choose to continue smoking, thereby acting in a manner inconsistent with what they believe. Belief does not have to be validated by actions.

It is *belief* that is the condition for receiving eternal life—not *consistent* belief. It is not belief plus actions that provides eternal life. It is faith *alone*. More than 160 times the New Testament conditions eternal life upon faith alone.⁶ Indeed neither the *quality* of faith nor the *evidence* of faith is relevant to the *reality* of faith. The distinction between “head faith” and “heart faith,” which Packer suggests, is an artificial one. It is “semantically flawed”⁷ because it presupposes that “saving faith” must involve some kind of emotional commitment (*fiducia*) and that non-saving faith is mere intellectual assent (*assensus*), devoid of the requisite emotion. But belief in propositional truth does not require emotion! Belief may coexist with emotion, but it is not *required* to do so. Quite honestly, one wonders how the concepts of faith and commitment ever became joined at the hip. The idea, frankly, is intellectually vacant. Hodges correctly asserts, “A person either believes the offer of eternal life or he doesn’t. It really isn’t relevant how he came to believe it, whether his or her reasons were good ones or not. The issue is not how a person came to believe, but whether or not he does.”⁸

If one *knows* something (i.e. reformed concepts of *notitia* and *assensus*), he likewise *believes* it (i.e. *fiducia*). There is no actual distinction between *assensus* and *fiducia*. Webster’s English dictionary defines the verb *know* as “to be convinced or certain of.” The first two definitions at www.dictionary.com are: (1) to grasp in the mind with certainty; and (2) to regard as true beyond a doubt. There are, of course, many other possible meanings of the verb “to know.” But the point is that in the context of propositional truth, *knowledge* and *belief* are synonyms. There is no difference between *knowing* that Jesus gives one eternal life and *believing* that Jesus gives one eternal life. And if one knows/believes this to be personally true, he is saved!

Not only does the prevailing view of assurance have the wrong basis (i.e. works) it also views doubt as a healthy aid to assurance! The logic of such thought is utterly elusive. One cannot be assured that a proposition is true, yet doubt it at the same time! To suggest that doubt furthers assurance is like suggesting that alcohol furthers abstinence or humidity furthers dehydration! Doubt and assurance are mutually exclusive—they do not *help* one another. And yet that is precisely what some suggest.

Os Guinness, for example, in an essay entitled, “I Believe in Doubt: Using Doubt to Strengthen Faith,” writes, “...if we doubt in believing, we nevertheless also believe in doubting.”⁹ One can only presume to comprehend such a cryptographic statement! Sproul, also a defender of doubt as a healthy component to Christian living, suggests that doubt “has the

⁶ See a list of these verses at <http://www.hixson.org/docs/Soteriology>.

⁷ Hodges, “Assurance: Of the Essence of Saving Faith,”: 5.

⁸ *Ibid.*: 3.

⁹ Os Guinness, “I Believe in Doubt: Using Doubt to Strengthen Faith,” in *Doubt and Assurance*, ed. R. C. Sproul (Grand Rapids, MI: Baker Book House for Ligonier Ministries, 1993).

power to sort out and clarify the difference between the certain and the uncertain, the genuine and the spurious.”¹⁰ In other words, doubt might help some “alleged believers” whose faith was only “spurious” come to realize that they are not really saved, which is just another way of saying that doubt removes the assurance that one is really saved. Thus, doubt does not aid assurance, it destroys it!

Perhaps John Murray, one of the best-known reformed theologians of the previous century, best articulates the reformed notion that doubt is healthy and assurance is not the entitlement of all believers:

...the absence of full assurance is due to ... disobedience to the commandments of God, backsliding, unwatchfulness, prayerlessness, excessive care for the things of this life, and worldliness. There are many sins which believers are prone to indulge and cause to stumble, with the result that their Father’s displeasure is manifest in the withdrawing of the light of his countenance, so that they are bereft of the joy of their salvation. Those who at one time enjoyed this assurance may lose it.¹¹

The problem with such an approach to doubt and assurance is that contrary to the assertions of Packer, Sproul, MacArthur and other reformed scholars, faith is in fact capable of great defect. This is not a good thing, but it is a reality. This defect may manifest itself in two ways. First, true believers might not persevere in good works. Galatians 5:16-25 makes it clear that believers are capable of looking very much like unbelievers if they cater to the flesh. Indeed, there is not a single sin that an unbeliever can commit that a believer cannot also commit if he caters to his fleshly nature. Hymanaeus and Alexander fall into this category. Their faith was “shipwrecked” (1 Tim. 1:18-20). Secondly, believers may experience defective faith because they stop believing! According to the New Testament, it is possible for true believers to:

- Believe only for a while (Luke 8:13)
- Become unfruitful (Matt. 13:22)
- Not remain in the Word of Christ (Jn. 8:31)
- Become disqualified (1 Cor. 9:24-27)
- Stray from the faith (1 Tim. 1:5-6; 6:9-10, 20-21)
- Experience shipwrecked faith (1 Tim. 1:18-20)
- Depart from the faith (1 Tim. 4:1-3)
- Deny the faith (1 Tim. 5:8)
- Become faithless (2 Tim. 2:13)
- Turn aside to follow Satan (1 Tim. 5:12-15)

Furthermore, the faith of true believers is variously described in Scripture as:

- Weak (Rom. 4:19; 14:1)
- Steadfast (1 Pet. 5:9; Col. 2:5)
- Established (Col. 2:7)
- Sound (Titus 1:13; 2:2)

¹⁰ R.C. Sproul, “The Anatomy of Doubt,” in *Doubt and Assurance*, ed. R. C. Sproul (Grand Rapids, MI: Baker Book House for Ligonier Ministries, 1993).

¹¹ John Murray in *Banner of Truth’s Collected Works* (1978, 2:266). Quotation taken from Ron Kilpatrick, “Assurance and Sin,” in *Doubt and Assurance*, ed. R. C. Sproul (Grand Rapids, MI: Baker Book House for Ligonier Ministries, 1993), 52.

- Standing fast (1 Cor. 16:13)
- Rich (James 2:5)
- Growing (2 Thess. 1:3)
- Great (Matt. 8:10)
- Little (Matt. 8:26)
- Absent (Mark 4:40; Luke 24:11, 41; John 20:27; Cf. Luke 8:25)
- Increasing (Luke 17:5; 2 Cor. 10:15)
- Full (Acts 6:8; 11:24)
- Continuing (Acts 14:22)
- Strengthened (Acts 16:5)
- Abounding (2 Cor. 8:7)
- Living (Gal. 2:20)
- Dead (Jas. 2:14, 17)
- Incomplete (1 Thess. 3:10)
- Persevering (2 Tim. 4:7)
- Abandoned (1 Tim. 4:1)
- Exemplary (1 Tim. 4:12)
- Denied (1 Tim. 5:8)
- Strayed from (1 Tim. 6:21)
- Pursued (1 Tim. 6:11; 2 Tim. 2:22)
- Overthrown (2 Tim. 2:18)
- Confident (Heb. 10:22)
- Tested (James 1:3)
- Genuine (1 Pet. 1:7)

The above lists should make it abundantly clear that neither the *quality* of a believer's faith nor the *evidence* of his faith have a bearing on the *reality* of his faith. Faith of varying qualities does not invalidate the reality of true saving faith. And it is the *reality* of faith that is instrumental in securing eternal salvation!

Key Biblical Passages

The Gospel of John, often called "The Gospel of Belief," provides the clearest biblical support for the doctrine of assurance as argued above. Consider the following passages:

- And truly Jesus did many other signs in the presence of His disciples, which are not written in this book; but these are written that you may believe that Jesus is the Christ, the Son of God, and that believing you may have life in His name (Jn. 20:30-31).
 - The purpose of John's gospel was to lead readers to faith in Christ. Such faith (belief), John writes, results in eternal life.¹²
- For God so loved the world that He gave His only begotten Son, that whoever believes in Him should not perish but have everlasting life (Jn. 3:16).
 - Again, those who "believe" receive everlasting life.

¹² "Life" throughout John's gospel means eternal life.

- Jesus said to her, “I am the resurrection and the life. He who believes in Me, though he may die, he shall live. And whoever lives and believes in Me shall never die. Do you believe this?” She said to Him, “Yes, Lord, I believe that You are the Christ, the Son of God, who is to come into the world” (Jn. 11:25-27).
 - This interchange between Jesus and Martha, in the context of Lazarus’ death, is crucial to the discussion at hand. It provides the answer to the question, precisely what must a person believe about Jesus in order to have eternal life?
 - Jesus tells Martha, “Whoever believes in Me *shall never die.*” He then asks her, “Do you believe *this?*” The antecedent of *this* is the promise that Jesus will give eternal life to whoever believes in Him!
 - Notice also, Mary’s response. By replying, “I believe that You are the Christ,” God’s Word connects Who Jesus is with belief in what He can and will do. *To believe that He is Who He claimed to be is to believe that He will do what He offers to do!* Saving faith is the belief that Jesus Christ gives eternal life to all who believe in Him for it. That is what Martha believed and that is what all who hope to obtain eternal life today must believe.
- These things I have written to you who believe in the name of the Son of God, that you may know that you have eternal life...(1 Jn 5:13).
 - In his first epistle, the Apostle John confirms that God has given us eternal life through Jesus His Son (1 John 5:11) and that whoever believes in Him (5:10) not only *has* eternal life but can *know* that he has eternal life based upon what he has believed.

Implications of the Erroneous View of Assurance

The prevailing view on assurance, namely that one must base the assurance of his eternal salvation on the subjective grounds of his good works, is dangerous and unhealthy. It fosters doubt. It logically leads to the conclusion that one cannot be 100% confident of his eternal destiny because he must leave open the possibility that he may abandon his faith at some future point in time thereby invalidating his faith. Such a view of assurance is completely illogical. It gives rise to the following hypothetical conversation with oneself: “I thought I believed the gospel, but now I am not sure if I really did because there is sin in my life. Maybe I really did not believe the gospel after all.” To suggest that one cannot know whether or not he has really believed the gospel is illogical. Of course one can know what he has or has not believed. If one cannot know whether or not he has believed something, how can he know *anything?* The reality of belief, in anything, is not dependent upon how consistently one acts upon his belief.

Assurance of salvation is the warp and woof of saving faith. In its simplest form, saving faith is the belief that Jesus Christ guarantees eternal life to those who trust Him for it. Implicit within this belief is the belief that Jesus is who He said He is, namely the son of God who has the authority to forgive sin and grant eternal life. Also implicit within this belief is the recognition that one is a sinner who needs salvation. But assuming that one recognizes his need for salvation, and assuming that one seeks to obtain this salvation in Christ alone, it is precisely at the moment that he believes in Jesus’ guarantee of eternal life that one has truly become saved.

Because assurance of salvation is of the essence of saving faith, it follows that a believer can and should possess continual confidence in his eternal destiny. Yet, owing to the prevalence of false teaching on the matter as discussed above, many believers do experience doubt. The remedy for such doubt is to harken back to the instrumental basis for salvation...the “stake in the ground”—the moment when one first expressed saving faith. Have you believed the promise of Christ to give you eternal life? If so, then you have eternal life! By reexamining precisely what took place at the moment of saving faith, one reinforces and continually affirms the reality of his faith. It also serves as a reminder of the cause and effect nature of saving faith. Namely, the promise of Christ Himself who said to all who believe, “I give them eternal life and they shall never perish (John 10:28).” That is an empirical, objective statement from God’s Word. Thus assurance is based upon two empirical facts: (1) the fact that one has believed in Christ for eternal salvation; and (2) the fact that Jesus promised to give eternal life to all who believe.

One might ask: What about those who express saving faith at a young age and then years later experience doubts about their salvation? If they are unable to recall precisely what they believed at the moment of conversion, to what can they “harken back?” What is their “stake in the ground?” In such cases, the issue of “what happened back then” does not settle the issue. The issue is settled by affirming what one believes presently, without regard for when that belief first materialized. The thought process might look something like this:

Doubting Christian: I am unsure whether or not I have eternal life.

Response: Have you trusted Jesus Christ to give you eternal life?

Doubting Christian: I think so. I expressed faith when I was a child, but I cannot remember precisely what I believed back then.

Response: Regardless of what happened back then, are you confident today that Jesus has given you the gift of eternal life because you have trusted in Him?

Doubting Christian: Yes. I believe that.

Response: Then your doubts are unfounded. You can be sure you have eternal life.

For a believer to doubt his salvation is equivalent to questioning the authority and promise of Christ. It is to say, for example, “Jesus, I know you guaranteed me eternal life when I believed in You, but I am not sure that you meant it. I am not sure you can really deliver the promise.” Such lack of faith is a sin (Cf. Rom. 14:23; 2 Cor. 5:7). This kind of doubt does not, however, invalidate the reality that at one time saving faith did occur. Eternal salvation is conditioned upon *faith*, not *continual* faith. Saving faith is not negated by subsequent erroneous theological brainwashing about whether or not you *really believed*. Again, it is a nomological fallacy to believe something but not *really* believe it at the same time.

Summary and Conclusion

The conclusions reached above may be summarized in the following propositions:

1. Faith alone in Christ alone as one’s personal Savior is the instrumental cause of securing eternal salvation.
2. Assurance is of the essence of saving faith. That is, saving faith is the belief that Jesus guarantees eternal life to all who believe in Him for it.
3. Assurance is also the birthright of every believer. That is, every believer can and should possess continual assurance throughout his Christian life.
4. For a Christian to doubt his salvation is sin because it questions the authority and trustworthiness of Christ.

5. The basis for assurance is the realization that one has trusted Christ for eternal salvation and that in response to this faith Jesus has promised to provide eternal life.
6. The common view that good works are the basis for assurance is false because eternal life is never conditioned upon works; it is conditioned upon saving faith.
7. To suggest that saving faith requires good works is to import into the plain, normal meaning of the word faith elements that are completely foreign to it.
8. The idea that saving faith requires commitment of the will and volitional obedience is an erroneous theological construct that is biblically, semantically and logically untenable.
9. Continual faith in Christ, while *normative* for the Christian, is not *determinative* in securing eternal salvation.
10. Scripture is clear that neither the quality of faith nor the evidence of faith can negate the reality of faith.

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