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Assurance of Salvation

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When we come to the doctrine of assurance, there is often much misunderstanding. Many do not have assurance because they have been taught that such assurance is not possible. On the basis of passages taken out of context, they have concluded that all believers have the potential to lose their salvation. On the other hand, many who believe in the “security of the believer” often do so on the basis of a faulty, man-centered theology of salvation. This article attempts to address these problems through an examination of the Scriptures. My hope is that many will find that their only assurance is in Jesus Christ alone.

The doctrine of assurance is not something to take lightly. D. Martin Lloyd-Jones states: *“Nothing is more important for us than to know that we are indeed the children of God.... You can’t really enjoy the blessings of the Christian life unless you’ve got this assurance.”* John MacArthur, Jr. agrees: *“No doctrine is more immediately practical than the doctrine of assurance.”* If you have no assurance of God’s acceptance, you have no peace. If you have no peace, you will lose your joy. If you have no joy, your testimony will lose its radiance.

Much is really at stake when we consider the issue of assurance. **First, your prayer life** will be hindered by a lack of assurance. How can you be confident in your praying if you are not even sure you are a child of God? And how can one “come boldly before the throne”

¹ See www.mabts.edu.

while the possibility of judgment still looms. **Second, your perseverance in trials** will be affected by a lack of assurance. In Romans 8:18, Paul expresses the motive that kept him going in all kinds of trials and hardships: “For I reckon that the sufferings of this present age are not worthy to be compared to the glory to be revealed in us.” But how can one keep on if he is unsure that any “glory” is waiting in heaven?

Third, your service for the Lord will be affected by a lack of assurance. Hebrews 6:10 tells us: “God is not unjust to forget your labor and work of love....” But if you are not sure you will even make heaven to gain His reward, why serve the Lord in this life? Thomas Manton suggests that, when believers are unsure about their salvation, they “serve the Lord in fits and starts.” Fourth, **your confidence at death** will be shaken without assurance of salvation. In I Corinthians 15, Paul explains that he was willing to “fight the wild beasts of Ephesus” only because he was confident of his own hope of eternal life based on the reality of Jesus’ resurrection. Indeed, would any give their life for the sake of Christ if death might mean entrance into eternal damnation? No, only with the certainty of eternal life settled could anyone say, “For me to live is Christ and to die is gain.”

Fifth, assurance affects your zeal in evangelism. Someone has defined evangelism as “one beggar telling another beggar where to find bread.” Evangelism is one satisfied customer telling another about the great gift he has received. But if you’re not sure you that gift is really yours forever, how can you be excited about sharing it with others?

A study of the Scriptures on assurance leads to three conclusions.

1. Many who have assurance are not saved. It is most important that we begin any study of assurance with this warning. As an old spiritual says, “Everybody talkin’ bout heaven ain’t goin’ there.” In fact, a recent survey discovered that 99% of Americans believe that they are going to heaven! According to Jesus, “*Many* will say to me, ‘Lord, Lord,’ and I will say to them, ‘I never knew you.’”

Many are falsely assured because they think that belonging to the right religious group will get them into heaven. John the Baptist warned the Pharisees, “God can raise up sons to Abraham from stones.” Others are falsely assured because they have watered down the Bible’s view of God and His judgment of sin. They reason that

“God loves everyone and wouldn’t send anyone to hell,” or they believe that God only punished certain “serious” sins. Still others believe that they will get to heaven because they have lived a pretty good life. But the Bible teaches that all these are falsely assured. As one author puts it, “The only thing worse than NO ASSURANCE is FALSE ASSURANCE.”

2. Some who are saved do not have assurance. Many of these lack assurance because of misunderstandings that they have been taught about salvation and assurance. For example, *some suggest that you are not a Christian if you do not know the date you were saved.* They explain that you know your birthday, so you ought to know your spiritual birthday. But such reasoning is not logical. You only know your birthday because you were told it repeatedly as a child. Knowing your birthday is not evidence you are alive—signs of life are. Many who are born again cannot tell the exact day of their spiritual birth, but they are clearly spiritually alive.

Others suggest that you are not a Christian if you have doubts about your salvation. 1 John 5:13 makes it clear that even true believers can have doubts. In fact, John says he writes to help believers know for sure that they have eternal life. Even the great Charles Spurgeon entertained doubts. He said, “I have only known one or two saints who have rarely doubted their interest in Christ at all.” There are many reasons for such doubts such as unrepentant sin, spiritual laziness, demonic attacks, physical and mental problems, comparisons with the experiences of other believers, and childhood conversions.

Some suggest that you are not a Christian if you didn’t pray “the prayer.” This is also a false view of salvation. Nowhere in the New Testament are we told that one must “pray a prayer” to be converted; we certainly are never given a specific one to pray. In reality, one must “call upon the Lord” to be saved, but to assert that a particular prayer must be prayed is not Biblical.

In brief, one can be saved though they may have doubts. Only through a Scriptural examination can one gain that assurance.

3. It is possible to have full assurance of salvation. Many passages indicate the possibility that one can be sure of their salvation. Read Romans 8:16; 2 Timothy 1:12; 1 John 5:13; 1 Peter 1:4-5; Jude 24 and 2 Peter 1:10. The passage in 2 Peter is especially

interesting since there we are told to “make our calling and election sure.” In other words, even though the matter is settled from God’s perspective, we may not be sure. Thus Peter gives some instructions to help lead to assurance.

After reading all of this, may I ask you one question? *Are you concerned about your assurance?* One test of real faith is concern about your spiritual life and destiny. Charles Spurgeon once said that if you are concerned about your election, you probably are elect. Those truly converted care about spiritual things.

Interestingly, the converse is also true. Spurgeon also noted that it did not surprise him that some doubted their conversion. What surprised him was that one who lacked assurance of his eternal destiny could rest one minute until he had settled that question. One modern author, Donald Whitney, likens such a one to a person on the brink of bankruptcy hearing from his attorney that he might be heir to a fortune. Would that person not do everything in his power to find out for sure about that inheritance? Yet I have talked with many who expressed doubts about their salvation who were not slightly interested in doing anything to find out for sure. Such is usually an indication that that person has reason to fear his eternal destiny though he may “feel” sure of heaven.

Finally, some who may read this may say, “Why check it out? I’m okay.” First, you need to check because the Scriptures tell us to. “Examine yourself to see if you are in the faith” Paul told the Corinthians. Those who are really converted have nothing to fear by an honest, Biblical examination of their salvation. *Only the man-selling fake gold has anything to fear when a prospective buyer wants to have the gold tested before buying.* Remember, the only thing worse than no assurance is a false assurance. What could be worse than to spend your whole life thinking that you were on your way to heaven, only to arrive at the judgment and hear Jesus say, “Depart from me, for I never knew you”? The matter of eternity is too important to go through this life unsure of your ultimate outcome.

A Theology of Assurance—Jim Ehrhard

To properly understand assurance, we must begin with a proper theological base. If our theology is deficient, our assurance will be also.

As we begin, we must admit that we are dealing with difficult matters. The one thing we must be certain of is that we teach what the Scriptures teach about assurance. For this study, we will look primarily at **Ephesians 1:3-14** though other passages could be examined as well.

The main question facing us is this: If your salvation depends on you, to any degree, how will you ever have assurance? How do you know that you will not mess up, give up or fall short at some point in time and lose your salvation, if it depends on you to any degree? The real question in assurance begins with: Who is salvation based upon – You or God? If it depends on you either to be saved or to stay saved, how can you ever have assurance? On the other hand, if it depends solely on what God has done and on what God promises He will do, then you can have assurance for He will never fail or falter in any way.

That is what the Scriptures teach about assurance. In Philippians 1:6, Paul says, “For I am confident of this very thing, that God who began a good work in you is able to bring it forth until the day of Christ.” In other words, if God started a work of salvation in you, He is able to finish it. Paul notes that his own confidence was not in himself but “I am persuaded that **He** is able to keep that which I have committed unto Him against that day” (2 Timothy 1:12). This confidence in God’s protection is seen again in 2 Timothy 4:18: “The Lord will rescue me from every evil attack and will bring me safely to His heavenly kingdom.” In 1 Thessalonians 5:24, Paul again puts the weight of assurance on God’s ability: “The one who calls you is faithful and He will do it.”

Paul is not alone in this. Peter notes that believers are “kept by the power of God” (1 Peter 1:5). Jude says the same: “loved by God the Father and kept by (or in) Jesus Christ”(vs. 1). He ends his letter with a tremendous affirmation: “Now unto Him who is able to keep you from falling and to present you before His glorious presence without fault” (vs. 24). Clearly the testimony of the Scriptures is this:

We can be sure of eternal life, but only if it depends entirely on God and not on us.

Perhaps an illustration will help to portray the importance of this doctrine. Picture a small child holding tightly on to his father as they ascend a high tree. The child is completely safe if he holds on to his father. But that is the concern – Can he continue to hold on? Will he continue to hold on? If he does not, he will surely fall to his death. Such is the doctrine that teaches one can lose his salvation. He is *secure as long as he holds on*; as long as his strength holds out.

Now picture the same child also holding to his father. However, this time, his father is holding on to him. Even if he loses his grip, he will not fall because his father holds on to him. The most important issue is this – Is the father capable of holding on to him? The security of the child is not based upon his ability but his father's. Such is the doctrine of preservation of the saints: Their security depends not upon them but upon God who holds them.

Can a person be sure of his salvation? Only if his security depends upon God. If your salvation depends on you, even to the smallest degree, how can you be absolutely certain that you will not mess up at some point in time? On the other hand, if your salvation depends on God alone, your hope can be as sure as God is able to keep His promises.

Is He able? Examine the following passages: Jude 1, 24; 1 Thessalonians 5:24; 2 Timothy 1:12; 2 Timothy 4:18; and Philippians 1:6. Others could be cited, but these seem sufficient. The key question in assurance is: Who does the keeping? God or us? The Scriptures tell us that we are those “who are kept by the power of God through faith for salvation ready to be revealed in the last time” (1 Peter 1:5).

But let us move on to **the theology of salvation**. As we have stated before, you can never be completely certain of your security if your salvation depends upon you. To understand this more fully, we must see what the Scriptures teach about our salvation. What we will learn is (1) that God purposed to save us before this world was ever created and His purposes will not be frustrated; (2) that Jesus death on the cross has fully paid for all our sins; and (3) that God has sealed our salvation by putting His Holy Spirit within us. Since these

doctrines are most clearly spelled out in Ephesians 1:3-14, let us turn there to examine this theology of salvation.

First, in Ephesians 1:3-6, we see that in eternity past, God the Father predestined us. This one truth alone ought to be enough to convince us of the security of those in Christ. Could anyone possibly conceive that something which the Father has “predestined” would not make it to its destination?

But many will say, “I don’t believe in predestination!” Whenever I hear such a statement, I feel like saying, “Don’t you believe in the Bible?” Because the Bible clearly talks about predestination. Now what individuals may take predestination to mean may differ, but if one believes the Bible, he must believe in predestination.

In fact, what most don’t believe is **a false concept of predestination**. Many have said to me: “I can’t believe that God brings some people kicking and screaming into heaven when they don’t really want to go there, and He keeps out people who desperately want in.” God never keeps out anyone who wants to go to heaven – on His terms. Most of humanity may want to go to heaven, but not enough to go on God’s terms. Additionally, God never forces any to go to heaven who don’t want to go. In fact, what the Bible says is that He gives them a new heart, opens their eyes, and grants them understanding. They are so changed by this experience that their greatest desire is to go there and be with Him forever. Properly understood, predestination says that salvation is a work of God from start to finish.

A look at Ephesians 2 shows us **why God must do something first** before we will ever come to Him. In verse 1, Paul gives graphic descriptions of us as unbelievers. Note that he says that we were “dead in sins and trespasses.” I’m convinced that if we understood how hopeless our situation was, we would understand how necessary God’s work in us in predestination is.

Our modern descriptions of salvation are neither adequate nor Biblical. Consider just a few: Man is sick and dying; only one medicine can save him; if only he would open his mouth and take the medicine, he would be saved. Nice illustration – but it is not Biblical. Man is dead; pour all the medicine you want into him; it will not bring him back to life.

Or consider this: Man is drowning; he's going down for the third time; a rope is thrown to him; he will be saved ... if only he will grab the rope. Again, moving but not Biblical. Instead, the man has drowned; he has been dragged up on shore and given mouth-to-mouth resuscitation and CPR; there is no life; there is no hope. But along comes a man named Jesus and, with one word, restores the man to life – that's salvation. We were dead, helpless and lost. But God who is rich in mercy did something to make us alive (read Ephesians 2:4-9). Salvation is of God. God begins His work of salvation in us so that not one of us can ever boast in what we have done.

But go back to Ephesians 1:4. *When* did God decide to do this work? *When* did He choose us? *When* did He predestine us? “*Before* the foundation of the world.” Before you or I were ever created, God decided, and He did so not on the basis of what we would do or might do. He decided on the basis of His mercy and love (2:4). *Why?* At least in part, that we might know that our salvation does not depend on us but on Him and that we might never boast (Eph. 2:8-9). In eternity past, God the Father predestined us and that which God has destined to happen will indeed happen.

Second, in Ephesians 1:7-12, we see that, in history past, God the Son redeemed us. This is perhaps the easiest aspect of salvation to understand because it is the one about which we speak the most. But it also tells us about the need for the Son to die. Some have wondered: “If God has predestined us, then why did Jesus have to die? If God decided before time, why make us go through all this life?” Good questions, but they ignore the need for God to be *completely just*. Surely God have could have decided to chose before the foundation of the world and could have taken those chosen to be with Him then. But to do so would be to ignore *the payment* for sin that was needed. God's predestination alone does not save anyone if Jesus does not go to the cross and pay for sin. But, though the cross, God is able to “be just and the justifier of one who has faith in Jesus” (Romans 3:26).

However, there is one aspect of salvation related to assurance that we rarely consider. The question must be raised: What did Jesus come to do? To answer this question, there are two possible options:

- Did Jesus come to make salvation possible? (Thereby leaving something for us to do to either attain it or complete it?) or

- Did Jesus come to make salvation complete? (Thereby really paying it all, with nothing left for the believer to complete or keep to keep his salvation?).

We believe the Scriptures point to the latter: That Jesus' work on the cross was completely sufficient and efficient for the salvation of all He came to save. This affects many aspects of assurance. For example, many believe that Jesus died to pay for sins but question whether those sins committed after conversion are also covered. In some theologies, certain sins or a certain quantity of sins after salvation may result in the loss of salvation. But we must ask, how many of our sins were future when Jesus died on the cross?

But what does the Scripture say? Acts 13:38-39 tells us that Jesus paid for "all the sins for which you could not be forgiven of by the law of Moses." Hebrews 10:11-14 concludes: "For by one offering He has perfected forever those who are being sanctified." Most of all, the Bible teaches that if Jesus loses even one of those the Father (in predestination) has given to Him, He is a disobedient son (John 6:38-39). If Jesus loses one in all of history, then all are lost, for a disobedient son can not be the perfect sacrifice that takes away the sins of the world.

Third, in Ephesians 1:13-14, we see that, in our past, God the Holy Spirit has sealed us. To fully understand the theology of salvation and, thus, assurance, we must understand the role of the Holy Spirit in salvation. To begin with, the Bible teaches that no one can even come to the Father unless he is drawn by the Spirit (John 6:44, 65). In fact, in John 3, Jesus tells Nicodemus that he cannot even see, much less enter, the Kingdom of heaven apart from the work of the spirit in his life (vv. 3, 5).

Before one considers the sealing of the Spirit, he must ask, "Have I been drawn to God by His Spirit? Has He opened my eyes to see what I could not see on my own?" Such is the work of the Spirit in salvation. As Jesus said, "It is the Spirit that gives life; the flesh profits nothing" (John 6:63).

What are the evidences that you have been drawn to Christ by the Holy Spirit? In his book, *From Religion to Christ*, Peter Jeffery explains:

Drawing is the work of the Holy Spirit through the preaching of the Gospel. To souls dead in sin, God begins to speak. The Holy Spirit

convicts of sin and gives the gift of faith which leads to repentance. It is not an emotional experience in church, though it can be part of it. The mind as well as the emotions are involved. The sinner listens and learns from the Father, said Jesus. This can take place in a matter of minutes and some folk are converted the first time they hear the Gospel, but for most of us it occurs over a period of days or weeks or even years. We have heard the gospel and we begin to understand. What was previously dull and boring becomes riveting and absorbing. We find that when we are washing the dishes, or driving the car, or doing our daily work that our mind suddenly turns to God. We want God and we cannot get rid of the longing. It may come and go, but it does not go very long. We do not like the conviction of sin which we feel and may vow never to go to church again, but we do. Why? Because God is drawing (pp. 57-58).

Is this your experience? Have you been drawn by the Spirit to Christ? Have you come to the place where the gospel that once seemed foolish and complex now seems simple and true? That is the work of the Spirit in salvation. He causes your heart to trust Him after you hear “the word of truth” (Ephesians 1:13).

But that is not all the Spirit does in salvation. After you believed, God sealed you with the “Holy Spirit of promise” as “the guarantee of our inheritance.” And He does not do so for a temporary period of time; He does so “until the redemption of the purchased possession.” That is, until God comes to take His possession home to be with Him forever. What greater assurance could one ask for?

The work of the Holy Spirit is described in these verses in two ways: **as a seal** and as an earnest. Both are very instructive. Seals were used in a variety of ways, but usually they were placed upon objects to indicate that those objects were protected by a higher authority. One who broke that seal would have to reckon with that authority. What a beautiful picture this is of God’s keeping power in salvation! Even today, seals are placed upon jars to preserve the contents from spoiling. Such is the role of the Spirit: His work is to preserve true believers and present them “spotless and blameless before the throne” (Jude 23-24).

The other picture is just as descriptive. **An earnest** is a deposit put up by a purchaser to guarantee that he will indeed return to reclaim his possession (and usually pay the remainder in full). In this case, God the Son has already paid for His possession in full, and He has given every believer His Holy Spirit as a guarantee that He will

one day return to reclaim His purchased possession. What more assurance could one desire? God has predestined, Jesus has died to pay the full price, and the Spirit has sealed us as a guarantee.

The real question is this: Am I one whom God has chosen? Am I one for whom Jesus has died? Have I been drawn by His Spirit and sealed until the day of redemption?

Let's look again at Ephesians 1. Here we see not only the theology of salvation but **some glimpses of evidences of true believers.**

First, do you have a desire to be holy? Ephesians 1:4 tells us that God chose us with this purpose in mind: “that we should be holy and without blame before Him.” This does not indicate that we must be perfect or sinless, but that the desire and direction of the heart of one born of the Spirit is to obey God with all our heart. Even when we falter, we find ourselves saying with the Apostle Paul: “The good that I would, I do not; but the evil that I would not, that I do.” The question is: Is there the longing in your heart to obey God? This can be an evidence of your salvation.

Second, have you gained understanding of that which was once a mystery to you? In Ephesians 1:8-9, Paul speaks of the “riches of His grace which He made to abound to us” by “making known to us the mystery of His will...” Before you came to Christ, the gospel seemed foolishness. But then one day, “the light came on” and then it all seemed so simple and sensible. Such understanding of this “mystery” did not come through your own wisdom. It came as God revealed it to you. When Peter made his great profession of faith at Caesarea Philippi, Jesus was quick to remind him: “Flesh and blood did not reveal this to you, but my Father in heaven”(Mt. 16:17). Likewise, Jesus, in Matthew 11:25-27, said that His Father had “hidden these things from the wise and prudent and revealed them to babes.” One evidence of true faith is that work of the Spirit in us that causes us to understand that which was once a “mystery.”

Third, do you have a desire to honor Him? Throughout Ephesians 1:3-14, one theme echoes loudly: “that we might be to the praise of His glory.” One who is truly born again has a deep desire to honor the Lord. The more we understand about God's grace in saving us, the more we realize that He alone deserves all the credit and honor for our salvation. Such a perspective produces the humility spoken of

in Ephesians 2:9. We are no longer tempted to boast in what we have done in choosing Christ; instead we boast only of what He has done in us. The heart cry of the believer is “Except for the grace of God, there go I.”

Fourth, have you made a decision to believe? In Ephesians 1:13, Paul notes that an aspect of saving faith is that they “believed.” We often misunderstand this aspect of salvation thinking that it is our decision that gets us into heaven. To come to Christ, one must believe. But in reality, God has chosen long before we ever “decided” and He has changed our heart to desire Him. Thus our decision to follow Jesus is *an evidence* of God’s grace in our lives. The Scripture is clear: not one of us will even seek God unless His Holy Spirit draws us unto Himself. In God’s work of grace, He gives us a new heart that causes us to desire Jesus more than we desire anything else.

The result is that we believe. No other decision seems logical: we must believe. Like Peter, we find ourselves saying, “To whom else shall we go; you alone have the words of life” (John 6:68). Thus one must believe, but he will not unless God’s Spirit opens his eyes and then he can see salvation in no one but Jesus. Believing is an evidence of salvation.

Have you believed? Some may say, “What you teach is not so; I can believe whenever I want to.” Then why won’t you believe? If you really saw your condition as hopeless as the Bible teaches, you would not be able to live in your sin one day longer. If you really saw Jesus as the only hope of salvation, then you would flee to Him as the only refuge for your soul. If you really understood the “mystery” of salvation, you would not hesitate to cast your lot immediately with Christ. The very fact that you linger indicates that you are still in your sin and headed to hell. Wake up! Do not fool yourself into thinking you can believe anytime you want to. If the Spirit of God has changed your heart, you will believe; no other choice will make sense.

Yet some may say, “From what you teach, God has counted me out and I can’t come to Him.” No, on the contrary, you count yourself out. John 3:16 says, “whosoever believeth...;” Romans 10:13 says, “whosoever will call...;” other passages tell us, “whosoever will may come.” **God doesn’t say you can’t come; He**

says you won't come. In fact, John Calvin (who always gets blamed for being a hyper-Calvinist at this point) said, "He has employed the universal term whosoever, both to invite all indiscriminately to partake of life, and to cut off every excuse from unbelievers."

*The whosoever*s of Scripture remove any excuse you might have for not coming to the Savior. He has invited you to come. Your unwillingness to come simply shows the depth of your need. Never will a man appear before God and say that he longed for, desired, willed and sought to come but was refused. Christ says that if you will, you may come. The truth is that you don't really want to come or you would run into His arms and accept His mercy. *The whosoever*s also shatter the illusion that only certain types of people or people from certain races, cultures or countries may come. God says, "whosoever will may come." Finally *the whosoever*s of Scripture destroy the myth that you are too sinful to come to Jesus. Some reason thus: "My life is so rotten that I could never come to Jesus. I am so wicked that there is no hope." No – the Bible says, "Whosoever" may come.

Since we are talking about assurance, let us examine one more "whosoever" in Scripture. John 6:47 tells us, "whosoever believes in me shall have everlasting life." Jesus explains why in John 6:37: "All that the Father gives to me will come to me, and the one that comes to me I will by no means cast out." This is the confidence believers have in Him. Not that we have done anything to merit our salvation; it is all of Him, all to the praise of His glory. Not that we are capable of doing anything to keep us "good enough" to go to heaven. It is His keeping power that we depend upon to make heaven, not ours.

We can be sure of eternal life because God has predestined us, and what He has begun, He will finish (Philippians 1:6). We can be certain of heaven because Jesus has died for us and paid our debt in full; nothing is left to be paid. Finally, we can rest in His work because He has given us His Spirit who has called us, drawn us, opened our eyes, and sealed us unto the day of redemption. We can be sure – because it all depends on Him and not on us!

