

**Sovereign Grace Pastors' Fellowship
(F.R.P.S.)**

Vol. 32 No.1

Assurance and Its Implications

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Cambridge, Ontario

September 15, 2003

Assurance and its Implications

The doctrine of assurance can be approached by means of a question: Can a person know for certain that he is a child of God: that his sins are forgiven and that he (or she) is heaven bound? Can he be assured that he is right with God? Two answers can be given – ‘yes’ or ‘no’. By this I mean that the Christian community is divided in its opinion. Some will claim that we can and should be assured of salvation: others will declare that it is impossible to know for sure; indeed many will say that it is presumptuous to claim such a thing.

We will approach the subject under three headings:

- I. An examination of the doctrine historically.
- II We will state our case.
- III The pastoral use of the doctrine.

I. THE DOCTRINE IN CHURCH HISTORY

In this section I am heavily indebted to Joel Beeke and his book, *The Quest for Full Assurance*.

In the early centuries of church history there is little material to draw upon. It seems that there was no clearly defined doctrine of assurance. There are probably two good reasons for this. First, the doctrine of assurance as taught by the apostles was rarely challenged, so there was no need for an expanded doctrine. Second, the church was preoccupied with other matters such as the Trinity and the person of Christ, and it was not until Reformation times that careful consideration was given to the doctrine. Even Augustine had little to say on the matter. He once said that assurance was devotion and not pride, yet because he taught that perseverance depended on God’s continuous grace primarily exercised through the church and its sacraments, there was a mysticism that laid the foundation for the Catholic view of assurance – basically that it is presumptuous to claim to be certain of one’s salvation.

Gregory the Great (died 604) whom Philip Schaff said was the best representative of medieval Catholicism wrote:

The greater our sins the more we must do to make up for them . . . Whether we have done enough to atone for them we cannot know until after death . . . We can never be sure of success . . . Assurance of salvation and the feeling of safety engendered by it are dangerous for anybody and would not be desirable even if possible.¹

Thomas Aquinas (1225-1274) held to predestination, but stated that God’s predestinating grace lies ‘beyond the sphere of human perception’. Hence Aquinas could not reach beyond what he called ‘a conjectural certainly based on works.’² Presumably by that he meant that one could not be certain unless one were perfect!

¹ Quoted in Beeke, p.13

² Beeke, p.13

The Council of Trent crystallized the views of Rome: 'A believer's assurance of the pardon of his sins is a vain and ungodly confidence.' Cardinal Bellarmine calls the doctrine of assurance, 'A prime error of heretics.'³

So for the Church of Rome, assurance is rarely possible, and then only for eminent saints or martyrs; and moreover, it is not as a rule, desirable. Thus the stage was set for the conflict of the Reformation in this area of theology as in many others.

The Reformation

It has been common to state that the Reformers believed that assurance was of the essence of faith. In other words, if you have true faith, you will have assurance: if you don't have assurance, you don't truly believe, and you are not saved. Beeke shows that this is too much of a generalization. There are some statements to that effect, but they need (as the politicians say) to be taken in context. Luther, as with most of the Reformers, struggled with the views of Rome and longed for an assurance of forgiveness. When he came to that blessed experience, it was so real to him that he asserted that assurance was the birthright of every Christian. Luther wrote:

We must daily more and more endeavour to destroy at the root that pernicious error that man cannot know whether or not he is in a state of grace, by which the whole world is seduced. If we doubt of God's grace and do not believe that God is well-pleased in us for Christ's sake, then we are denying that Christ has redeemed us – indeed, we question outright all his benefits.⁴

For Luther, assurance was an integral part of saving faith:

Faith is a living daring confidence in God's grace, so sure and certain that the believer would stake his life on it a thousand times. This knowledge and confidence in God's grace makes men glad and bold and happy in dealing with God.⁵

Sometimes Luther implied that lack of assurance is incompatible with being a true Christian:

Should you not believe that your sins are truly forgiven and removed, then you are a heathen, acting towards your Lord Christ like one who is an unbeliever and not a Christian.⁶

Calvin's views were similar. He often emphasized that assurance is integral to faith. In his commentary on Acts 2:39 he noted:

This is required necessarily for the certainty of faith, that everyone be fully persuaded of this, that he is comprehended in the number of those unto whom God speaketh. This is the rule of a true faith, when I am thus persuaded that salvation is mine, because that promise appertaineth unto me which offereth the same.

Elsewhere he writes:

³ Quoted by Ryle in Holiness, p.103

⁴ Quoted in Beeke, p.20

⁵ Luther's Works, 35:370,371

⁶ Quoted in Beeke, p.21

Let this truth then stand sure – that no one can be called a son of God, who does not know himself to be such.⁷

He even speaks of those as reprobates who doubt their union with Christ.⁸

These are the kinds of statements that cause many to state categorically that Reformers like Luther and Calvin made assurance of the essence of faith. However, there are sufficient contrary references that require some modification of this assertion.

Note the following statements from Luther's pen:

Even though we are certain that we believe in Christ, we are not certain that we believe in all his words. Hence also 'the believing in him' is uncertain.⁹

Luther also stated that security could be a sign of God's wrath, and that 'It is fear and trembling that is the surest sign of grace.'¹⁰

The apparent contradictions are explained by the fact that he distinguished between security (*securitas*) and certainty (*certitudo*). Security can be false and dependent on the church. The quest for certainty was what led him into the monastery. Certainty is a divine gift embraced by faith.

Calvin also makes some seeming contradictions:

Unbelief is so deeply rooted in our hearts, and we are so inclined to it, that not without hard struggle is each one able to persuade himself of what all confess with the mouth: namely that God is faithful.¹¹

While we teach that faith ought to be certain and assured, we cannot imagine any certainty that is not tinged with doubt, or any assurance that is not assailed by some anxiety.¹²

According to Calvin, faith ought to be strong and assured, but no perfect assurance exists in this life. He allowed for varying degrees of faith and assurance.¹³

How do we account for such seeming contradictions? Beeke suggests several reasons for this. Calvin distinguishes between the definition of faith and the reality of a believer's experience. Beeke also points out Calvin's use of the 'germ of faith' versus the 'consciousness of faith'. Perhaps the easiest to grasp is Calvin's use of the flesh versus spirit. In the spirit there is an assurance of faith, but in the flesh, much doubt. He says:

While still in the flesh, the believer may even be tempted to doubt the whole gospel.¹⁴

Calvin's ground of assurance was firmly rooted in the work of the Trinity. The election of the Father and the redeeming work of the Son are made known to us by the

⁷ Ibid, p.41

⁸ Ibid. p.41

⁹ Ibid. p.22

¹⁰ Ibid. p.22

¹¹ Calvin's Institutes III 2.15

¹² Inst. III 2.17

¹³ Inst. III 2.17-21

¹⁴ See Beeke p.44-54

witness of the Holy Spirit. Later writers have sometimes accused Calvin of neglecting holiness of life as a ground of assurance, but this is not true. Calvin certainly taught that justification and sanctification were inseparable. The justified must give evidence of their justification by good works. These works will strengthen their faith.¹⁵ Calvin said that though works can never save us, they can help assure us if they are set in the context of the election of the Father, the redemption of Christ, the sanctification of the Spirit and the exercise of saving faith.¹⁶

As we shall see, Calvin's view of assurance was not very different from that of the Puritans, to whom we now turn.

The Puritans

Writers like R.T. Kendall have maintained that there was a radical difference between the early Reformers and the Puritans in the doctrine of assurance, but Beeke as well as others who wrote earlier, have shown this to be false or at least exaggerated.¹⁷ The doctrine of assurance was developed by the Puritans, but there was no significant difference from the Reformers except perhaps in emphasis. William Perkins (1558-1602) may be taken as an example of the early Puritans. He taught that the grounds of assurance were:

1. The promise of the gospel
2. The witness of the Holy Spirit
3. The syllogism

The last point was a commonly used expression at this time. They actually spoke of two syllogisms – the mystical and the practical. The Practical Syllogism was equivalent to saying that holiness of life must be shown by the believer and is a strong ground of assurance. The Mystical Syllogism was based largely on the internal exercises and growth in grace. The word syllogism was used as the following reasoning might be employed: those who have true faith will show their faith by obedience to God's commands. I, by the grace of God, am living in obedience to those commands, therefore I may be assured that I am a true believer.

Those who make much of the difference between the Reformers (particularly Calvin) and the Puritans, claim that Calvin neglected the syllogism and the Puritans made too much of it. While the latter may be true of some, it is not fair to level that accusation against Calvin. As with so much of Christian doctrine, balance is all-important.

Perkins' view was essentially the one incorporated into the Westminster Confession and has become the standard view of most reformed theologians since that time.

Today the Church of Rome has not changed its stance that to claim assurance of salvation is presumption. Most evangelicals would follow the line of the Puritans, although Arminians such as Methodists would only maintain that assurance is justifiable as long as people are walking in holiness, a position not far removed from those of reformed persuasion as we shall see.

Another group today would be those who are Hypercalvinistic in their views, such as the Netherlands Reformed Church. While teaching that assurance is possible for the elect,

¹⁵ Inst. III 14.18, III.24.4

¹⁶ Calvin's commentary on 1 Jn.2:12

¹⁷ Paul Helm, *Calvin and the Calvinists*,

they would in practice consider it presumptuous to make that claim, not because there is no security in salvation, but because they do not believe we can know the mind of the Lord as to who is elect. They overlook the place of evidences in the life of the believer.

II. THE CASE FOR ASSURANCE

Perhaps it would be appropriate at this point to enlarge on the definition of assurance. We can hardly do better than quote Thomas Brooks in his classic work *Heaven on Earth*.

Now assurance is a reflex act of a gracious soul, whereby he clearly and evidently sees himself in a gracious, blessed and happy state; it is a sensible feeling, and an experimental discerning of a man's being in a state of grace, and of his having a right to a crown of glory; and this rises from the seeing in himself the special, peculiar, and distinguishing graces of Christ, in the light of the Spirit of Christ, or from the testimony and report of the Spirit of God, 'the spirit bearing witness with his spirit, that he is a son, and an heir-apparent to glory.'¹⁸

Brooks points out the important distinction between assurance and faith:

It is one thing for me to have grace, it is another thing for me to see my grace: it is one thing for me to believe, and another thing for me to believe that I do believe; it is one thing for me to have faith, and another thing for me to know that I have faith.¹⁹

Let us go through some basics fairly swiftly.

1. Assurance of salvation is possible

The apostle Paul made no bones about his assurance:

I know whom I have believed, and am convinced that he is able to guard what I have entrusted to him for that day. (2 Tim.1:12)

Peter expects those to whom he writes to be assured:

Therefore, my brothers, be all the more eager to make your calling and election sure. (2 Pet.1:10)

John likewise says we can know we have spiritual life:

We know that we have passed from death to life because we love our brothers. (1Jn.3:14)

Though there are fewer statements of assurance in the Old Testament, there are some. Although Job sometimes felt abandoned, he could make this wonderful assertion:

I know that my Redeemer lives, and that in the end he will stand upon the earth. And after my skin has been destroyed, yet in my flesh I will see God. (Job 19:25,26)

¹⁸ p.14

¹⁹ Brooks p.14

David, like Job, knew times when the Lord seemed to be far from him, yet on other occasions he could say:

You guide me with your counsel, and afterward you will take me into glory. (Ps.73:24)

Isaiah, speaking of the coming kingdom of righteousness says of those who will enjoy that kingdom:

The fruit of righteousness will be peace; the effect of righteousness will be quietness and confidence forever. (Isa.32:17)

Similar statements could be multiplied, but should be unnecessary at this point.

Clearly for these people, assurance was a possibility – indeed it was a reality. Given the right ground for their assurance, it was not presumptuous for them to speak as they did of their strong confidence.

2. Assurance is desirable

This is really just an extension of the previous point. The apostle John wrote:

I write these things to you who believe in the name of the Son of God so that you may know that you have eternal life. (1 Jn.5:13)

Unlike the Church of Rome, John did not see assurance as presumptuous, but as something to be desired. The fact that John makes this statement, suggests that he knew that not all he addressed had assurance, but it was clearly his wish that they be assured.

3. Not all believers are assured of their salvation

Some of those we have quoted as expressing confidence in their salvation, also experienced times when they felt abandoned by God. Listen to Job:

I cry out to you, O God, but you merely look at me. You turn on me ruthlessly; with the might of your hand you attack me. You snatch me up and drive me before the wind; you toss me about in the storm. I know you will bring me down to death, to the place appointed for all the living. (Job 30:20-23)

What a contrast to his affirmation in chapter 19!

David likewise had seasons of despair, when all assurance seemed to have departed:

My soul is full of trouble and my life draws nears the grave. I am counted among those who go down to the pit; I am like a man without strength. I am set apart with the dead, like the slain who lie in the grave, whom you remember no more, who are cut off from your care. (Ps.88:3-5)

We could also quote from men in church history who lacked assurance, some occasionally: some often. William Cowper is a classic example. However, those who would say that anyone lacking assurance is not a true believer, might argue that people like Cowper and others were not truly saved. Obviously we cannot prove beyond a

shadow of doubt that they were true Christians, so we rest our case with the quotes from Scripture.

Virtually all reformed writers would admit that true believers can and do lack assurance at times, and some for much of the time. There is surely a parallel with medical conditions. Most doctors will have a few patients who are convinced that they have some serious illness, yet numerous tests show that they are in excellent health. So there are believers who are convinced that they are not truly saved, or at least have grave doubts about their own salvation, yet all the evidence indicates that they are spiritually healthy except for that lack of assurance. It could be argued that this lack of assurance is in itself an indication of poor spiritual health, and that is true to a point, but no one is perfect, and with so many of these people showing a great love for the Lord despite their doubts, we could view their spiritual health as generally good.

We are persuaded that while assurance is possible and desirable, it is not essential for salvation.

4. The grounds of assurance

While it may be true that the grounds of assurance were most clearly stated by the Puritans, the Reformers nevertheless covered the same ground with different emphases as we have seen. The Westminster Confession and its Baptist equivalent (the 1689) give three grounds for what they call ‘an infallible assurance of faith,’ namely:

- (a) The divine truth of the promises of salvation
- (b) The inward evidence of those graces upon which these promises are made
- (c) The testimony of the Spirit of adoption witnessing with our spirits that we are the children of God²⁰

Looking at the references given to support the second point, we see that the evidences, while originating inwardly, are in fact external evidences such as obeying God’s commands and loving our brothers in Christ. For our own examination of these points we will use the simpler headings:

- (a) The promises of the gospel
- (b) Holiness of life
- (c) The witness of the Spirit

(a) The promises of the gospel

We do not attempt to convince ourselves that we are children of God, but rather rest on what God says. Not on what has happened to us, but what God says has happened to us. We need only quote a few of those promises. First the words of Jesus, then Paul and John.

Whoever hears my word and believes on him who sent me has eternal life and will not be condemned; he has crossed over from death to life. (Jn.5:24)

Everyone who calls on the name of the Lord will be saved. (Rom.10:13)

²⁰ Westminster Confession Ch.18 para 2

If we confess our sins, he [God] is faithful and just and will forgive us our sins and purify us from all unrighteousness. (1 Jn.1:9)

These statement could not be clearer – faith in Christ brings eternal life and freedom from condemnation: calling upon the name of the Lord brings salvation: confession brings forgiveness. These are divine promises that must be laid hold of. God cannot lie, so fulfilling these conditions should assure a person of salvation.

Of course we do need to qualify these promises: the faith needs to be genuine. There is a faith that falls short of saving faith. Note John’s comment about Jesus:

Now while he was in Jerusalem at the Passover Feast, many people saw the miraculous signs he was doing and believed in his name. But Jesus would not entrust himself to them, for he knew all men. (Jn.2:23,24)

Literally it says that they believed in him but he didn’t believe in them. We find a similar thing in John 8 where some believed in him (v.30), but before long those same people were ready to stone him (v.59).

Likewise, the calling upon the name of the Lord must be a calling from a convicted heart that truly seeks to know the Lord. At the end of the Sermon on the Mount, Jesus speaks of those who in the last day will address him as Lord, having prophesied in his name and performed miracles in his name, but he will tell them that he never knew them. (Mt.7:21-23).

So too must the confession of sin be sincere, with an abhorrence of that sin and a determination to forsake it.

In saying these things, we are not adding to God’s Word, but simply saying what should be obvious. Believing, calling and confession can all be done insincerely: but where the heart is genuinely seeking the Lord and his salvation, these promises apply and are designed to give hope and assurance.

(b) Holiness of life

The importance of this is given in the passage just referred to:

Not everyone who says to me, ‘Lord, Lord’, will enter the kingdom of heaven, but only he who does the will of my Father who is in heaven. (Mt.7:21)

To this we could add such statements as: ‘Without holiness no one will see the Lord’ (Heb.12:14), and ‘faith without deeds is dead’ (Jas.2:26). These passages are not teaching salvation by works, but they are showing that true faith is always accompanied by and evidenced by good works.

A verse commonly quoted to give assurance is 1 John 5:13:

I write these things to you who believe in the name of the Son of God so that you may know that you have eternal life.

Many seem to feel that the verse by itself will bring assurance, but they overlook what the verse is really saying. John is telling his readers why he is writing. One reason at least is to give them assurance, but it is not by this one verse. We need to enquire as to what ‘these things’ are that John is writing about. A study of the book will show that John is

giving a series of tests whereby his readers may evaluate themselves and see whether they have eternal life. What are these tests? Let us look at a few:

We know that we have come to know him if we obey his commands. (2:3)

Keeping God's commands is a ground of assurance. John knows there will always be hypocrites among the true saints, so he adds:

The man who says, 'I know him,' but does not do what he commands is a liar. (v.4)

Whoever claims to live in him must walk as Jesus did. (v.6)

John follows this with another test:

Anyone who claims to be in the light but hates his brother is still in darkness. Whoever loves his brother lives in the light. (v.9,10)

Both these themes are repeated a number of times in this epistle. John is insistent that true believers can be identified, and they themselves can know whether they are true believers:

Dear children, do not let anyone lead you astray. He who does what is right is righteous, just as he is righteous. He who does what is sinful is of the devil, because the devil has been sinning from the beginning. The reason the Son of God appeared was to destroy the devil's work. No one who is born of God will continue to sin, because God's seed remains in him; he cannot go on sinning, because he has been born of God. This is how we know who the children of God are and who the children of the devil are: Anyone who does not do what is right is not a child of God; nor is anyone who does not love his brother. (3:7-10)

John is telling us that believers and unbelievers can be separated by their behaviour. Perhaps two things need to be said by way of qualification. John is not insisting on Christian perfection. When the apostle says that 'no one who is born of God will continue to sin' he is not saying that we must be perfect. That has already been ruled out in chapter 1 (v.8,10). Continuing to sin means wilfully carrying on in a pathway of sin. In other words, true believers show their hatred of sin and their love of righteousness.

The second thing is that while John says you can tell believers from unbelievers, he surely does not mean that in any given moment that is evident. We all have bad days: days when we are ashamed of our conduct and almost live like unbelievers. But these are the exception. If you live with a true believer, he or she will demonstrate the reality of their faith. Conversely, there are some unbelievers who at times appear to live very upright lives: they are kind, caring and honest. However, if you lived with them, their true character and state of heart would appear. John says you can tell the difference, and if those who profess Christ are demonstrating by holy lives the reality of their faith, then that is a ground of assurance.

Applying the syllogism of the Puritans, we might say after reading John: 'True believers will show the reality of their faith by obedience to God's commands and by their love to their fellow Christians. I, by the grace of God keep his commands and I do

love my brothers and sisters in Christ; therefore I am confident that I am really a Christian.

(c) The witness of the Spirit

This is the hardest of these three grounds of assurance to define. Note Paul's words to the Romans:

For you did not receive a spirit that makes you a slave again to fear, but you received the Spirit of sonship. And by him we cry, 'Abba, Father.' The Spirit himself testifies with our spirit that we are God's children. (Rom.8:15,16)

Galatians 4:6 is similar. There is a dual witness to our position as children or sons of God. Our spirits witness to that adoption. Presumably that witness will be attained by faith in the promises and a commitment of the life to Christ. But there is a second witness – that of the Holy Spirit, that confirms our own witness. This is inward and immediate.

Much has been written on this subject, and there is much diversity. This is not the place to enlarge on the various opinions. It does seem however that this is a very subjective thing. Martyn Lloyd-Jones quotes John Preston:

You will say, what is the seal or witness of the Spirit? My beloved, it is a thing that we cannot express; it is a certain divine expression of light, a certain inexpressible assurance that we are sons of God, a certain secret manifestation that God hath received us and put away our sins. I say it is such a thing that no man knows but they that have it.²¹

Without dwelling on the view (also held by Lloyd-Jones) that this witness is the same as the sealing and also the baptism of the Holy Spirit, we believe it describes well the witness of the Spirit in giving assurance to the believer.

No two believers will describe their experience of the Spirit's witness in the same way, and it may well that no two believers do experience it in the same way. There may be something of the sovereignty and wisdom of God in this. As in an earthly family, no two children are the same, and the parents will deal with each child differently. Some are very sensitive and need little in the way of physical discipline: a stern look is enough to dissolve them into tears. These will need more encouragement and tender dealings. Others are strong willed and need more firm discipline. So our heavenly Father will grant to each child that measure of the Spirit's witness that they need to persevere.

These three grounds of assurance – the promises of the gospel, holiness of life and the witness of the Spirit are intertwined and they do need to go together. They may be likened to a three-legged stool. If one leg is missing it is impossible for it to stand, and one can only sit on it by doing a careful and unnatural balancing act! If we are not laying hold of God's promises, then our obedience will be defective or at least legalistic. If we are not walking in holiness, then the promises will be remote. In both cases we will lack the witness of the Spirit. We will enlarge on this interrelationship as we come to the third point.

²¹ Series on Romans: The Sons of God, p.340

III THE PASTORAL USE OF THE DOCTRINE OF ASSURANCE

The pastor or Christian worker will regularly encounter those who lack assurance, though the frequency will depend on a number of factors including the former teaching to which these people have been exposed. We will also meet with those who have a strong assurance when they have no right to it. A correct handling of these people is important not only for the good of the individuals but for the health of the church.

1. Those lacking in assurance

There are several reasons why people lack assurance of salvation.

(a) They may be unconverted

This can easily be overlooked. Most evangelical churches have members who know nothing of saving grace. They may have made a profession of faith and been baptized, but they give little or no evidence of spiritual life. Their lives may not be marked by any scandalous behaviour, heretical beliefs or obvious reasons for church discipline, but at the same time there are no signs of spiritual appetites, gifts or graces. We will address such people under two of our headings. Here we are thinking of those who lack assurance. They may speak to a pastor after a certain sermon, or the subject may come up during a pastoral visit, but it becomes clear that they have no assurance of salvation.

No one likes the prospect of having to delete members from the roll, and if the person is a generous giver to the church offerings, then the temptation is even greater to smooth things over and try to assure the person that they are alright. But if we are to be faithful to God and man, then we need to ascertain as far as possible where the person really stands. A mere profession of faith is obviously not enough to guarantee someone's salvation. A respectable lifestyle certainly is not enough. We can never know for sure the state of a person's heart, but a few probing questions may be helpful. While the Coral Ridge programme may be defective in many ways, I have found their initial approach helpful in determining someone's spiritual condition. You ask them, 'If you were to die today, do you believe you would go to heaven?' If they answer 'no', then you seek to present the gospel to them in a manner suitable to their background. If they answer 'yes', then a second question is put: 'If you were to stand before God at the gates of heaven and he asked, "Why should I let you into heaven?", what would you say?' The answer to that question will help to assess their true relationship to the Lord. Such an approach can be very helpful in dealing with the professing Christian who has no assurance. If they are trusting in their good works to enter heaven, or relying on their religious duties or even a profession of faith, then they cannot be considered to be true believers. Their trust must be in Christ and him alone for salvation, and that trust must focus on the cross and the Saviour's atoning work. For the eternal good of those to whom we minister, we must be faithful at this point.

(b) They may be trifling with sin

A second reason why people may lack assurance is an unholy lifestyle. Having earlier said that holiness is an indispensable evidence of salvation, we also recognize that holiness in any believer falls short of what it ought to be, and at times many believers do fall into serious sin. The New Testament letters give clear evidence that sin was often present in the churches. When true believers fall into sin, there will usually be a loss of assurance. This is sad in one way, because it deprives the Christian of one of his chief

joys, but at the same time it is good, because the loss of assurance should drive the offender back to the Lord. This can be seen as a means of grace. We believe in the perseverance of the saints: every true believer will persevere to the end. However that perseverance is not automatic, and such things as warnings, discipline and loss of assurance will all contribute to the restoration of the believer. If a person trifles with sin and yet maintains assurance, there must be some doubt about the genuineness of their faith.

When we counsel people for lack of assurance, we will need to ask some searching questions about their behaviour. Are they involved in sinful relationships? Are they getting into pornography? If people are living alone, the potential for sinful habits is enormous, with literature and the internet. Even where people are married or still living at home with their parents, it is so easy to be hide a sinful lifestyle using the computer. In the workplace too, temptations are everywhere, and for women at home when their husbands are at work, it is easy to fall into sinful patterns such as watching unedifying television programmes. All these things will cause the Christian to lose assurance, and to rectify this there must be repentance.

(c) They may be neglecting the means of grace

This is similar to the previous point, because it is sinful and will result in a loss of assurance. The subtle difference here is that people can still go through the motions of religious activities, such as church attendance, without a close walk with the Lord. But neglect of Scripture, prayer, Christian fellowship and other means of grace will cause a loss of assurance. Usually if private means of grace are neglected, it will not be long before public activities are also neglected. Prayer meeting is the first to go, then Sunday evening and finally all church attendance. Excuses are not hard to find: pressure of work, the need to spend time with the family, tiredness etc.

Whatever stage of spiritual backsliding people are at, there will be a progressive coldness of heart, lack of joy and loss of assurance. Once again, this is good in that it becomes a means of grace to wake people up from their spiritual stupour.

When counselling people about assurance there will need to be some questions about their present relationship to the Lord. Are they faithful in Bible reading and prayer? Are the things of the Lord real to them? Are they really walking with God? If the problem is pressure of work or tiredness, there may need to be some major adjustments to their lifestyle. To be faithful, pastors we will need to address these things.

We might add that even those who are prevented from attending church services may also be troubled by lack of assurance. Those confined to their beds or nursing homes will need special pastoral attention. Christian fellowship is a vital means of grace and to be deprived of this often leads to discouragement.

(d) They may have been involved in a church or group where assurance was not encouraged.

That could be one of the Reformed Churches of Dutch extraction. They have been taught that it is presumptuous to claim assurance or to claim to know that one is elect. With such people we must be very patient. Often they are godly and serious about the Christian life. The problem here is not any doubt over the truth of the gospel, but doubt as to whether they themselves have experienced the saving power of the gospel. With such people the

emphasis must definitely be on the promises of the gospel. To overstress the importance of holiness would likely just increase their guilt and despair.

In the case of those with a Hypercalvinistic background, the question they are most likely to ask is: 'How can I know if I am one of the elect?' The assumption will usually be, 'I can't, so assurance will always elude me.' When Paul wrote to the Thessalonian church, he said, 'We know, brothers loved by God, that he has chosen you' (1 Thes.1:4). Had the apostle received special revelation regarding their election? Had he been caught up to heaven and had a peek at the Lamb's book of life? Hardly! Paul's knowledge of their election was surely based on his own observation, and the reports of others regarding the evidence that was manifest in the lives of the Thessalonian believers. That is shown by the 'because' that begins verse 5. The way they received the gospel; their patience in enduring suffering for the sake of Christ; their turning from their idols to God and their zeal in spreading the gospel to others, all indicated the genuineness of their salvation, and therefore of their election.

We can take the same approach to people today. If we see that people are trusting in Christ alone for their salvation, apart from any works of their own, and it is evident that they are living for the Lord rather than for this world, then we may conclude that they are indeed chosen of God. With this group of people we need to point them to those Scriptures that do assure those who have called upon the name of the Lord that they are saved. We can add our own words of encouragement if we believe that they show every evidence of being true believers.

(e) They may have a melancholic disposition

We are all born with a unique, God-given personality. Some are naturally cheerful: they always seem to be whistling a tune (a hymn tune if they are believers!): nothing seems to bother them. Others are naturally gloomy: they always look at things through dark glasses. Some are dreamers: others are intensely practical and efficient. Whatever our basic personality, it is not wrong. However, we must also recognize that we are all fallen creatures, and our natural personalities are affected by sin. We cannot change our personality, and even a spiritual conversion does not eradicate it; but it is vital that we know that each personality has its weakness and strengths. If we are naturally sanguine, we can easily fall into flippancy, even in the things of God. We need to work hard at avoiding this by studying the fear of God. At the same time, a cheerful disposition should be helpful in cultivating the joy of the Lord, and such people can be great encouragers in the church.

On the other hand, those with a melancholic disposition may manifest great reverence in worship, and that is good, but they need to work hard at avoiding depression. It will be helpful for them to study diligently portions of Scripture that emphasize the positive truths of the gospel, and those things that will increase joy. They will need to lay hold of the promises of God.

It is not surprising that those who naturally have a gloomy outlook will often struggle with lack of assurance. In trying to help them we must be careful not to jump to wrong conclusions. It could be counterproductive to tell them that there must be sin in their lives or that they are neglecting the means of grace. We need to come alongside of them and encourage them. We must point them to the promises of God, but sometimes they will know them as well as we do. Let's make sure we don't ram the promises down their

throats. I have sometimes encouraged people to write out a few comforting verses of Scripture and put them around the house – over the kitchen sink, in the bathroom or taped to the dashboard of the car. Frequent reading of these passages can unconsciously imprint them in their minds and hearts. Memorizing can be very helpful too. If we see clear evidence of grace in their lives then we should tell them that.

People in this category will need a regular ministry of encouragement, and require much patience and love. If you are going to preach a particularly challenging or convicting sermon, it might be helpful to warn them ahead of time as to what is coming, and to suggest that they don't take things too much to heart.

(f) They may be relying too heavily on their good works

This represents the opposite end of the spectrum to point (b). Those trifling with sin will lose assurance because they put virtually all their confidence in the promises without seeing the importance of holiness. This group sees the importance of holiness but loses sight of the promises. Balance is important here.

Evangelical believers have no doubt that salvation is by grace not works, but it is easy to slip into a position where their assurance is tied in to their performance. We are probably all guilty of this to a certain extent. Take Josh: he has a good day. It began with him waking refreshed and having a blessed devotional time before leaving for work. On the job there was a wonderful opportunity to witness to a colleague over lunch. The boss commended him for his work. In the evening he visited a friend in a nursing home and was thanked for being such an encouragement to others in the same room. As he kneels by his bed before retiring, he thanks the Lord for the joy of being a child of God.

Now see Josh a week later. He has a restless night and then sleeps in. There is no time for devotions or breakfast. On the way to work he gets a speeding ticket. In the office, the boss growls at him several times and complains about a mistake in an important document. Josh loses his temper with the same person he witnessed to the previous week. That evening he has a row with his brother over some family matter and Josh slams the phone down. As he gets into bed that night he can't believe that he is a Christian. What a difference a week makes!

We have seen the importance of holiness as evidence of salvation and a ground of assurance, and we must not forget that, but at the same time if we tie assurance in to our daily performance, then our assurance will be a roller coaster ride, or like a yo-yo, whichever illustration we prefer. When ministering to those who ride that roller coaster we must explain the threefold ground of assurance, and suggest that while striving for holiness, they must rest their hopes on Christ's work and God's promises, rather than on their behaviour.

John Bunyan portrayed this well in his immortal book. When Christian and Hopeful wandered out of their appointed path trying to find a way that was less difficult, they ended up being captured by Giant Despair and imprisoned in Doubting Castle. They endured three days of threats and beatings. On the third morning, after they had prayed all night, Christian, suddenly reproached himself for being such a fool. He realized that he had in his pocket a key that could unlock any door in Doubting Castle. It was, of course, the key Promise. With this they were soon free and on their way again.²² When

²² Pilgrim's Progress

we go astray, we indeed need to repent, but the way out of Doubting Castle is not by our repentance but by the grace and promises of God.

In speaking of the promises, we are not thinking of just a limited number of encouraging texts – the whole doctrinal foundation of the faith is needed. People need to understand the doctrine of justification, and to see that their hopes rest on the finished work of Christ and not on their spiritual attainments. All Christians will have a more biblical assurance if they understand this great truth.

2. Those with false assurance

There are many, even in a wide spectrum of churches, who have assurance of salvation, but have no right to such assurance because they are not true believers. We saw that some who lack assurance may be unconverted, but it is also true that some who have assurance, sometimes a strong assurance, may be unconverted.

This group could be subdivided as to the ground of their false assurance. There are those who trust in their baptism, (infant or otherwise) for their salvation. There are those who trust in their Christian upbringing, and those who trust in their good works. For us as evangelicals, these things are very basic. There can be no true ground of assurance outside of Christ. When we encounter such people, we must undermine whatever it is that they are trusting in, and point them to Christ and his atoning work.

However, of much more relevance to our topic, are those who have an assurance because they have made a profession of faith in Christ. We have probably all encountered those who made a profession of faith, perhaps by responding to an altar call, many years ago, but they have no present interest in spiritual things. They have long ceased to go to church: they never read their Bibles, and never pray except maybe in a crisis. But, they have never forgotten the words of the counsellor, who, after leading them in the ‘sinner’s prayer’ when they asked Jesus to come into their heart, said, ‘You are now a child of God. Never doubt that. You can never lose your salvation.’ And they have always had confidence in those words. Though they may have no interest in the things of God, and may be engaged in an openly sinful lifestyle, they still believe they are saved.

There may also be some who do attend church; who go through the motions of Christianity and even serve in the church in some way, who have assurance when they have no ground for it. Remember again those words of Jesus to those who had prophesied and performed miracles in his name: ‘I never knew you’ (Mt.7:23). Perhaps those words bring fear to the hearts of some true believers with over-tender consciences who imagine that they must be false believers. It is important to notice the basis of Jesus’ dismissal of the people just referred to in Matthew 7: ‘You evildoers.’ None of us are as Christ-like as we ought to be. None of us are as zealous and prayerful as we should be, but if it is our desire to honour the Lord and follow Christ obediently, then, if we are trusting alone in him for our salvation, we may be assured of salvation.

How do we deal with those who have assurance, when it is obvious they have no ground for their confidence? That can be difficult because if they are not regenerate they do not have the Holy Spirit to bring the truth home to them. Nevertheless we must be faithful to their souls. As we saw earlier, it is never a pleasant prospect to take people off the membership roll. If we do so, we may lose them from the congregation and lose their financial contribution to the church. We must remind ourselves that in the day of judgment we need to be free from their blood, and therefore we must be faithful in

warning them about their state. We may lose them, but hopefully we will have taken away any false confidence they have in some profession of faith. It is also possible that the Lord will use our challenge to them for their eternal good.

We must point out to them that Christianity is more than a profession of faith. Salvation is not just salvation from the guilt of sin, but also salvation from its bondage and power. We must challenge them as to whether they are demonstrating love to Christ with all their heart, soul, strength and mind. We must show them that without holiness no one will see the Lord (Heb.12:14).

In connection with this group of people, we have noted that often they were given their assurance when they made a profession of faith. It is instructive to study the practice of the apostles in dealing with those who professed faith. Rarely if ever did they assure those who professed that they were saved. Even with our Lord, there were few such cases. He did assure several that their sins were forgiven – he who knew their hearts; but as to actually assuring people of salvation, there were few examples. He did assure Zacchaeus that salvation had come to his house (Lk.19:9), but there was abundant evidence of that glorious fact – half his goods he was giving to the poor, and where he has cheated anyone, he would pay back fourfold. Jesus also assured the dying thief that he would be in paradise that day (Lk.23:43). Again there was evidence of a work of grace. He confessed his sin: he was convinced of Jesus' innocence, and of the fact that Jesus had a kingdom and had the power to remember him in that kingdom. We might add that in both cases it was the Lord himself who was giving this assurance.

Assurance is not something to be given when people profess faith. We cannot see their hearts. We can assure them that if their faith is genuine, they will indeed be saved, but to go beyond that is not our prerogative. Assurance comes from God. The Spirit will indeed witness to their sonship if they are in Christ, and, as we have seen, assurance will be strengthened as they lay hold of God's promises and walk in holiness. If this method of dealing with souls was followed, there would be a lot less spurious conversions.

Does it matter whether people have assurance?

We have seen that our eternal salvation does not depend on having assurance. As long as someone is resting in Christ alone for salvation, he or she will be in glory, whether or not they are assured of that fact. However, assurance gives to the believer so many present blessings that we should all seek earnestly to know that we are saved. Let us briefly consider some of the benefits:

i Assurance will make us joyful Christians

One who doubts can still praise God, but not with the same ring of confidence as one who is assured. With a God-given assurance, praise and joyful adoration should be the norm, even in trials. The apostles could leave the scene of their beating 'rejoicing that they had been counted worthy of suffering disgrace for the Name' (Acts 5:41). We often see the delight that victory in sport can bring. How much more should be the joy of those who know that they are forgiven and heaven bound. 'Thanks be to God! He gives us the victory through our Lord Jesus Christ.' (1 Cor. 15:57)

ii Assurance brings comfort and peace

To know that we are right with God, and that there is no condemnation because we are in Christ Jesus, is a blessed thing indeed. It is true whatever the circumstances. Paul could be content in every situation (Phil.4:12), and when he wrote that, he was not sitting on the verandah of his Mediterranean villa, he was a prisoner in Rome. He knew ‘the peace of God that transcends all understanding’ (Phil.4:7).

iii Assurance helps us to endure trials

This is really an extension of the previous point. When we know that heaven is our home, and we look ahead with confidence to our inheritance in the world to come, we can endure whatever the Lord sends upon us in this life. Paul speaks of ‘our light and momentary troubles’ (2 Cor.4:17). Those troubles may seem to last a long time from an earthly point of view, but in the light of eternity they are brief.

iv Assurance will make us more effective in God’s service

One who is sure of salvation will serve God with more diligence and confidence than one who has doubts. Ryle gives the illustration of two emigrants who in Australia were given plots of land to develop. One got to work on the land, clearing, cultivating and sowing his crops. The other began, but then had doubts about the legality of the title deed. He made numerous visits to the capital trying to get assurance that the land was really his. Each time he was assured that it was so, but he kept coming up with different reasons to question his right to the land. Ryle asks the question, ‘Which of these men will have made the most progress in a year’s time?’²³ The answer is obvious: and those believers who spend much of their time questioning their salvation will not do very much in the way of useful Christian service. Take the example of personal witness. How effective can a person be who seeks to share the gospel with others, when he himself has no assurance of salvation? As well may a person try to sell Ford cars when he parks his Toyota outside his office!

v Assurance will make us holy people

The Church of Rome teaches that assurance tends to carelessness and sloth, but what sort of holiness will their dependence on works and ritual produce? At best it will produce a fear-driven legalistic morality. The only motivation to true holiness is love and gratitude. As we look to Calvary and see our Saviour bleeding and dying for our salvation, surely our hearts are moved with gratitude to him, and we will want to please him in all things. This is ‘gospel obedience’ as opposed to legal obedience.

When George Whitefield first met the greatly-used Welsh evangelist Howell Harris, what would you expect him to say? I suppose we would ask things like: ‘How is the work in Wales progressing?: How many churches had been planted?: How many converts have you seen? Whitefield’s first words were: ‘Do you know that your sins are forgiven?’ That is a good question: a vital question: a question that we can use in evangelism, but also a question that we can use to see if those to whom we minister have an assurance of salvation. May God grant us that assurance ourselves, and also help us to labour to bring others into that joyful confidence!

²³ Holiness p.114

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