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# Assurance

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ROGER FELLOWS

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I want to introduce you to two people. First Reuben. He went to an evangelistic meeting ten years ago. When the appeal was made for those who wanted to accept Christ, he went forward. As the counsellor directed him, he confessed his sins and asked Jesus to be his saviour. The counsellor assured him that he was now a child of God and, whatever happened, nothing could take away his salvation. He hasn't been to church for more than nine years. He doesn't read his Bible; nor does he pray except in some crisis; but he has never forgotten the words of the counsellor, and believes that when he dies he will go to heaven.

Then, second, there is Larry. He was raised in a Christian home. In his teens he came under conviction of sin and asked the Lord to have mercy on him. He is now a faithful member of his church, godly in his behaviour; an exemplary husband and father, a great encouragement to his pastor, but he has no assurance of salvation.

So we have one man with assurance who has no further interest in spiritual things, and another who lacks assurance even though by his godly life he shows every evidence of a work of grace in his heart. Such people are not uncommon. There are not a few like Reuben and quite a number like Larry. So we need to ask a few questions about assurance.

## **1. What exactly do we mean by assurance?**

We mean the confidence that we have savingly believed in the Lord Jesus Christ and his saving work upon the cross; that we have been accepted by God and that our sins have been forgiven. We are assured that when we die, we shall go to heaven.

## **2. Is it reasonable and biblical to have assurance of salvation?**

We need to ask this because historically there has been quite a divergence of opinion. The Roman Catholic Church has generally taken the view that to have assurance is presumptuous. Gregory the Great (who died in 604) 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.

(Quoted in Joel Beeke *The Quest for Full Assurance Banner of Truth* p.13)

On the other hand, some of the Reformers said that assurance was of the essence of faith. In other words, if you have true faith, you will have assurance. The Puritans and others took a position between these two extremes. Let us see what the Bible teaches.

### **(a) Assurance is possible and desirable.**

The apostle Paul said he knew whom he believed and was convinced that the Lord would guard what he had committed to him. (2 Timothy 1:12)

John clearly wanted his readers to have assurance:

I write these things to you who believe in the name of the Son of God that you may know that you have eternal life. (1 John 5:13) *All scripture quotations are from the ESV*

**(b) However, assurance is not essential for salvation.**

There is a parallel in the medical field. Most doctors have some patients who are convinced that they have all kinds of medical problems. Numerous tests show that there is not really a problem, but the patients will never be convinced that they are well. So in the spiritual realm, there are people like Larry who give every evidence of a true work of grace in their lives, but never seem to come to assurance.

Historically there have been those whose lives were exemplary yet they lacked assurance. The hymn writer William Cowper was one. John Bunyan struggled with assurance early in his spiritual pilgrimage, and it is instructive that in the second part of *Pilgrim's Progress*, he introduces characters such as Mr. Despondency, his daughter, Much Afraid and Mr. Feeble Mind, all of whom eventually make it across the River despite their doubts and fears.

So while assurance is possible and desirable, it is not essential for salvation.

**3. What is the ground or basis for assurance?**

We can really reduce this to three things: (a) The promises of the gospel, (b) Holiness of life, (c) The witness of the Spirit. Let us look at these in order.

**(a) The promises of the gospel**

We need to rest not on what we feel has happened to us, but on what God says has happened to us. There are numerous promises. Just to give a few examples:

Truly, truly, I say to you, whoever hears my word and believes him who sent me has eternal life. He does not come into judgment, but has passed from death to life.

(John 5:24)

For everyone who calls on the name of the Lord will be saved.

(Rom.10:13)

If we confess our sins, he is faithful and just to forgive us our sins and to cleanse us from all unrighteousness.

(1 John 1:9)

The Lord assures those who have believed in him that they have eternal life. Paul says that those who have called on the name of the Lord will be saved. John tells us that those who have confessed their sins will be forgiven. Of course true sincerity is called for, and that is why we need to be cautious in assuring people that they are saved. There are always some who claim to believe but their faith is not saving faith. For example in John 8 there were some who believed in the Lord (verse 30) but before the chapter ends those same people were ready to stone Jesus to death. What we can assure those who profess to believe is that if their faith is genuine and their confession is honest, then their sins will be forgiven and they will be children of God.

**(b) Holiness of life**

Note Jesus' words near the end of the Sermon on the Mount:

Not everyone who says to me, 'Lord, Lord,' will enter the kingdom of heaven, but the one

who does the will of my Father who is in heaven. On that day many will say to me, 'Lord, Lord, did we not prophesy in your name, and cast out demons in your name, and do many mighty works in your name?' And then will I declare to them, 'I never knew you; depart from me, you workers of lawlessness.'  
(Matthew 7:21-23)

A mere profession of faith is not enough to guarantee salvation. Even those who demonstrated remarkable gifts are not necessarily true believers. Holiness is essential not as a basis for salvation, but as a necessary evidence of true faith and salvation.

John has some similar comments:

Little children, let no one deceive you. Whoever practices righteousness is righteous, as he is righteous. Whoever makes a practice of sinning is of the devil, for the devil has been sinning from the beginning. The reason the Son of God appeared was to destroy the works of the devil. No one born of God makes a practice of sinning, for God's seed abides in him, and he cannot keep on sinning because he has been born of God.  
(1 John 3:7-9)

John is not talking about those who occasionally fall into sin, but those who wilfully continue to practise sin. Anyone not living a life of obedience to the Lord has no right to assurance. Indeed if their sin is continual and deliberate, they are not Christians at all. Of course there are always borderline cases where true believers fall away from the Lord for a while. If they do they will lose their assurance. Actually this is a safeguard, because whether we backslide gradually or fall suddenly into sin and lose our assurance, it is good for it should cause us to wake up and turn back to the Lord. Thus loss of assurance become a means of grace. But make no mistake, holiness of life is required in true disciples, and a lack of it will bring a lack of assurance.

**(c) The witness of the Spirit**

Note the following words of Paul:

For all who are led by the Spirit of God are sons of God. For you did not receive the spirit of slavery to fall back into fear, but you have received the Spirit of adoption as sons, by whom we cry, "Abba! Father!" The Spirit himself bears witness with our spirit that we are children of God.  
(Roman 8:14-16)

Galatians 4:6 is similar. This is not something easy to describe. It is inward and subjective. Martin 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.  
(Series on Romans: *The Sons of God*, Banner of Truth edition, p.340)

Preston has it right—only those who have experienced it know what it is!

These three grounds of assurance, the promises of the gospel, holiness of life and the witness of the Spirit are closely connected and they need to go together. They may be likened to a three legged stool. If one leg is missing, it is impossible for the stool 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.

#### **4. Why do people lack assurance?**

Some never have assurance, and most believers have periods when they lack assurance. What are the reasons? Not all lack it for the same reason. Let us suggest some of the possible reasons.

##### **(a) They may be unconverted**

This can easily be overlooked, but the reality is that many evangelical churches have members who know nothing of saving grace. Whether raised in Christian homes or badly counselled when they showed interest in the gospel, they may not have experienced the power of the gospel. Their lives may be respectable: nothing scandalous has occurred, but there is no hunger for the means of grace. This is often hard to detect unless one has regular contact with them other than at the services. It is also hard to accept, especially for pastors if these people are generous givers to the church, or doing vital jobs in the church, but the possibility of them being unconverted needs to be faced.

##### **(b) Their personality may be a big factor**

We are all born with a unique, God-given personality. Some are naturally sanguine or cheerful. Nothing seems to bother them and they never have a moment's doubt about their salvation. Others have a melancholic disposition. They see the black side of every situation, and that includes their own salvation. They always see themselves as coming far short of what they should be. They often have doubts about whether they have truly experienced the grace of God in salvation. Their failures will leave them cast down.

We cannot change our personality, and even the new birth does not eradicate it, however it is good to understand that each personality has its weaknesses and strengths. If we are naturally sanguine we can easily fall into flippancy, even in the things of God. If that is our disposition we need to work hard at avoiding this by meditating on such truths as the holiness of God. At the same time such people can more readily rejoice in the Lord and His grace and can be a great encouragement to others.

On the other hand those with a melancholic disposition will normally have no trouble with reverence in worship and exhibiting the fear of the Lord, but will need to work hard at developing a joy in the Lord and considering those promises of Scripture that will help them with assurance.

##### **(c) Their church background may be such as to make it hard to have assurance**

It is a well known fact that some groups consider it to be presumptuous to claim assurance. We mentioned the Church of Rome, but some evangelical groups also believe the same thing. If believers have been exposed to such teaching for years then it is very hard for them to change, and we need to be patient with such people. Often they are godly and serious about the Christian life. The problem here is not doubt over the truth of the gospel, but doubt as to whether they themselves have experienced the saving power of the gospel.

Often these people come from what we call a Hypercalvinistic background where there is an overemphasis on the doctrines of God's saving grace. The question they are most likely to ask is: 'How can I know that I am one of the elect?' The assumption will usually be, 'I can't, so assurance will also elude me.'

When Paul wrote to the Thessalonian church he said, 'We know, brothers loved by God, that he has chosen you' (1 Thessalonians 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.

**(d) They may not be walking closely with the Lord**

Another reason why people may lack assurance is an unholy lifestyle. This could involve trifling with sin or the neglect of the means of grace. Having said earlier 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. Sometimes this happens suddenly, but often it occurs gradually and for that reason is more dangerous. 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, as mentioned earlier, 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.

If we are trying to help someone who has lost 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 considerable, particularly on the internet. Even if people are married or living at home with parents, it is so easy to hide a sinful lifestyle when using the computer. In the workplace too, temptations abound, and for women at home while their husbands are at work, it is easy to fall into sinful patterns such as watching unedifying TV programmes. All these things will cause Christians to lose assurance, and to rectify this there must be repentance.

Neglect of the means of grace can also bring about 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 stupor.

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.

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

This represents the opposite end of the spectrum to the previous point. 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 Jan—she has a good day. It began with her 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 her for her work. In the evening she visited a friend in a nursing home and was thanked for being such an encouragement to others in the same room. As she kneels by her bed before retiring, she thanks the Lord for the joy of being a child of God.

Now see Jan a week later. She has a restless night and then sleeps in. There is no time for devotions or breakfast. On the way to work she gets a speeding ticket. In the office, the boss growls at her several times and complains about a mistake in an important document. Jan loses her temper with the same person she witnessed to the previous week. That evening she has a row with her brother over some family matter and she slams the phone down. As she gets into bed that night she can't believe that she 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 urge 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.<sup>1</sup> When 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.

## **5. What are the benefits of assurance?**

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<sup>1</sup> Pilgrim's Progress

We can go to heaven without assurance, but we will be missing out on much blessing in life. Let us list some of those blessings:

**(a) 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: with what enthusiasm they greet a goal or a home run. 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 Corinthians 15:57). Sadly, so many of us rarely show that joy, and thereby undermine our profession of faith and assurance.

**(b) 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 (Philippians 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’ (Philippians 4:7).

**(c) 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 Corinthians 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.

**(d) 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. J.C. 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?’<sup>2</sup> 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!

**(e) 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

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<sup>2</sup> Holiness p.114

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 have 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!

## **6. Conclusion**

We have seen that assurance is both possible and desirable. We have noted the ground or basis of assurance—the promises of the gospel, holiness of life and the witness of the Spirit. We have explored some of the reasons people lack assurance. We have also observed the benefits of assurance—it will make people joyful Christians; it will bring comfort and peace; it will help us to endure trials; it will make us more effective in the service of the Lord, and it will make us a holy people. So what if some believers doubt their salvation. How can we best help them?

If we are to seek to bring them to an assurance of salvation then we ought to assure ourselves whether they are true believers or not. This is not always easy. Obviously if they show little or no evidence of true grace in their lives, it would be wrong to speak of assurance—they need the gospel: they must be brought to repentance and faith.

One approach I have found helpful in trying to discern a person's spiritual condition is that employed in the Coral Ridge Course. That is a system of visitation and evangelism that was very popular some time ago. Perhaps it is still used. There are some things that are questionable in their methodology, but their initial approach is good. You ask the person if they were to die now whether they would hope to go to heaven. Obviously if they say 'no' or have grave doubts, then we need to speak to them of Christ and salvation. But if they say 'yes' to our question, then we ask a further question: 'If you were to stand before the gates of heaven, and the Lord were to ask you why he should let you into heaven, what would you say?' Their answer will give a good indication as to where their hopes lie. If they say they will plead their good works or religious activities, then clearly they have no understanding of the gospel and we can proceed from there. On the other hand if their only hope of being accepted is the work of Christ, then it would seem that they have a good foundation and we can begin to deal with their lack of assurance.

We can present to them the three grounds of assurance, and it is likely that the emphasis will need to be on the promises of God. We need to know those promises ourselves if we are to help them. Of course we will need to enquire about their moral behavior and their spiritual desires.

One thing I mentioned briefly earlier is the matter of giving assurance. We need to be careful. It is striking that there are few cases in the New Testament where people were given assurance. There was Zacchaeus of whom Jesus said that 'today salvation has come to this house' (Luke 19:9). We might note that the evidence of a genuine change was overwhelming, giving half his goods to the poor and restoring four-fold any over-charging that had occurred in the collection of taxes. Then there was the dying thief, whom Jesus assured of a place in Paradise (Luke 23:43). He too gave evidence of repentance for his sins. With both these men it was Jesus who gave the assurance. We can add to those a number whom Jesus assured of forgiveness of sins. Of course



our Lord had both the authority to forgive sins and the discernment to see that they truly knew that forgiveness.

In the book of Acts we don't find the apostles giving specific assurance of salvation. As I said earlier, the most we can do is to assure people, as the apostles did, of the promises of the gospel—that if their faith is genuine they will be saved, and that is quite different from assuring people that they are saved. There may be an initial assurance when people are truly converted, but that can be partly an emotional response to a wonderful experience. True assurance generally comes only with time and perseverance. To assure people of forgiveness and salvation upon a profession of faith is quite unwarranted and very dangerous, as we observed in the case of Reuben at the beginning.

If people still struggle with assurance, it may be helpful to go through the various reasons for lack of assurance, though this will often be evident. Those who seem sincere and yet lack assurance need our love and patience, also our prayers.

What a wonderful thing to know that we are children of God: that our sins are forgiven because of the work of Christ: that we have eternal life and shall, when we die, or Christ returns, be with our Saviour in glory forever! May the Lord grant us that assurance and also to have some skill in helping others to come to this assurance.