

The Doctrine of Assurance

As we made it abundantly clear from the Scriptures in our study of the doctrine of perseverance, those who are truly elect, called, regenerate, and believing are saved from sin through the work of Christ, and can never lose their salvation.

As we saw, this doctrine of God's sovereign preservation of His people is intended by God to be an immense comfort to them in the practical outworking of their life.

But for many, this is where the doubt and trouble begins, not ends; for they question whether indeed they are *truly* elect, called, regenerate, and believing. Many do not question whether God will save and keep His people; what they do question, however, is if they are numbered amongst His people, or if they have deceived themselves and are yet unsaved hypocrites.

For those who often wrestle against such doubts that arise in their hearts, the first thing that needs to be said is that it is indeed possible to possess the *essence* of salvation – Christ – without sensing the *assurance* of salvation – confidence.

John Murray is helpful in this, as he notes the biblical distinction between what he calls the *primary act* of faith, which is objective and directed towards Christ, and the *secondary experience* of faith, which is subjective and experienced by the believer:

“There is an obvious distinction between assurance or conviction and the direct or primary act of faith. The primary and direct act of faith is not the belief that we have been saved and are heirs of eternal glory, but an act of entrustment to Christ, freely offered to us in the gospel, *in order that we may be saved*. The primary act is trust in Christ for salvation; the assurance of faith is the conviction that this salvation is ours.¹

¹ John Murray, *Collected Writings of John Murray, Vol. 2: Systematic Theology* (Carlisle, PA: Banner of Truth, 1977), 264.

According to Murray, who himself borrows heavily from the Westminster Confession of Faith, a true Christian may have the former yet not the latter, while an unbeliever may have the latter without the former.

If this is the case, then, what is the Bible's remedy?

First, we must exercise extreme caution when it comes to quickly doling out comforting assurance to anyone who evidences the slightest concern they may not be saved.

- It may very well be the case that they are not saved, and that God is beginning to work in their lives by convicting them of their sin and lost estate before Him apart from Christ.

To such people, we must not quickly heal their wound lightly as the false prophets in the time of Jeremiah did to the hypocrites of Israel.² Rather, when the Spirit's piercing ministry of conviction is working in the sinner's heart, we must with the faithful apostles call such people to "repent" (Acts 2:37) and "believe in the Lord Jesus Christ" that they might be saved (Acts 16:31).

We must never forget our Lord's parable of the sower, which, according to Jesus, must be understood properly before we can rightly understand and apply His other kingdom parables.³ In this parable, He warns that there are indeed many who initially and visibly appear to have entered the kingdom, but in time nevertheless fall away and prove that they had never been saved in the first place.⁴ The only seed that 'lasts' is that which is sown in good soil, endures, and bears lasting and abiding kingdom fruit.

We must never flippantly assure unrepentant sinners that they are "ok" with God because they "made a decision for the Lord" or raised their hand at an altar call or

² Jer. 6:13-14 – "For from the least to the greatest of them, everyone is greedy for unjust gain; and from prophet to priest, everyone deals falsely. They (i.e. the prophets and priests) have healed the wound of My people lightly, saying, 'Peace, peace,' when there is no peace." For emphasis, Jeremiah repeats this word for word in 8:11.

³ Mark 4:13 – "And He [Jesus] said to them, 'Do you not understand this parable? How then will you understand all [the other] parables?'"

⁴ I am referring here to the seed (which Jesus later says is the message of the kingdom [= gospel]) which fell upon the shallow soil and the soil infested with thorns and weeds. There is initial growth, but eventually both fail to produce true fruit (one falls away in times of persecution for Christ; the other forsakes Christ for the world).

repeated “the sinner’s prayer” a long time ago. Rather, we must call them to the biblical injunction to make their calling and election sure, which is ultimately evidenced by the lasting fruit of and from true repentance toward God and faith in Christ for the forgiveness of their sins (cf. Acts 20:21).

The first ditch, then, when it comes to the understanding of assurance, is when unbelievers have an unbiblical – and thus unwarranted – confidence that they have been saved when they in reality have not.

- Such persons are counseled in the Scriptures to test and examine themselves to see whether or not they truly belong to Christ, lest they fail the test, having received the grace of God in vain (2 Cor. 13:5; 2 Cor. 6:1).

The second ditch is when those who are true believers – who have tasted of the bitterness of their sin against a holy God and consequently responded to the gospel with Spirit-wrought faith and repentance – have no confidence that they are children of God.

For such persons, what are they – and we who care for them – to do?

The first thing is that we have the mind of Christ, who always exhibited meekness and gentleness to those who were sincerely seeking Him and concerned about the state of their souls.⁵

The second thing that is necessary is for us to know some of the causes of such lack of assurance of salvation. Murray provides three examples:

1. In many cases, lack of assurance is often found in those who have passed from death unto life without any marked or explosive experience.

As Murray writes, “The experience of some has been so gradual that they are not aware of when the transition took place.”⁶

⁵ Matthew picks up on Jesus being the true Servant of [and for] Israel, who, in fulfillment of Isaiah 42:3, “will not break a bruised reed nor quench a faintly burning wick” (Matt. 12:20). As the Good Shepherd of the sheep (John 10; cf. Eze. 34; Jer. 23), Jesus is gentle with and towards His people, and always bids such to come to Him and lay their burden afresh upon His shoulders (cf. Matt. 11:28). That we are called to imitate this gentle ministry towards Christ’s bride is evidenced and modeled for us in Paul (cf. 2 Cor. 10:1).

⁶ Murray, *Collected Writings*, Vol. 2, 266.

As we will see, having a correct understanding of the doctrine of **adoption** in Christ will help to parry such crippling uncertainties.

2. In other cases, weakness of faith springs from a misunderstanding of the gospel or to the misapplication to the truths of the gospel.

As we will see, having a biblical understanding of the doctrine of **justification** by grace alone through faith alone in Christ alone is an able dismantler of doubts.

3. Lack of assurance is also linked in the Scriptures to negligence to cultivating one's faith in and love for Christ, grieving the Spirit who bears the fruit of salvation, disobedience to the commandments of God, backsliding, unwatchfulness, prayerlessness, excessive care for the things of this life, and worldliness.

- E.g. Psa. 32:1-11; 51:1-17; Isa. 59:1-2; Heb. 12:6-11 [cf. Prov. 3:11-12]
 - As John Owen has famously written, though sin may not sever a true believer's *union* with God, it will certainly strain their *communion* with God.

Writes Murray, "There are many sins which believers are prone to indulge and which, when indulged, weaken, cripple, bewilder, and cause to stumble, with the result that their Father's displeasure is manifest in the withdrawing of the light of His countenance, so that they are bereft of the joy of their salvation."⁷

As we will see, having a proper understanding of the doctrine of **sanctification** will prove to be formidable help to ascertain one's assurance.

Once again, we see just how important having right doctrine is to the Christian life and our experience of it.⁸

⁷ Murray, *Collected Writings*, Vol.2, 266.

⁸ Just as God's people were destroyed for their lack of knowledge of God in the OT (Hos. 4:6), so too are God's people impoverished in the NT for a similar lack of knowledge. This is why the apostles are constantly exhorting and commanding us to do things like "renew our minds", which, says Paul, brings about our sanctification and

- As Peter reminds us, God’s grace and peace is multiplied to us “in the knowledge of God and of Jesus our Lord” (2 Pet. 1:2).
- He then goes on to remind us that all the things that pertain to life and godliness are granted to us “through the knowledge of Him who called to His own glory and excellence” (2 Pet. 1:3).
- In Paul’s letter to Titus, the faith of God’s elect is directly linked to “their knowledge of the truth, which accords with godliness” (Tit. 1:1).
- As Paul reminds the Romans, confident hope leading to endurance can be cultivated by immersing themselves in – and increasingly being taught and guided by – the Scriptures (15:4).

In other words, what and how we think has a direct correlation and impact upon how we feel and act and live!!

As John Frame helpfully points out, there are three primary realities (i.e. things/doctrines that we need to “know”) that the Christian’s assurance is to be founded on: our justification in Christ, our adoption by the Father, and our sanctification by the Spirit.⁹

1. **Justification** reminds us that our salvation is not in ourselves or by our works, but in Christ, through whom we are united to and saved by, faith alone.
 - Tit. 3:4-7 – “But when the goodness and loving kindness of God our Savior appeared, He saved us, not because of works done by *us* in righteousness, but according to *His* own mercy, by the washing of regeneration and renewal of the Holy Spirit, whom He poured out on us richly through Jesus Christ our Savior, so that being justified by His grace we might become heirs according to the hope of eternal life.”

transformation (Rom. 12:2), or “be renewed in the Spirit of you minds” (Eph. 4:23), or “put on the new man, which is being renewed in the knowledge after the image of its Creator” (Col. 3:10).

⁹ Cf. John Frame, *Systematic Theology* (Phillipsburg, NJ: P & R, 2013), 1004-06.

As we look to Christ and His perfect righteousness to us in faith, we are told that we are united to Christ, resulting in His perfect righteousness being imputed to us, and our sins and trespasses being imputed to Him (cf. 2 Cor. 5:21).

2. Sanctification

God has promised to make His people holy (1 Pet. 1:15-16; 2 Pet. 1:4). As Frame notes, “So, as we observe what God is doing within us, as we observe our own progress in sanctification, we “make [our] calling and election sure.”

- See esp. 2 Pet. 1:2-12
- See pp. 8-9 and note that John repeatedly links assurance to one’s obedience to God’s commandments.
 - 1 John 1:6-7 – “If we say we have fellowship with Him [God] while we walk in darkness, we lie and do not practice the truth. But if we walk in the light, as He is in the light, we have fellowship with one another, and the blood of Jesus His Son cleanses us from all sin.”

3. Adoption

This is what the apostle Paul calls “the testimony of the Spirit of adoption witnessing with our spirits that we are the children of God” (Rom. 8:16). As Murray and Frame point out, this verse describes not merely the testimony *of* our spirit that cries Abba, but rather God’s testimony *to* our Spirit that we belong to Him.

- Our scrutiny of God’s promises in justification and our own sanctification, in the end, is fallible. The Spirit, however, never makes a mistake. In the end, our assurance is not merely natural, but supernatural.¹⁰

¹⁰ Cf. Frame, *Systematic Theology*, 1006.

Finally, as Frame notes, these three grounds of assurance are not independent of one another. To the contrary, they actually work together, as each requires the others to function properly:

- The Spirit's witness enables us to be sure of the promises of God and the fruits of our sanctification.
- The promises of God (especially our being justified in Christ by faith in the gospel) are the promises of the Spirit, and thus strengthen our ability to hear His testifying words/promises [of the gospel] to our spirits.
- Our obedience and sanctification help us better to appreciate and apply the promises of God to ourselves and prevent our grieving and distancing of the Spirit of adoption.¹¹

Cultivating Assurance of Faith through the Means of Grace

Often, doubt brings in its wrecking wake a proneness to paralysis.

The Scriptures, however, offer an astonishingly different diagnosis: not unbelieving inactivity, but believing activity. In fact, it is the duty for all of God's people – especially those who struggle with assurance of faith – to increasingly make certain that they are in fact in a state of grace, which God grants through the use of His prescribed means of grace: the Word of God, the sacraments¹², prayer, fellowship and obedience.

- Just as a living plant can be cultivated to produce desired fruit, so too can living faith in Christ be cultivated to produce increasing assurance.
- Though a living plant can survive in compromised environments, it will never thrive unless it has an adequate amount of the things God has designed to make it healthy – like water, sun, air, or good soil. The same

¹¹ Hence the commands to us in Scripture to not grieve the Spirit through our disobedience and sin (Eph. 4:30), or to quench Him in our unbelief (1 Thes. 5:19).

¹² In actuality, this overlaps with obedience. God, in His great grace, commands His regenerate people to be immersed as believers, as well as to regularly participate in God's covenantal meal for His covenantal [i.e. believing and regenerate] community. Thus, to refuse the Table is to repudiate the very things He uses to strengthen our faith and nourish our assurance that we belong to Him. Not only is repeatedly rejecting the Lord's Table a very grievous sin against God, it is a very injurious sin against self (and the church).

can be said about our faith, which thrives when we immerse ourselves in the Word, prayer, fellowship, and obedience.

These themes are repeated throughout the epistle of **1 John**, a letter written with Christian assurance in mind. Near the very end of the letter, the apostle tells us, “I have written these things to you who believe in the name of the Son of God, that you may know that you have eternal life” (5:13).

“Knowing,” that is, having the assurance of salvation, is a reoccurring theme in this short letter which intentionally links the cultivation of the believer’s assurance through employing God’s various means of grace (e.g. Bible reading, prayer, fellowship, obedience).

- 2:2 – “And by this we know that we have come to know Him [Christ], if we keep His commandments.”
- 2:4-6 – “Whoever says ‘I know Him’ but does not keep His commandments is a liar, and the truth is not in Him, but whoever keeps His word, in him truly is the love of God perfected. By this we know that we are in Him: whoever abides in Him ought to walk in the same way in which He Himself walked.”
- 2:10-11 – “Whoever loves his brother abides in the light, and in him there is no cause for stumbling. But whoever hates his brother is in the darkness and walks in the darkness, and does not know where he is going.”
- 2:21 – “I write to you, not because you do not know the truth, but because you know it.”
- 2:29 – “If you know that He is righteous, you may be sure that everyone who practices righteousness has been born by Him.”
- 3:5 – “You know that He appeared to take away sins.”
- 3:14 – “We know that we have passed from death to life, because we love the brothers.”

- 3:16 – “By this we know love, that He laid down His life for us, and we ought to lay down our lives for the brothers.”
- 3:19 – “By this [i.e. our expression of love to our fellow believers, v.18] we shall know that we are of the truth and **shall reassure our heart before Him.**”
- 3:24 – “Whoever keeps His commandments abides in God, and God in him. And by this we know that He abides in us, by the Spirit whom He has given us.”
- 4:2 – “By this you know the Spirit of God: every spirit that confesses that Jesus Christ has come in the flesh is from God.”
- 4:6 – “We are from God. Whoever knows God listens to us [i.e. the apostolic witness]; whoever is not from God does not listen to us. By this we know the Spirit of truth and the spirit of error.”
- 4:8 – “Anyone who does not love does not know God, because God is love.”
- 4:13 – “By this we know that we abide in Him and He in us, because He has given us of His Spirit.”
- 4:16 – “So we have come to know and to believe the love that God has for us.”
- 5:2 – “By this we know that we love the children of God, when we love God and obey His commandments.”
- 5:18 – “We know that everyone who has been born of God does not keep on sinning, but He who was born of God protects him, and the evil one does not touch him.”
- 5:19 – “We know that we are from God.”
- 5:20 – “And we know that the Son of God has come and has given us understanding, so that we may know Him who is true; and we are in Him who is true, in His Son Jesus Christ. He is the true God and eternal life.”

It may be helpful to summarize organize the doctrine of assurance in 1 John into four categories, which all evidence the presence of Christ's Spirit in one's life:

1. Confession of Christ (5:1)
2. Change in Conduct (2:29)
3. Compassion for Christians (4:7; cf. 3:14-18)
4. Conflict with the Cosmos (2:14-19; 3:13; 5:4)

God wants His people to know that they are saved; that they are loved by and belong to Him; that they are indeed His children; that they are indeed numbered among the elect of God; that, in the words of the Moravians to John Wesley, that Jesus Christ died not only for the world in general, but for me in particular.¹³

- So, when you, or someone you know is housing doubts in their hearts with respect to their salvation, encourage them to revisit and meditate upon the doctrines of justification, regeneration/sanctification, and adoption as taught in the Word of God; encourage them to think carefully upon the promises and fruits of the gospel and to take an introspective inventory of their hearts and lives; and encourage them to seek this gracious gift of God in fervent prayer.

Not all Christians will struggle with assurance. But many do.¹⁴ And so, as "members one of another," let us esteem others as more important than self, and come alongside our struggling brothers and sisters in the Spirit of Galatians 6:1; that we, following in the footsteps of our Savior, may be able to sustain His weary ones with a word.¹⁵

¹³ I am not advocating the doctrine of 'general atonement' here. I am merely echoing the words of passages such as John 3:16. To the contrary, I concur with John Murray that the most consistent theology that promotes true and biblical assurance of faith is that which holds to the doctrine of particular redemption, and thus champions God's immutable and sovereign grace in the salvation of His fore-loved, predestined, and unconditionally elected people who will (must!!) not only come to Christ for salvation, but will be omnipotently secured unto glorification. See Murray, *Collected Writings, Vol. 2*, 267, where he shows the logical outcomes of the teachings of Roman Catholics and Arminians, which ultimately base salvation on man's meritorious works and abilities to save and preserve himself, instead of upon God's unchangeable and gracious promises in the gospel.

¹⁴ He says, "The exhortation to make our calling and election sure (2 Pet. 1:10), and John's care directed to the cultivation of this assurance (1 John 5:13), would be unnecessary if all Christians were fully persuaded of their own salvation." *Collected Writings, Vol.2*, 265.

¹⁵ See Isa. 50:4.

And if, in God's sovereign purposes, He does not see fit to immediately grant us (or others) this gift of assurance, may we never forget Murray's words: "Our security does not rest upon the stability of the assurance that we entertain of our security; our security resides in the faithfulness of the Savior."¹⁶

Amen.

For further study, the following two books were extremely helpful, even though I did not quote from them in this short study:

1. For those who come from more of a Reformed background, Joel Beeke's *Knowing and Growing in Assurance of Faith* (Christian Focus, 2017) will prove to be invaluable and is a must read.
2. For those who come from more of an Arminian background, J.D. Greear's *Stop Asking Jesus into Your Heart: How to Know for Sure you are Saved* (B & H, 2013) will likely be very helpful.

Soli Deo Gloria!!

¹⁶ Murray, *Collected Writings*, Vol.2, 267.