

The Benefits of Assurance of Salvation

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I. The importance of assurance of salvation (2 Pet 1:10-11).

A. Assurance of salvation is not assurance that God's promises are true; it is assurance that God's promises are ours.

Assurance is the essence of hope. The grace (or essence) of hope is, according to Scripture, a personal, confident expectation of personal salvation (Rom 5:2, 5; Phil 1:1-20).

A well-grounded assurance is important because it is related to joy, comfort, and Christian service. And, as we will see assurance of salvation is also intensely practical for progress in personal holiness (Ernest C. Reisinger, *Lord and Christ*, p. 110). (Note that the title of Thomas Brooks' excellent treatise on Christian assurance alludes to the great joy and comfort of assurance, *Heaven on Earth*, Banner of Truth.)

- 1.) Assurance of salvation is a God-given conviction of our standing in God's grace; it is 'stamped' on the mind and the heart supernaturally by God's Spirit (Reisinger, p. 113). *"The Spirit Himself bears witness with our spirit that we are children of God"* (Rom 8:16).
- 2.) True believers may have assurance in this life. God desires that His redeemed know that they belong to Him: *"These things I have written to you who believe in the Name of the Son of God, in order that you may know that you have eternal life"* (1 Jn 5:13).

B. There may be hypocrites and there may be 'temporary believers' who think they are Christians, but are not—there is such a thing as false assurance (Matt 7:21-23).

The Bible teaches that some unconverted men and women *presume* that they are saved but are not. They are deceived; they have placed their hope upon faulty or insufficient grounds.

"Pursue peace with all men, and holiness, without which, no one will see the Lord" (Heb. 12:14).

- 1.) People are easily deceived in religious matters. Because self-deception is common (Jer 17:9), there are many warnings in the Bible. *"The hope of the hypocrite shall perish"* (Job 8:13). The Pharisees of Jesus' day imagined that they possessed eternal life. Jesus warned them: *"Woe to you scribes, Pharisees, hypocrites! For you travel land and sea to win one convert, and when he is won, you make him twice the son of hell as yourselves"* (Mt 23:15).
- 2.) Jesus will say to the 'religious' who were unconverted, *"I never knew you; depart from Me, you who practice lawlessness"* (Mt 7:23). Those who make confident claims of assurance of salvation are in reality deceived if they have no corresponding holiness of life. Holiness is the 'warranty' of assurance of salvation (see 2 Pet 1:5-9) (Samuel Waldron, *A Modern Exposition of the 1689 Baptist Confession*, p. 227).

C. The fact that false assurance does exist should not keep us from genuine assurance.

God promises in His Word that true believers may have assurance in this life (Rom 8:16; 1 Jn 2:3; 3:14, 18-19, 24; 2 Pet 1:10). The genuine assurance that God gives will not deceive or fail. Christians who possess God-given assurance are *not mistaken* regarding the confidence that they stand in God's grace. Therefore, believers who desire assurance should *not* be fearful about the

possibility of deceiving themselves. God offers to true believers an assurance which will not deceive. It is assurance about which a true believer will not be mistaken (Rom. 5:1-5.)

II. The Benefits of Assurance of Salvation

1.) *Confidence in the Day of Judgment is a great benefit of assurance (1 Jn 4:17).*

In the first epistle of John, the apostle seeks to instill confidence in the heart of the believer. Abiding in Christ produces confidence, boldness, and openness toward God. Believers who live in close communion with the Lord (who is our Great High Priest—Hebrews 7:25) are free from the fear of punishment.

Without this confidence, there is always a degree of misery. The person who fears is not experiencing God's love in his or her spirit. Unbelief leaves the person disturbed. Nothing is more agitating than being harassed by the disquiet of the soul. Even one unresolved sin bouncing around in the conscience can steal our joy, peace, and confidence before God. Praise God for the boundless provision of ongoing forgiveness in the new covenant (Heb 8:12; Col 2:13-14).

Only the knowledge of God's love can bring calmness and peace to the soul. When God's love is known by faith, peace is given to our conscience (Rom 15:13). So how do we apprehend the kind of perfect love that dispels fear? Fear is dispelled when we learn to flee to God in Christ as a habit. We need to learn proficiency in faith. Present boldness comes from experimental knowledge of our shared relationship with God—that's a precious byproduct of abiding in Christ. "Now, little children, abide in Him, so that when He appears, we may have confidence and not shrink away from Him in shame at His coming. If you know that He is righteous, you know that everyone also who practices righteousness is born of Him" (1 Jn 2:28-29).

Thus, assurance not only instills confidence in view of the coming Day of Judgment, assurance also frees us from fear.

2.) *Freedom from fear is a great benefit of assurance (1 Jn 4:18).*

Love and fear are incompatible. In verse 18 the Apostle highlights the excellence of assurance by describing its contrary, or opposite effect, namely fear. By nature we all have a certain dread of God; we prefer estrangement from Him. Thoughts of His judgment bring to mind the concepts of *shame, humiliation, condemnation, guilt, exposure, terror*. Because of our sin, we do not wish to draw near.

The fear of punishment brings a certain anticipated torment. Conscience "holds court," and we get a little taste of just how much we fear judgment. We reason, "If my conscience does this to me now, what would God's anger do to me?"

This is why it's so important for the believer to live a life of assurance. Without assurance, we will not be prepared to greet the Lord in confidence (1 John 2:28). We won't be ready. And, without confidence, we are unable to express God's love to others now.

By contrast, the believer who abides in Christ manifests a mature, or "perfected love" (1 Jn 4:18). He has made the Gospel the "food" of his meditation. Therefore he understands that Christ's death answered the claims of divine justice against him. He is free to be a channel of God's love to the brethren.

He rejoices that Christ's propitiation has removed every obstacle to a love relationship with God. For Christ's death has secured ***our not being under condemnation***. Thus, when you are ***being perfected in love (v. 18)***, you have boldness before God because you KNOW that the wages

of your sin was reckoned to the Son of God. As a result, love has a free course. There is no more judicial reckoning.

Coming to this mature conviction involves abiding as a matter of practice especially by means of Scripture meditation. Your conscience itself resists your consent to be loved freely by God. As John MacArthur has pointed out in his book on the conscience, your conscience is “wired” for strict justice. It only understands law and punishment. It’s not interested in mercy. No wonder we need to constantly ‘educate’ our consciences by means of the Gospel of grace.

3.) A growing ‘savor’ for spiritual things is a great benefit of assurance.

250 years ago Jonathan Edwards penned his magnum opus, *The Religious Affections*. He wrote this work in order to address the problem of false conversions. His book is a masterful exposition of the marks of true salvation with particular emphasis placed upon the supreme mark of salvation known as the religious affections. Edwards argued that true salvation must have a foundation that goes deeper than self-interest. Genuine salvation is characterized by a Spirit-engendered sight and savor of God’s glory (including a reverential awe of God’s holiness).

Hypocrites lack this mark of salvation. In his book Edwards presses his case stating that the truly converted man has seen Christ spiritually whereas the world has not seen Christ in this way (Edwards, *The Religious Affections*, p. 23). Edwards constantly stresses that the religious affections are the fruit of a new heart, and that these affections are what moves the Christian life like a watch spring (Ibid., pp. 28-31). The Holy Spirit takes up residence forever in the true child of God and confirms to His child that God’s glory and our happiness are bound up together (Ibid., pp. 166-167). Satan cannot counterfeit this sentiment—no natural man sees God’s glory and the creature’s happiness woven together in Christ.

We might also express it in this way: in false conversion, Christ is added to one’s life. In true conversion, Christ is one’s life (Phil 1:21; Col 3:4). The true believer daily ‘feeds’ upon Christ.

The hypocrite, says Edwards, speculates about spiritual things whereas the soul of the truly converted feeds on spiritual truths, upon Christ’s perfect suitability to save (Ibid. pp. 172-173, 197-200). The true believer is always growing in his affection for divine holiness, and as a consequence his disgust for what is unholy grows (Ibid. p. 317). Strong love for Christ expresses itself in fruitfulness, self-denial, and mortification of our lusts (Ibid. pp. 352-354, 371, 374-375).

4.) The joy of sonship is a great benefit of assurance. God’s promise of assurance is His pledge to His redeemed children.

“In the same way God, desiring even more to show to the heirs of the promise the unchangeableness of His purpose, interposed with an oath, in order that by two unchangeable things, in which it is impossible for God to lie, we may have strong encouragement, we who have fled for refuge in laying hold of the hope set before us” (Heb 6:17-18ff.).

How we need strong encouragement from Scripture. “Most Christians live between fears and hopes, and hang, as it were, between heaven and hell. . .they hope that their state is good, at other times they fear that their state is bad” (Thomas Brooks, *Heaven on Earth*, p. 11).

Spirit-given assurance moves salvation from the realm of probability to that of absolute certainty. Thus the command, *make your election and calling sure* (2 Pet 1:10) involves the exercise of diligence necessary to NOT content oneself with probability of salvation; but to press all the way to certainty of salvation.

Assurance is attainable; it is worth the effort and diligence necessary to gain it. God's free and gracious promises of salvation (purchased by the blood and righteousness of Christ) are the central basis for this *certain* (or infallible) assurance (Waldron, p. 228).

5.) *The benefits of true assurance stand in stark relief to false assurance:*

- ***True assurance produces genuine humility and overflowing gratitude (Col 2:6-7).***
- *False assurance produces spiritual pride.*
- ***True assurance leads to increased diligence in pursuing holiness (Ps 51:12-19).***
- *False assurance leads to laziness, self-indulgence, and lack of caution concerning sin.*
- ***True assurance leads to transparency before God and self-examination—a desire to be searched and corrected by God (Ps 139:23-24).***
- *False assurance leads to an attitude of self-satisfaction with appearances; an avoidance of accurate self-examination by Scripture.*
- ***True assurance seeks after intimacy with God and makes it a priority to abide in Christ (Jn 15:1-10).***
- *False assurance does not seek after greater intimacy with God (A. A. Hodge, "Assurance of Salvation," in *Confession of Faith*, p. 239).*

III. The three biblical pillars of assurance:

A. The first 'pillar', or ground of assurance, is the promises of God in the gospel.

Saving faith in the gospel, and *knowing for certain* that we are saved are not the same thing. Faith bears a relationship to assurance as a root does to a flower. The root may exist without the flower; but the flower cannot exist apart from the root. Assurance is supported by our faith in the gospel. Assurance does not rest upon a subjective impression; for saving faith is 'hard-wired' to its object—God's immutable promises in Christ.

We will have assurance in proportion to our faith in the promises of God. The unsaved sinner *dead in sins* (Eph 2:1-3) is blind to the things of God. The sinner needs both *sight* and *light*. He needs *sight* (spiritual illumination, 1 Cor 2:12-15), and he needs *light* (the 'light' is God's truth in His Word). In regeneration, the Spirit applies the Word of God opening up the sinner's understanding. "*Lydia, . . . a worshipper of God, . . . was listening; and the Lord opened her heart to respond to the things spoken by Paul*" (Acts 16:14b).

The promises of God in the gospel are 'made alive' by the Spirit of God (we are to diligently keep feeding on them). It is not just the promises of God alone, they are *applied* to the believing sinner by the Spirit's gracious work. The promises of salvation in Scripture are made *real* to us by the Holy Spirit. As newborn babes we are to long for the pure milk of the Word that we may grow in respect to salvation (1 Pet 2:2-3).

- 1.) The above aspect of assurance is the essence of saving faith because the principle acts of saving faith consist of accepting, receiving, and resting upon Christ alone for justification, sanctification, and eternal life (Reisinger, p. 119). We saw in a previous lesson that saving faith is not merely mental assent or bare agreement with the truth, it is the soul's response to Christ—the whole man is involved (*mind, will, conscience, affections*). This 'whole-soul' faith issues forth in a new life direction.
- 2.) To believe in Christ alone for salvation is to be persuaded or assured that we will be saved through the grace of our Lord Jesus Christ (Ibid.). When clouds of doubt cast shadows over the

soul, we must continue to look to Christ alone for salvation. *Jesus Christ is the same yesterday and today, yes and forever* (Heb 13:8).

- 3.) The following questions provide an additional way to personalize the first ‘pillar’ of assurance: *Do you take great delight in God’s way of salvation? Do you see God’s holiness, kindness, love, and wisdom in His plan to send His only begotten Son for sinners? Has the gospel reconciled you to God so that you are no longer His enemy and so that you no longer walk according to the flesh and the world? Can you attest with joy that the only possible solution to your guilt and enslavement was for Christ to die in your place?*

B. The second ‘pillar’, or ground of assurance, is the witness of the Spirit.

The Spirit imparts assurance to the hearts of believers of their salvation and sonship. “*The Spirit Himself bears witness with our spirit that we are children of God*” (Rom 8:16). “*And because you are sons, God has sent forth the Spirit of His Son into our hearts, crying ‘Abba! Father!’*” (Gal 4:6). *We are to imitate the Father in holiness* (Eph 5:1ff.; 1 Pet 1:13-14ff.).

The ‘Spirit of adoption’ is given to all believers (Rom 8:15-16; Gal 4:4-6; 3:2). The indwelling Holy Spirit gives believers the *consciousness*, or *awareness*, that we have been adopted by God. Therefore, it is natural for the true Christian to behave toward God as Father, and to call upon God as his Heavenly Father in prayer. *You have received the spirit of adoption as sons by which we cry out, “Abba! Father!”* (Rom 8:15b).

- 1.) The Spirit’s testimony gives believers the assurance of their adoption and consequent safety. The internal witness of the Spirit is not divorced from our faith and behavior. The Apostle John says, *He who believes in the Son of God has the witness within himself* (1 Jn 5:10).
- 2.) Questions to help *personalize* the second ‘pillar’ of assurance: *Do you have peace with God so that you know your standing before God? Do you have the confidence God has forgiven you? Do you bring your hopes, fears, requests, and sins to your Heavenly Father? Do you count it your greatest treasure to be an heir of God?*

C. The third ‘pillar’ of assurance is Christian character and conduct (a changed life).

Christian character and conduct give evidence that a person is regenerated (born again). Theologians refer to Christian character as *evidence of grace*, or the ‘*marks of grace*.’ Regarding these ‘marks’, the epistle of 1 John provides four major ‘tests’ of eternal life:

- ***The test of belief***—“*Whoever believes that Jesus is the Christ is born of God*” (1 Jn 5:1). The ‘belief’ mentioned here is not merely *mental agreement*. It is belief in which the sinner responds to the Savior in faith and repentance. It is belief which reaches the whole man—his mind, affections, and will.
- ***The test of obedience***—“*Now by this we know that we know Him, if we keep His commandments. He who says, “I know Him,” and does not keep His commandments, is a liar, and the truth is not in him. But whoever keeps His Word, truly the love of God is perfected in him. By this we know that we are in Him*” (1 Jn 2:3-5).
- ***The test of love***—“*We know that we have passed from death to life, because we love the brethren*” (1 Jn 3:14). “*Everyone who loves is born of God and knows God*” (1 Jn 4:7). To be a child of God is to love those who are members of God’s ‘forever family’.

- **The test of doing righteousness**—“You know that everyone who practices righteousness is born of Him” (1 Jn 2:29). Righteous living is evidence of the new birth and genuine faith. “Faith without good deeds is worthless” (James 2:20).

The true believer is led by the Spirit away from sin and lust. He welcomes his obligation to put sin to death. “So then, brethren, we are under obligation, not to the flesh to live according to the flesh—for if you are living according to the flesh, you must die; but by the Spirit you are putting to death the deeds of the body, you will live” (Rom 8:12b).

Questions to help *personalize* the third ‘pillar’ of assurance: *Do you find that you have a whole new principle operating in you with new affections for the Lord, His Word, and the things of God? Do you have a new bias and power against sin? Does your gratitude for salvation motivate you to please God and to daily fight indwelling sin (by the power of the Holy Spirit)? Do you have a solid, well-grounded gospel hope that Christ will receive you favorably into His eternal kingdom?*

IV. The biblical way of gaining and keeping assurance

A. **Keep the three pillars of assurance together! The Word of God keeps them joined.**

The three ‘pillars’ of assurance are: a.) faith in the Gospel promises of God, b.) the witness of the Spirit, and c.) Christian character. The believer’s assurance of salvation rests upon all three pillars. To eliminate any one of the pillars is to distort the meaning of assurance. In the case of *false assurance*, one or more of the ‘pillars’ is missing in that person’s life.

B. **Be diligent in seeking solid biblical assurance; Scripture regards assurance to be our duty.**

The Scriptures command us to be diligent in seeking to attain a solid assurance. “Therefore, brethren, be all the more diligent to make certain about His calling you and choosing you; for as long as you practice these things, you will never stumble” (2 Pet 1:10). In this passage, Peter bids his readers to seek full assurance by adding to their faith the graces of the Spirit—in other words pursue Christian character and sanctification (1:5-9). Determine to *grow in the grace and knowledge of our Lord and Savior Jesus Christ* (3:18).

Welsh evangelist Howell Harris issued the following warning 150 years ago, “Churches are filled with folks who have a détente with sin; they are at ease under its dominion. They won’t study the fruits of faith or make their election and calling sure, but turn the grace of God into licentiousness” (Edward Morgan, *The Life and Times of Howell Harris*, p. 71).

Harris has a powerful insight here: those who are apathetic about assurance of salvation commonly have a peace treaty with sin. By contrast, those with strong assurance do not have a peace treaty with sin but are zealous for good works and as a consequence put sin to death.

C. **Utilize the biblical means of gaining assurance.**

We cannot expect to enjoy biblical assurance if we do not utilize the means of grace that God has given. The means of grace are: *baptism, the study of the Word of God, Scripture meditation, prayer, Christian fellowship, the Lord’s Table, corporate worship, and the preaching of the Word*. Solid assurance is only enjoyed by those who walk uprightly before God. Allowing secret sins to remain in one’s life will erode one’s assurance. Obedient Christians live a *sin-judged life*—they keep ‘short accounts’ with God (1 Jn 1:5-10).

D. Realize that assurance is not for our comfort only; it promotes our sanctification.

Assurance does not produce pride, presumption, and wickedness. According to God's Word, it produces purity. "And everyone who has this hope fixed on Him purifies himself, just as He is pure" (1 Jn 3:3). Assurance 'enlarges' our peace, joy, hope, and comfort (Rom 15:13). It adds strength and joy to our duties and Christian service (Rom 6:11; Col 3:1-4).

E. Accept the fact that a Christian's sense of assurance may vary.

A true Christian may lack assurance. The answer is still to be diligent in seeking it. "And we desire that each one of you show the same diligence so as to realize the full assurance of hope until the end, that you be not sluggish, but imitators of those who through faith and patience inherit the promises" (Heb 6:11).

The pressures of life can also impact our assurance. Doubt can enter when we face any of the following: *sudden temptation, emotional trauma, overwhelming trials*. At times God hides His smile that we may seek Him more diligently. Note the prayers of the Psalmists.

APPLICATION: No wonder we need to feed on the Gospel. When we do meditate on the substitutionary work of Christ, our consciences see by faith that divine justice has been executed against our sins. Brethren, if we only knew how willing the Spirit was to show us the blood of the Lamb as our only argument for divine favor. Only then will our consciences lie down and be still and allow us to consent to God's free love. Apart from ongoing faith in the Gospel of grace, our consciences tell us that we are *disqualified* for God's amazing love, AND that we must make ourselves *eligible* for His love.

What does God intend for you? Isn't it clear from our text that God does not begrudge you the precious blessing of assurance, and confidence before Him? He doesn't intend that your little boat bob about on a pitching sea of fear, uncertainty, and doubt.

God desires your comfort by means of faith and obedience! His nature is love. But it is not comfort by way of presumption—confidence does not come by way of blind assumption, and easy believe-ism. The way of comfort is marked out for us in 1 John 4.

We reach boldness by way of an unforgettable insight and reality—namely that the pains of hell in all their intensity and terror were born by the crucified Christ. The burning wrath of God crushed the Son of God. And now, because of His cross, we who are saved understand that we have been snatched from the fire like twigs already ablaze. We reach confidence by a lifestyle. It's the lifestyle described in 1 John 4. It is a God-ward life direction of abiding in our glorious Savior whose atonement has made us vessels of mercy. How many are too busy to make abiding in Christ their priority?

We've seen that God's way of assurance and boldness is by faith in the Gospel, by the witness of the Spirit, and by God's love passing through us to others. When our lifestyle is characterized by abiding in the Father's love, we will be without fear. We've seen that to live in God is to live in love. God desires to bring His love in you to maturity. The perfection (or completeness) of maturing love produces the experience of present confidence as well as confidence in the Day of Judgment (1 Jn 4:17-18).

How does this confidence begin? First we experience the Father's love for us. We find it to be powerful and life-changing. Once we have it, we are forever removed from dread. (Our trust and love are directly proportional to our lack of fear.) As we abide, we experience the holiness of God's love and our desire for obedience increases. May God motivate you even more to pursue the lifestyle of assurance enjoined in 1 John 4.