

# **ASSURANCE AND SELF-EXAMINATION**

**ONE MAN'S JOURNEY  
FROM SELF TO CHRIST**

Russell J. Boone

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## INTRODUCTION

*Now the God of hope fill you with all joy and peace in believing, that ye may abound in hope, through the power of the Holy Ghost.  
Romans 15:13*

This book is not a scholarly treatise. It is not an attempt to battle in the halls of academia over philosophical propositions. This book is an attempt to help those who are struggling with doubts about their salvation to find the true ground of assurance. As a pastor who deals daily with the spiritual problems of real people, it is my concern to help those who are wrestling with the issue of assurance to find their way to Christ. I believe that assurance of salvation does not ultimately come through self-examination, but through simple faith in Christ alone. To put it in more theological terms, I believe that the only ground for assurance is the same as the only ground for justification: grace alone through faith alone in Christ alone. Just as salvation is found by looking to Christ alone, so assurance is found by looking to Christ alone. Any attempts to look elsewhere for the foundation of assurance will ultimately lead to doubt.

When I counsel people who are in doubt about their salvation, I do not set them on a course of self-examination to see if there is enough evidence to prove that they have been regenerated. Instead, I point them to Christ. It is my observation after years of church experience that many people are relying too much on themselves and their own works in order to gain assurance. The sad reality is that they will never find peace that way. Examining oneself does not bring peace, but examining Christ does. My life has been living proof of this. I wrote this book because I spent years laboring under the idea that I was supposed to find assurance through my own self-examination. As I show how I journeyed from the vain attempt to find assurance in myself to the joy of real

assurance in Christ alone, it is my hope that God will use my experiences to help some struggling soul. Each chapter will deal with a truth that I learned along the way. Each truth was like a piece of a puzzle which one by one made assurance by faith clearer and clearer. May God use the things I have learned over the last twenty-plus years to speak to the hearts of His weary people.

## Chapter 1

### OVERVIEW OF MY PERSONAL EXPERIENCE WITH ASSURANCE

Some of my earliest memories involve spiritual things. Being reared in a Christian home and attending Independent Baptist churches from my youth, I must have heard the gospel message thousands of times. At the age of four, I prayed a prayer for salvation of which I have no memory. It was not too long after this that I began to be concerned about spiritual things. This concern came from the urgent preaching I heard every Sunday which emphasized the need to accept Christ before it was too late. Almost every Sunday there were 'altar calls' for people to come forward to get saved. I was rightly convinced that a person needed to be saved or they would suffer eternally in hell. Thoughts of hell used to terrorize me, as I pondered if I had really been saved or not. Many times as a boy I overheard my grandfather, who was a Baptist preacher, lamenting to my father about the worldly condition of so many people who professed to be saved. Often I heard him say, "Many people profess to believe in Jesus, but He will say to them, 'Depart from Me, I never knew you.'" Even though I had said a prayer for salvation when I was four, I did not have any assurance. What if I was one of those people who made an outward profession without being genuinely saved?

At the end of a church service one night when I was eight, I walked down the aisle to surrender to baptism. I thought that my fears and doubts might be the result of my procrastination about baptism. I went home somewhat relieved, though the momentary relief did not bring lasting peace to my heart.

Over the next few years I continued to struggle with assurance of salvation. I think I must have prayed a prayer for salvation at almost every service when the preacher gave an invitation. Each

time I thought that this would be the prayer that would bring peace to my soul. Each time I was disappointed. Sometimes I would experience a little relief, but it would never last. One night when I was twelve, I became overwhelmed with fear about the state of my soul. My parents had gone out for the evening leaving my brother and me at home. The whole time I wondered what would happen if Christ returned to rapture my parents and I was left behind. When my parents returned, I told them in tears that I wanted to make sure I was saved. They rightly told me that I needed to trust in Christ and led me in a prayer to receive Him. For a time I hoped that saying a “sinner’s prayer” with my parents would be the thing that would finally bring me peace. I tried to hold on to that experience. I wrote the date down in my Bible so that I would not forget it. Any time my doubts returned, I would remember the decision I made in my bedroom with my parents as witnesses.

As I look back on this event, I realize now that my problem was that I was trying to rely on my prayer instead of on Christ. I thought that if I could only offer to God the right prayer prayed from a heart that was sincere enough then God would give me salvation. The pride of my heart blinded me from the fact that God did not want me to offer anything to Him. Instead, He was offering to me free salvation through the work of Christ. As I desperately tried to depend upon my new profession of faith, I found that my fears and doubts were still not removed. I struggled with this for a couple more years wondering what the problem was. I had done what the preachers told me to do. I had prayed the “sinner’s prayer” that was supposed to save me. I then began to reason that maybe my doubts remained because I had not obeyed the Lord by getting re-baptized. I had been baptized when I was eight, but that would not have counted since I made a new profession at twelve. By this time, my family was going to different church in a small town in Maine. At age fourteen I was re-baptized at a public landing in a lake near our town.

I would like to say that from that time I had peace in my heart. This, however, was not the case. All my old fears and doubts returned with a vengeance. I must have asked Jesus to save me hundreds of times throughout my junior high and high school years. In my later high school years, I guess I learned to live with the doubts by distracting myself with other things.

After graduating from high school, I attended Word of Life Bible Institute in Schroon Lake, New York, for a one-year Bible program. While I was there listening to Bible classes and sermons, my interest in spiritual things began to be renewed. I became quite good at acting like a Christian. I had many chances to give devotionals and to talk about spiritual things with my dorm-mates. I even had the opportunity to go on two mission trips to preach in open air meetings on the sidewalks and in the housing projects of Boston and Philadelphia. In spite of this, I still had nagging doubts. All my attempts to live like a Christian and serve God did not relieve the turmoil in my conscience. I tried to relieve my doubts by persuading myself that I really was a Christian because I had prayed the “sinner’s prayer” with my parents. I would remember back to that moment and assume that I had done the thing that God requires for salvation, but this never brought true peace.

It was at this time that I came across something that stirred up my doubts afresh. It was a contemporary Christian music CD<sup>1</sup> by Steve Camp entitled, *Consider the Cost*. One of the songs, *Could I Be Called a Christian*,<sup>2</sup> caused me to look into my heart to see what was really there. The lyrics were searching, and my profession of

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<sup>1</sup> In referring to this song, I am not endorsing Christian contemporary music. God often uses things in our lives that are not always the best influences for Christian maturity. I am also not endorsing Steve Camp, though I must say that the words of his songs have a depth that is not often found among CCM artists.

<sup>2</sup> Steve Camp, “*Could I Be Called A Christian.*” *Consider the Cost*. Sparrow Records, 1991.

Christ fell short of the standard that they set up. I had to admit that if I examined my life in this way, I certainly could not have been called a Christian.

Sometime in the year after I came home from Word of Life, I found a book that God used to break any confidence I still had in the “sinner’s prayer” I had prayed when I was twelve. I was at my friend’s house and happened to see a title on his bookshelf that intrigued me, *The Gospel According to Jesus*.<sup>3</sup> I borrowed the book and found that it seemed to have the answers for which I had been looking.<sup>4</sup> I began to think that the reason why I had not found peace from my decisions and prayers for salvation was that I had never accepted Jesus as my Lord. I assumed that ‘accepting Jesus as Lord’ meant that I must make a commitment to live in obedience to Christ. I began to think that the problem with my former profession of faith was that though I had prayed a “sinner’s prayer” I had never fully committed myself to Christ. Now I figured that I had found the answer to my doubts. All I had to do was to accept Jesus as Lord and I would be saved. So, I set out to attempt to make a full submission to Jesus’ lordship. To do this I thought that I had to get rid of every sin, or at least all of my desire for it so that God would receive me. This led me to a new problem, though. On each occasion when I tried to commit myself fully, I found that I was always lacking something. I took to heart what one preacher said: “If He’s not Lord of all, then He’s not Lord at all.” The more I tried to yield myself in obedience to Christ’s commandments in order to make Jesus Lord of all, the more my heart seemed to rebel. This went on for about six months. I would try to commit

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<sup>3</sup> John MacArthur, Jr., *The Gospel According to Jesus* (Grand Rapids: Academie Books, Zondervan Publishing House, 1988).

<sup>4</sup> I am not giving an endorsement of this book or of John MacArthur’s teaching about lordship salvation. God used *The Gospel According to Jesus* to show me my sin, but not to lead me to peace in Christ. In my estimation, it is a useful book for breaking down a proud sinner, but not for leading a broken sinner to Christ.

myself to Christ completely, examine my life, and then find that I was still lacking.

While I was in the midst of this struggle for salvation and assurance through a full commitment to Jesus as Lord, I heard my pastor preach something which sounded revolutionary to me. He said that we do a disservice to people who are struggling with doubts by pointing them back to some decision they made in the past. Instead, he said that we should point them to the cross.<sup>5</sup> This sounded wonderful to me. It seemed like I had never heard something so simple before. I wondered if it could really be true. I wondered if it would really be safe to look to the cross and to stop looking to myself.

It was a short time after this that God finally led me to find peace for my soul. On a Saturday evening, I drove to my pastor's house to seek counsel. That day I had read Matthew 11:28.

*"Come unto me, all ye that labour and are heavy laden, and I will give you rest."*

I realized that Jesus had called to all who were laboring and heavy laden. I knew that this certainly referred to me. In fact, those words described the way I had been struggling for so long. To those who were weary, Jesus said, "Come." I wondered what it meant to come. I assumed that coming was some experience I had to manufacture in which I would commit myself to Jesus as Lord.

As I talked to my pastor about what it meant to come to Christ, he explained to me that coming to Christ was not some kind of decision I had to make in just the right way or some kind of religious experience that I had to manufacture to get God to

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<sup>5</sup> The pastor was Ron Bean. He was pastoring Grace Bible Church in Bangor, Maine at the time. I did not attempt to give an exact quotation since this is just a recollection of what I think he said. However, that statement was so revolutionary to me that I think it must be almost verbatim.

receive me. He said that faith in Christ is simply looking to Him. When he said those words, it was as if a light turned on in my heart. God revealed to me what a trustworthy Savior Jesus is. I suddenly realized that salvation was not about anything I had to do, but about what Christ had done. I simply needed to look to Him and rest on what He had accomplished for me. Leaning upon Christ alone for salvation is what the Bible means when it says to believe. I saw that Jesus was completely dependable. He was the Rock upon which my soul could rest. As the Holy Spirit opened the eyes of my understanding to look to Christ for salvation, I finally had true peace and assurance in my soul. This assurance was not based on the examination of a decision I made, or any righteous acts I did, or some religious feelings I had. It was based on Christ alone. He did enough. It was not about anything I did or could do. As the Holy Spirit turned my eyes to Jesus, I simply trusted in Him alone and knew I was saved.

After finding peace in Christ, everything from that moment on was not necessarily easy. God had given me joy and peace in believing, but I found that whenever I took my eyes off of Christ, feelings of doubt returned. A couple of days after my conversion, I began to examine myself in a dangerously introspective way. I read something about repentance and was troubled that perhaps I had not truly repented. I called my pastor to ask what he thought about it. He quickly showed me my problem. I had started looking to myself again instead of to Christ. That was a great relief to hear, but it was not the end of my struggle with doubtful feelings. I found, though, that there was a major difference between the doubts I had before trusting Christ and the doubtful feelings I had after. Before, I was looking to the wrong things for salvation. I had tried to rest my soul on the fact that I said a “sinner’s prayer” and then on my attempts to make a commitment to Jesus as Lord. I had no solid peace and had no idea where to find it. I had no real foundation for assurance, so I doubted. After coming to Christ, I experienced solid peace. Christ was my foundation. He was the

Rock that my soul rested upon. The doubtful feelings I now had were only feelings. They came whenever I would take my eyes off of Christ. My new struggle was not with wondering where to find the foundation for assurance, but how to keep my eyes on Christ my sure Foundation.

One of the blessings of my early walk with the Lord was finding old Christian books written by the Puritans. They taught me so much about the grace of God and the doctrine of salvation. I now realize, though, that reading the Puritans had also led me to think that assurance of salvation should come, at least partially, through self-examination. From my reading, I had a nagging feeling that though I should believe in Christ alone for salvation, it was not enough for me to look to Christ alone for assurance. I began to think that I must also examine myself to see if I had been truly regenerated. So, in the first few years after my conversion, I became distracted from the simple assurance that comes by faith and, I began to think that I had to look within for evidences of regeneration. Just to give an example of the struggle I had as a true believer who battled between introspection and looking to Christ, I will quote a portion of something I had written in a journal in the first year after I was saved:

“I find myself in a very desperate situation. I have been reading David Brainerd’s *Life and Diary* and seen the account of his conversion. I have been deceiving myself all this time. To think that I am a Christian and cannot even read much of the Bible without being in terror. I cannot read the book of 1 John without trying to reason it out and reason myself into a converted state. All of my prayers and readings have been in vain. Even writing this now is in vain. It is all to promote self. I have set up an idol, a false god that will serve me! I seem to love deception. I am proud of my convictions of sin, but utterly afraid when truth is really seen. I cannot bear to read 2 Corinthians 5:17. I try to reason myself into it, but in vain. My cries for mercy are vain. My church going, my so-called worship, my getting up early to pray that I may appease God, my enmity to God and to Jesus as Lord, are all vain. May God help me!”

At the bottom of that page I wrote the following comment one and a half years later:

“This is the despair my soul was in when I looked to myself for peace with God. My heart is deceitful, but Christ is my Rock.”

I was starting to realize that my doubts had come from my introspection. I often vacillated between the discouraging doubt that came from examining my heart and life and the peace that only came through looking to Christ alone. Gradually the Lord taught me to give up on trying to ground my assurance in myself and instead to see Christ as my only foundation for assurance.

God used several books to help me along the way. Just days after my conversion, I bought John Bunyan’s spiritual autobiography, *Grace Abounding to the Chief of Sinners*. Reading about his desperate temptations gave me consolation. In this book, Bunyan mentioned how he had prayed to God to show him if there were any other Christians who had experiences similar to his. He found a copy of Martin Luther’s *Commentary on Galatians*. I quickly went out and purchased that book as well. I found it just as soothing to my conscience as Bunyan had to his. This helped me to develop a biblical understanding of the doctrine of justification by faith alone. The sermons of the nineteenth century London preacher, Charles Spurgeon, have been of tremendous help to me. Shortly after my conversion experience, my pastor photocopied a chapter from a biography of Spurgeon which dealt with his conversion. It was so similar to my experience that it made my heart rejoice just to read it. The Lord blessed me one Saturday as I perused the basement at Kregel’s bookstore in Grand Rapids, Michigan. I found a small book entitled, *God’s Way of Peace*, by the nineteenth century Scottish pastor, Horatius Bonar. That book and his companion book, *God’s Way of Holiness*, were like a breath of fresh air or a cup of cold water, considering how they refreshed my soul. God used each of these books to establish me in the truth that the only solid foundation for assurance is faith in Christ alone.

Today, after serving in pastoral ministry for eighteen years, I can testify that there is no better assuring or sanctifying experience a person can have than to look away from himself to Christ alone. The more I grow in Christ, the less I trust my own heart or works. Whenever I have tried to use self-examination as a ground for assurance, it has never brought me solid peace. Instead it has driven me to despair of myself and to rest on Christ, and this has never failed to give me sweet peace and assurance. It is the goal of my spiritual life to learn to lean more and more on Him and less and less on me.

I have related my experiences here in order to show that I know something of what I write. I know what it feels like to tremble in fear wondering if it is possible to ever be sure of salvation. I know the futility of trying to trust in some past decision wondering whether there was enough sincerity. I know the exhausting effort of trying to completely surrender to Jesus' lordship in order to get salvation. I know the cruel bondage of attempting introspective self-examination in hopes of attaining assurance. I also know the pure joy of resting on Christ alone. I know that the only safe ground for assurance is Christ. I have followed self-examination to its logical conclusion and found that it leads to darkness and confusion.

## Chapter 2

### MY LEGALISTIC IDEAS ABOUT ASSURANCE AND SELF-EXAMINATION

As I alluded to in the opening chapter, I labored for several years with the prevailing thought that my assurance could only come through intense self-examination. One might wonder where I got this idea. Why was this so embedded in my mind? As I look back I believe there are four reasons why I thought this way.

Firstly, I have always been a naturally inquisitive and introspective person. I like to know how and why things work. I have never been one to be satisfied with simple answers to big questions. I like to puzzle over problems in an analytical way. Unfortunately, this personality trait has led me to introspective puzzling over my own soul.

Secondly, it is the natural tendency of the flesh to be drawn to legalism. By legalism, I mean the idea that we can find favor with God through works. Because of pride, the flesh is naturally bent toward legalism in all its forms. If the flesh is drawn to legalism, it is only natural for us to be drawn away into legalistic ideas about assurance, thinking that it is through an examination of our works that we can find assurance of our salvation. It is frightening to the natural man to entrust himself to the sovereign control of the living God. He would rather maintain some control for himself. Because of this natural tendency, I was drawn to legalistic self-examination.

Thirdly, in my early days of coming to Christ I started to read Puritan books. As I said earlier, I found much help from them, and I still have a high regard for the Puritans. But, in the matter of assurance of salvation, I believe that they led me in the wrong way by placing too much emphasis on self-examination. This distracted me from looking to Christ because I thought I must look to myself.

Fourthly, in the last few decades some well-known Christian leaders have reacted strongly against the trend of shallow decisions for Christ that are often the result of mass evangelism. Many times this type of superficial profession of faith happens when an evangelist gives an invitation calling people to repeat a simple prayer. The people respond and assume that saying the right words is all that is needed to get them to heaven. Then if they ever doubt, they remember back to the time when they repeated the prayer and assure themselves that everything is okay. This trend has been labeled with the unfortunate nickname ‘easy-believism’. It is unfortunate because it implies that genuine faith in Christ must be a difficult thing. The real problem with ‘easy-believism’ is not that it makes salvation too easy. The problem is that it leads people to trust in their own decision or prayer rather than in Christ. Faith in Christ is the easiest thing in the world when the Spirit opens a person’s eyes, but apart from a miracle of God it is not only difficult, it is impossible. So, Christian writers began to rightfully react against easy-believism, but too often the way that they dealt with the problem was to make salvation more difficult. Instead of simply pointing people to Christ, they tended to emphasize the difficulty of discipleship and the need for full commitment. Along with this, in regards to assurance, they began to emphasize the need for evidences of regeneration before a person could know he was saved. I was strongly affected early on in my walk with the Lord by Christian writers who taught this way.

An example of this type of emphasis on self-examination to counter easy-believism can be found in a booklet written by John MacArthur<sup>6</sup> entitled, *A Believer’s Assurance: A Practical Guide to Victory over Doubt*. He wrote, “Assurance is the reward of tested

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<sup>6</sup> As with the Puritans, in many ways I agree with John MacArthur’s teaching, but in the area of assurance of salvation I think he is not in agreement with the teaching of Scripture.

and proven faith.”<sup>7</sup> By this it seems he meant that assurance comes after you have examined your faith and it has been proven to produce works. In the same booklet he described how he personally used self-examination as a way of coming to assurance.

“Many Christians – especially those reared in a Christian environment – can’t identify the exact moment they were saved. I can’t. I don’t know when I passed from death to life, but I know I did ...I don’t look for a past event to make my salvation real to me. I look at the present pattern of my life. Some people have a false assurance because they can *remember* a past event, but their life doesn’t follow a righteous pattern. So don’t worry if you can’t tie in a specific time or event with the moment of your salvation. Focus on your lifestyle instead.”<sup>8</sup>

Another example can be found in A. W. Pink’s book, *Practical Christianity*.<sup>9</sup> He took self-examination to an extreme when he wrote about the dangers of being deceived by a false faith.

“It is impossible to say how far a non-saving faith may go, and how very closely it may resemble that faith which is saving. Saving faith has Christ for its object; so has a non-saving faith (John 2:23, 24). Saving faith is wrought by the Holy Spirit; so also is a non-saving faith (Heb. 6:4). Saving faith is produced by the Word of God; so also is a non-saving faith (Matt. 13:20, 21). Saving faith will make a man prepare for the coming of the Lord; so also will a non-saving faith: of both the foolish and wise virgins it is written, ‘Then *all* those virgins

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<sup>7</sup> “A Believer’s Assurance: A Practical Guide to Victory over Doubt,” John MacArthur, <http://www.gty.org/resources/positions/P17/a-believers-assurance-a-practical-guide-to-victory-over-doubt>.

<sup>8</sup> Ibid

<sup>9</sup> God has used A. W. Pink’s books in my life. When I was first coming to Christ, I devoured *Practical Christianity*. His use of Scripture in that book convinced me of the doctrine of election and God’s sovereignty in salvation. But, his teaching on assurance was more legalistic than Scriptural, and it never brought me real assurance.

arose, and *trimmed* their lamps' (Matt. 25:7). Saving faith is accompanied with joy; so also is a non-saving faith (Matt. 13:20). ...If there be such a thing (and there *is*) as a faith in Christ which does not save, then how easy it is to be *deceived* about *my* faith!"<sup>10</sup>

After reading this, you might wonder how anyone could know that he has saving faith. Pink would answer that the only sure way of knowing if your faith is of the right sort is if it produces obedience. In other words, the only way that you can know that your faith is real is to examine yourself to see if you have works.<sup>11</sup>

For these reasons, I came to believe that to assure myself I needed to scrutinize my own faith and life to see if I had any evidence of regeneration. Perhaps it is best to sum up the thoughts I had concerning self-examination and assurance.

1) I thought that for assurance to be legitimate, it must come through self-examination. If I claimed to be assured without examining my evidence of regeneration, I thought that I would be guilty of presumption. I reasoned that it would be dangerous to try to get assurance through faith alone.

2) I thought that I could not arrive at assurance quickly. It made sense that if I could only be assured through self-examination, then I would have to wait for my regeneration to evidence itself in my life. Assurance would necessarily take time. Perhaps people like the apostles could have some kind of special revelation that they were saved, but not the average Christian today, and certainly not myself.

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<sup>10</sup> Pink, *Practical Christianity*, 14.

<sup>11</sup> Pink writes, "There is no such thing as a saving *faith* in Christ where there is no real *love* for Him, and by 'real love' we mean a love which is evidenced by *obedience*." *Practical Christianity*, p.21.

3) I thought that it was a noble and humble thing for me to question my salvation. I reasoned that if someone was too assured, it was probably because of pride. It seemed to me that if I was bold enough to claim that I was completely certain of my salvation, it would have been a presumptuous thing. I did not want to be deceived, so I felt I must scrutinize myself. If this was so, then it seemed to me that the best preachers were the ones who made me feel the most unsettled.

4) I thought that holiness was the only solid foundation for assurance. If I wanted to be assured, then I needed to strive to be holy, but if I was not holy, then I had no right to claim to be certain of my salvation. If I was unsure, then it must be because I could not see enough holiness in my life. So, the way to be sure was to try to be more holy.

5) I thought that this was all in line with Scripture. After all, the Bible clearly tells us to examine ourselves. Practically every preacher I heard or read that promoted assurance by self-examination quoted 2 Corinthians 13:5 as a proof text.

6) I thought that it was proper to trust in the evidences of regeneration that I saw in my life. This is what it seemed like so many Christian leaders were teaching. In doing this I was actually learning to trust myself.

7) I thought that I must be on my guard concerning assurance, because too many people who claimed to have assurance would use it as an excuse to sin. So, I reasoned that overconfidence about your salvation would tend to lead you into sin. Over and over again I heard that this was the problem in the Church today. People get assurance too quickly, and then they think they can go out and live in whatever way they want and still go to heaven.

8) I thought that if such noble saints as the Puritans taught assurance this way, it must be right. Could the Puritans have been wrong about this? They were such godly men. Certainly they were right about this.

All the time that I thought this way, I did not realize that this was a disguised form of legalism. These beliefs were robbing me of the enjoyment of the liberty I had in Christ. From these legalistic ideas of assurance the Lord delivered me. It did not happen in one moment of time, but gradually over a period of a few years. I started to read the Bible for what it said, not for what the Puritans or others claimed that it said. Each truth brought me closer and closer to the understanding that the simple assurance that I had when I first trusted in Christ was the same type of assurance God wanted me to live in for the rest of my life. In the following chapters, I will show the truths that the Lord taught me that turned me away from looking to myself for assurance to Christ alone instead.

## Chapter 3

### SELF-EXAMINATION IS AN IMPOSSIBLE FOUNDATION FOR ASSURANCE

Many Christians spend their lives searching for an elusive assurance that never comes. They have fallen into the trap of thinking that if they could only find enough evidence of regeneration within themselves, then their long-sought assurance would finally come. Early on in my Christian life, I attempted to do the same thing. As I tried to put this into practice though, I began to discover that assurance through self-examination is an empty promise. It seemed like the more I looked for evidence of regeneration in myself, the less assured I became.

Let me give a few examples of how I came to this conclusion. When I attended Word of Life Bible Institute, I had to read, *Be Mature*, by Warren Wiersbe<sup>12</sup> for a class on the book of James. In the chapter entitled “False Faith”, he spoke about dead faith, demonic faith, and dynamic faith. At the end of the chapter he asked a series of questions that were a type of checklist to use to examine whether you have dynamic faith or false faith. I quote Wiersbe at length to give an example of this kind of teaching.

“Here are some questions we can ask ourselves as we examine our hearts:

1. Was there a time when I honestly realized I was a sinner and admitted this to myself and to God?
2. Was there a time when my heart stirred me to flee from the wrath to come? Have I ever seriously been exercised over my sins?
3. Do I truly understand the Gospel, that Christ died for my sins and arose again? Do I understand and confess that I cannot save myself?

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<sup>12</sup> Warren Wiersbe, *Be Mature* (Wheaton: Victor Books, 1989).

4. Did I sincerely repent of my sins and turn from them? Or do I secretly love sin and want to enjoy it? Or do I hate sin and fear God?

5. Have I trusted Christ and Christ alone for my salvation? Do I enjoy a living relationship with Him through the Word and in the Spirit?

6. Has there been a change in my life? Do I maintain good works, or are my works occasional and weak? Do I seek to grow in the things of the Lord? Can others tell that I have been with Jesus?

7. Do I have a desire to share Christ with others? Or am I ashamed of Him?

8. Do I enjoy the fellowship of God's people? Is worship a delight to me?

9. Am I ready for the Lord's return? Or will I be ashamed when He comes for me?"<sup>13</sup>

Examining yourself with questions like this does not actually lead to certainty, instead it leads to more questions. What does it mean to be seriously exercised? How can I know if I have been exercised enough? What Christian is ever exercised enough for his sin? Certainly we should all take it more seriously than we do. What does it mean to sincerely repent of my sins? Can I ever repent enough? Does not a Christian's flesh enjoy sin? If the flesh is never eradicated in this life, then can I ever get to the point where sin is no longer enjoyable at all? How much does my life have to be changed? Since no Christian ever thinks his works are strong enough, is it not reasonable for him to feel that they are too weak? Must I be completely unashamed to own Christ publically to have dynamic faith? Was not Peter ashamed of Christ, though he was saved? Certainly Christians enjoy worshipping God, but do we not all have our dry spells? Does this mean that we should doubt because we sometimes do not enjoy worship enough? Who is completely ready for the Lord's return? Is there not more I could do?

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<sup>13</sup> *Ibid*, p.85-86

I found that the problem with checklists like these is that they cannot hold up to honest scrutiny. No one who takes these questions to their logical conclusions could admit that he passes the test. At best there would always be some question in his mind as to whether he passed or not.

Another example of a checklist of evidences of regeneration that I struggled with was the way that many Bible commentators interpret the book of 1 John. They teach it as if it was a manual for self-examination.<sup>14</sup> Reading John's epistle in this way did not seem to assure me any better. Consider what happened to me when I tried to use 1 John 2:3 as a test of personal evidence of regeneration.

*"And hereby we do know that we know him, if we keep his commandments."*

I wondered how I could know that I kept Christ's commandments, since I never kept them perfectly. There was always room for improvement. Could I ever be said to keep them, if I did not obey them perfectly? 1 John 3:9 was also perplexing to me when I used it this way.

*"Whosoever is born of God doth not commit sin."*

I learned that in the Greek this refers to a continuous pattern of sin, not just acts of sin. But, still, how could I know if my sin was a continuous pattern or not? At what point does sin become a lifestyle instead of just an act? Another example of a test I used was 1 John 3:14.

*"We know that we have passed from death unto life, because we love the brethren."*

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<sup>14</sup> See the Appendix for my understanding of the purpose of 1 John.

I knew that I loved to go to church and be with God's people, but I wondered how much I truly loved them. Certainly at times I acted toward them with something less than love. If my love fell short did that mean I was a real Christian or not?

These things caused me to see the problem with assurance based primarily on self-examination. If a person was perfect, there would be no problem with this type of assurance. Since none of us are perfect, how could we ever come to an infallible assurance this way? The fact is that for an honest and introspective person, his works will never be good enough to satisfy his conscience. Maybe someone with a less probing personality can be satisfied with a mostly certain assurance, but I was not made that way. I could never be satisfied if there was a fraction of a doubt. I knew I was dealing with my eternal destiny, so I needed to be one hundred percent sure. Over time I learned that this kind of certainty could never come through self-examination.

I also realized that if Jeremiah 17:9 was true, I could never trust my opinion about my own heart.

*"The heart is deceitful above all things, and desperately wicked: who can know it?"*

If I knew my heart could deceive me. How could I trust it in determining whether I was truly regenerate or not?

I have also learned over the years that the closer I get to Christ, the more wretched I feel in myself. A more mature Christian has learned the depths of the evil of which his flesh is capable. Things which never seemed like sins at all to a new believer cause older Christians much grief. If a more mature Christian feels his sin more, how can he possibly find assurance by looking at himself?

About the same time that I was learning these things, I had an interesting conversation about the Lord with a co-worker who had grown up in a Christian Reformed church. As we talked, I found that he often doubted his salvation. He told me how he went to his pastor for counsel and was told that the fact that he was struggling

with doubts was a good sign that he was one of the elect. The pastor reasoned using the following logical steps:

1. The non-elect are usually not troubled about salvation.
2. My co-worker was troubled about his salvation.
3. Therefore he probably was elect.

This is an example of what the Puritans referred to as the practical syllogism. They reasoned that a person could logically deduce from the evidence of his heart and actions that he was saved. In my co-worker's case, the evidence was that he took his sin and eternal destiny seriously enough to be anxious about it. His pastor reasoned that a non-elect person would probably not be that serious about his soul. The problem was that his pastor still left room for doubt. What if my troubled co-worker's convictions were not deep enough to be genuine? What if his convictions did not lead to holiness? Would there not be good evidence that they were not from the Holy Spirit? I thought to myself that my friend had a very shaky foundation to rest upon. I would not want to base my eternal destiny on the idea that there was only a good chance that I was elect. That would surely not give me one hundred percent certainty. Is eighty or ninety percent certainty really good enough?

I also found another problem with my co-worker's basis for assurance. If the evidence that he was a Christian was his doubting, did this not amount to putting his faith in his doubts? Does the Bible ever tell us to trust in our doubts or to hope in our conviction? What about a person in a situation similar to mine? In my younger years I had made a false profession of faith hoping that my prayer would save me. The Holy Spirit led me to doubt that profession for good reason since I had never really believed in Christ. Now, since I was troubled about my salvation before I was truly saved, would his pastor have counseled me that it was good evidence that I was elect? The fact is that sometimes the very things a person considers to be evidence of regeneration are

actually only evidence of conviction. While conviction is an important step in bringing a person to Christ, it is not faith. In Acts 26:28, King Agrippa told Paul that he was almost persuaded to be a Christian.

*“Then Agrippa said unto Paul, Almost thou persuadest me to be a Christian.”*

He was evidently convicted about his sin, though he was still not ready to believe. How can a person tell whether his evidences are from a regenerate heart or not? The reality is that many of the feelings and desires of an unsaved sinner under conviction are similar to those of a saved man. Yet, the unsaved man has no reason to be assured until he has trusted in Christ.

As I thought on these things, I began to wonder why my friend’s pastor pointed him back to himself instead of pointing him to Christ. The Holy Spirit had pointed me to Christ. Should not a pastor do the same?

It was while I was learning the impossibility of assurance through self-examination that God led me to Psalm 77. In this Psalm, Asaph was describing a very dark period of introspection. Consider the following verses:

*“I cried unto God with my voice, even unto God with my voice; and he gave ear unto me. In the day of my trouble I sought the Lord: my sore ran in the night, and ceased not: my soul refused to be comforted.”  
(Psalm 77:1-2)*

Here he spoke about a time when he was driven to cry out to God because he was going through much trouble. It appears like there may have been some physical sickness with which he was afflicted. However, I do not think that physical illness was the worst of his problems. It seems like it was spiritual temptations which caused him the most grief.

*"I remembered God, and was troubled: I complained, and my spirit was overwhelmed. Selah." (Psalm 77:3)*

In this verse he spoke of an awful condition for a believer. It was when he thought about God that he was troubled. Normally thoughts of God would have comforted him, but now they troubled him. God is supposed to be the greatest comfort to the believer's heart, but in this case, thoughts of God troubled Asaph.

*"I call to remembrance my song in the night: I commune with mine own heart: and my spirit made diligent search." (Psalm 77:6)*

Here Asaph thought back to the days when he was assured in the Lord. He could remember times when he sang to God on his bed. He began to search his heart to try to find out what was wrong.

*"Will the Lord cast off for ever? and will he be favourable no more? Is his mercy clean gone for ever? doth his promise fail for evermore? Hath God forgotten to be gracious? hath he in anger shut up his tender mercies? Selah." (Psalm 77:7-9)*

After his soul-searching, he asked a series of troubling questions. These questions show that he was afflicted by doubts. He did not know if he could trust in the mercy of God anymore. He was no longer assured that God was on his side. It seems like he may have thought that he had done something bad enough to cut him off from God's grace. Perhaps as he was suffering with some sort of sickness, he began to examine his heart to see if he had done something that he was being chastened for. Having examined himself, he did not like what he found. He began to wonder how God could even love him anymore. This Psalm spoke to my heart during the days of my introspective search for assurance. I could relate to the Psalmist. I understood exactly what he was going through.

*“And I said, This is my infirmity: but I will remember the years of the right hand of the most High. I will remember the works of the Lord: surely I will remember thy wonders of old. I will meditate also of all thy work, and talk of thy doings.” (Psalm 77:10-12)*

Beginning with these verses, which start the second half of the Psalm, Asaph’s outlook changed. He comforted himself by remembering the works and character of God. As I meditated on this Psalm, I noticed an interesting thing about the pronouns in it. I noticed that the first half is filled with the first person personal pronouns: I, my, me, and my; while the second half is filled with second person pronouns: thy, thou, thine, and thee.<sup>15</sup> Suddenly it dawned on me that in the first half Asaph was so much in doubt because he was focusing on himself. He came out of his feelings of doubt by turning his focus away from himself to God. This confirmed in me the truth that assurance through self-examination is impossible. It certainly did not work for me, and it did not seem to work for Asaph either. It was only after he started focusing his attention on God that he became assured again.

The Lord also used the writings of several saints of old to confirm me in this realization. In a Christian bookstore I found a used copy of *The Way to God*, by D. L. Moody. In his sermon on Assurance of Salvation he said,

“Another origin of doubts is looking at ourselves. If you want to be wretched and miserable, filled with doubts from morning till night, look at yourselves. ‘Thou wilt keep him in perfect peace whose mind is stayed on Thee.’ (Isa. xxvi. 3.) Many of God’s dear children are robbed of joy because they keep looking at themselves. Some one has said: ‘There are three ways to look. If you want to be wretched,

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<sup>15</sup> In verses 1-6, there are 20 first person personal pronouns, with just 1 second person personal pronoun. Verses 7-9 give Asaph’s questions, and verses 10-12 speak about how he determined to focus on God. In verses 13-20, there are 15 second person personal pronouns, with no first person personal pronouns.

look within; if you wish to be distracted, look around; but if you would have peace, look up.”<sup>16</sup>

This helped to solidify my belief that assurance by self-examination is impossible. The strange thing is that earlier in the same sermon Moody counseled his readers to look within.

“Now examine yourselves. Try your religion. Put it to the test. Can you forgive an enemy? That is a good way to know if you are a child of God.”<sup>17</sup>

That puzzled me for some time. I wondered which thing Moody really believed. Did he believe that self-examination was the way to assurance or that looking to Christ was? The answer seems to be that when he was speaking about self-examination, he was talking about a secondary confirmation of salvation rather than a primary foundation for assurance. That is why toward the end of his message he counseled those who were still in doubt to move from the secondary thing directly to the primary thing.

I also found a quote from Charles Spurgeon to be quite helpful. Spurgeon was not opposed to self-examination. He had been deeply influenced by the Puritans and their view on assurance. He would never have outright denied the usefulness of self-examination in finding assurance of salvation, but he did see that there was a great danger in emphasizing it too much. In describing some of his early experiences as a new believer he wrote,

“Self-examination is a very great blessing, but I have known self-examination carried on in a most unbelieving, legal, and self-righteous manner; in fact, I have so carried it on myself. Time was when I used to think a vast deal more of marks, and signs, and

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<sup>16</sup> D. L. Moody, *The Way to God* (Chicago: The Bible Institute Colportage Association, 1884), 97.

<sup>17</sup> *Ibid*, 90.

evidences, for my own comfort, than I do now, for I find that I cannot be a match for the devil when I begin dealing in these things. I am obliged to go day by day with this cry, - 'I, the chief of sinners am, But Jesus died for me.' While I can believe the promise of God, because it is His promise, and because He is my God, and while I can trust my Saviour because He is God, and therefore mighty to save, all goes well with me; but I do find, when I begin questioning myself about this and that perplexity, thus taking my eye off Christ, that all the virtue of my life seems oozing out at every pore. Any practice that detracts from faith is an evil practice, but especially that kind of self-examination which would take us away from the cross-foot, proceeds in a wrong direction."<sup>18</sup>

It seems that Spurgeon learned by experience the impossibility of self-examination being a solid foundation for assurance. In his preaching he tended to not emphasize self-examination, but to point to Christ instead.

In recent days I have discovered a wonderful old hymn written by Martin Luther. For years as a monk he had tried to find peace through rigid self-examination. He found that no matter how strict a life he tried to live, his obedience was never good enough to bring peace to his conscience. Consider the following words written from his once troubled heart:

From depths of woe I cry to Thee, in trial and tribulation;  
Bend down Thy gracious ear to me, Lord, hear my supplication.  
If Thou rememb'rest ev'ry sin, who then could heaven ever win  
Or stand before Thy presence?

Thy love and grace alone avail to blot out my transgression;  
The best and holiest deeds must fail to break sin's dread oppression.  
Before Thee none can boasting stand, but all must fear Thy strict demand  
And live alone by mercy.

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<sup>18</sup> Charles Spurgeon, *Conversion the Great Change and Experiences after Conversion* (Pasadena, TX: Pilgrim Publications, 1977), 40-41.

Therefore my hope is in the Lord and not in mine own merit;  
It rests upon His faithful Word to them of contrite spirit  
That He is merciful and just; this is my comfort and my trust.  
His help I wait with patience.

And though it tarry through the night and till the morning waken,  
My heart shall never doubt His might nor count itself forsaken.  
O Israel, trust in God your Lord born of the Spirit and the Word,  
Now wait for His appearing.

Though great our sins, yet greater still is God's abundant favor;  
His hand of mercy never will abandon us, nor waver.  
Our Shepherd good and true is He, who will at last His Israel free  
From all their sin and sorrow.<sup>19</sup>

As Luther came to find that the strictest life would never be enough to pacify his honest conscience, so God led me to see the impossibility of assurance by self-examination, but this was just the first step in a long journey.

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<sup>19</sup> Luther wrote this hymn in 1524 and based it on Psalm 130. This English version was translated by Catherine Winkworth (1829-1878).

## Chapter 4

### **ASSURANCE IS NORMALLY AN INSTANTANEOUS THING IN THE BIBLE**

If assurance is supposed to come by self-examination, how could it possibly be an instantaneous thing? A person would have to take time to examine himself before he could know for certain. This was how I reasoned for a time, and it seemed logical. If assurance was by self-examination, then it did not make sense that it could be instantaneous. If it was instantaneous, then it could not come by self-examination. It would have to be one or the other. Both things could not be true. As I started to read the Bible, I found something very interesting. I found that the examples of people who were converted in the New Testament all received assurance instantaneously. I could not find an example of someone who believed but was not assured. The normal Christian experience in the first century was immediate assurance by faith alone.

The nineteenth century Scottish pastor Horatius Bonar came to the same conclusion.

“In the early Church there was nothing of the uncertainty which we find among Christians now. They knew what they were, and it was on the authenticated facts concerning Christ that they rested this certainty. No one then thought of saying, ‘I believe, but I am not sure whether I am born of God;’ for they took for granted that ‘whosoever believeth that Jesus is the Christ is born of God.’ They did not analyze their own faith to ascertain how far it was of the right quantity and quality. They never thought of themselves at all, but only of Him who, though rich, for their sakes had become poor. All the epistles take for granted that they knew that they were Christians; nor is

anything written there to encourage them to suspect themselves, or to teach them the art of doubting.”<sup>20</sup>

There are several examples in the Bible of people who believed in Christ, and their common experience was to immediately have assurance of salvation. They did not need to wait to examine their hearts to look for evidences. They were assured simply because they believed. Their assurance naturally flowed from their faith.

The first example to consider is the Ethiopian eunuch who believed and had instant assurance. This is found in Acts 8:35-39.

*“Then Philip opened his mouth, and began at the same scripture, and preached unto him Jesus. And as they went on their way, they came unto a certain water: and the eunuch said, See, here is water; what doth hinder me to be baptized? And Philip said, If thou believest with all thine heart, thou mayest. And he answered and said, I believe that Jesus Christ is the Son of God. And he commanded the chariot to stand still: and they went down both into the water, both Philip and the eunuch, and he baptized him. And when they were come up out of the water, the Spirit of the Lord caught away Philip, that the eunuch saw him no more: and he went on his way rejoicing.”*

The eunuch was traveling home from Jerusalem reading a scroll of Isaiah. Philip used Isaiah 53 to preach to him about Jesus. While he was preaching, the eunuch simply believed in his heart. It seems as though Philip was surprised when the man asked if he could be baptized. Philip told him that the only requirement for baptism was trust in Christ. After he was baptized, the eunuch went on his way rejoicing. He did not wait to observe evidences of regeneration before he would dare to rejoice in his salvation. Philip did not tell him to wait to be baptized until there was enough evidence that he was genuine. The Ethiopian believed and rejoiced

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<sup>20</sup> Horatius Bonar, *Light and Truth: Bible Thoughts and Themes, Vol. IV, The Lesser Epistles* (London: Messrs. James Nisbet & Co., 1870), 383.

being assured of his salvation. His assurance naturally flowed from his faith.

Notice that the only requirement that Philip gave before the eunuch could be baptized was that he believed. He did not wait for several weeks in order to determine whether the Ethiopian showed enough evidence of regeneration. He baptized him based on his faith in Christ alone. One wonders if the eunuch would have gone on his way rejoicing if Philip had attempted to scrutinize his profession more. What would have happened if Philip had given the eunuch a book that taught an extreme form of self-examination like, A. W. Pink's *Practical Christianity*? Would he have continued to return home rejoicing, or might he not have returned home troubled?

Luke gave another example in Acts 16:29-34. This is the conversion experience of the Philippian jailor and his family.

*"Then he called for a light, and sprang in, and came trembling, and fell down before Paul and Silas, And brought them out, and said, Sirs, what must I do to be saved? And they said, Believe on the Lord Jesus Christ, and thou shalt be saved, and thy house. And they spake unto him the word of the Lord, and to all that were in his house. And he took them the same hour of the night, and washed their stripes; and was baptized, he and all his, straightway. And when he had brought them into his house, he set meat before them, and rejoiced, believing in God with all his house."*

Paul and Silas had been beaten and thrown in jail for their preaching of the gospel. That night, God sent an earthquake that loosened their bonds and terrified the jailor. In fear he pleaded with Paul and Silas to tell him what he needed to do to be saved. Their answer was not to direct him to some work that he must do, but to direct him away from himself to Christ. They promised him that if he believed in Christ, he would be saved. After he was baptized in his house with the rest of his family who also believed, the Scripture says that he rejoiced.

As with the eunuch, the man did not need to wait through some sort of probationary period to determine whether he was genuine or not. He did not need to logically deduce from an examination of evidences in his heart that he was truly saved. He simply believed and knew. The assurance naturally flowed from the belief. The same was true for all his family members who also believed. They all rejoiced together being assured immediately by faith in Christ alone. As with Philip and the eunuch, Paul did not wait to do an examination of evidences before he baptized them. He also did not warn the jailor and his family about being assured too soon. Paul knew that it was natural for them to be assured through their faith alone. He expected them to be assured immediately.

The last example to consider was also given by Luke. In Luke 23:39-43, he gave the account of the conversion of the thief on the cross.

*“And one of the malefactors which were hanged railed on him, saying, If thou be Christ, save thyself and us. But the other answering rebuked him, saying, Dost not thou fear God, seeing thou art in the same condemnation? And we indeed justly; for we received the due reward of our deeds: but this man hath done nothing amiss. And he said unto Jesus, Lord, remember me when thou comest into thy kingdom. And Jesus said unto him, Verily I say unto thee, To day shalt thou be with me in paradise.”*

Parallel accounts show that at first the thief did not believe in Christ. Sometime while he was slowly suffering the torture of crucifixion, he turned to Christ in simple trust and received from Him an assuring promise of heaven. What did Christ expect him to do with that promise? Of course, he expected him to believe it immediately. Did He expect him to receive comfort and joy in believing the promise? Certainly, since the promise was spoken in order to give him comfort before he died. In giving the promise did Christ imply that he should not be so bold as to believe it without

first examining his own heart? Did Christ warn him about presuming that the promise actually applied to him without first seeing evidence that he was genuinely regenerated? No. Christ simply promised the man heaven because he believed. All the man needed to base his assurance on was the bare promise of Christ. Upon believing that promise, it was only natural that he would be assured.

The examples given above taught me that when people in the Bible believed in Christ, the natural result was rejoicing. They simply trusted Christ and knew that this meant they were eternally saved from their sin. This knowledge caused them to rejoice. In these cases assurance was not some sort of reflexive act that came by examining their faith or works. It was a natural outflowing act that came when they were occupied with the One in whom they had believed.

It is interesting that the early reformers actually taught that assurance was of the essence of faith. By this they meant that it was impossible to have faith without also having some measure of assurance. They taught this in opposition to Roman Catholicism which taught that one could not be assured without clear evidence of works. The Catholics taught a faith that was inherently mixed with doubt. They saw faith and assurance as two separate things. They thought the reformers' idea of assurance being of the essence of faith to be a dangerous doctrine. It is clear to me why the reformers taught this way. It is because they went back to the Scripture and held it to be more authoritative than the Church fathers or traditions. They saw in the Bible that assurance naturally flowed from faith. They saw that in Scripture people who were converted were immediately assured. Their faith was mixed with assurance, not doubt.

It was a ground-breaking thing for me to realize that the Bible taught instantaneous assurance. For early believers, assurance by faith was the norm. If this was the norm in the New Testament, why was it not the norm in the Puritan books that I read? This

began to make me think that perhaps the Puritans were wrong in their teaching about assurance. As I thought about the instantaneous assurance of the first century believers, my own heart rejoiced. I thought how wonderful it would be if this were really true. I thought that life for them must have been filled with joy, just like the first day that I believed. Then I began to imagine how wonderful it would be if God actually wanted all Christians to live with this type of assurance. I have learned since that this is exactly what God does want for all of His children.

## Chapter 5

### NEW TESTAMENT WRITERS DID NOT ENCOURAGE BELIEVERS TO BE SUSPICIOUS CONCERNING THEIR FAITH

Careful people tend to doubt any message that sounds too good to be true. They do not want to be led astray. They do not want to believe something that turns out to be a myth. I tend to be skeptical by nature. If a salesman tries to cut me a deal that sounds too good, I wonder what the catch is. In the years when I was coming to Christ and even a short time after, I was skeptical if I heard a preacher whose message sounded too easy. I figured that he must not be telling me the whole truth. Because of this careful skepticism, I thought that the best preachers were the ones who preached the hardest messages. If in their sermons they doggedly scrutinized the reality of their hearers' faith, they must be telling the truth. I thought that this type of preaching was Christ-like. After all, in Matthew 7:22-23, Jesus did say,

*"Many will say to me in that day, Lord, Lord, have we not prophesied in thy name? and in thy name have cast out devils? and in thy name done many wonderful works? And then will I profess unto them, I never knew you: depart from me, ye that work iniquity."*

If Jesus warned about people who were deceiving themselves, then it seemed reasonable that it would be one of a pastor's highest callings to try to expose people's self-deception.<sup>21</sup>

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<sup>21</sup> This is what I thought at the time. I have since come to see how I misunderstood what Jesus was saying. It is true that people do deceive themselves about their salvation, but a careful examination of the text shows where the deception lies. Jesus warned about people who were deceived because they trusted in their 'many wonderful works'. Jesus was

This became a criterion for me in judging whether a preacher was faithful to the Word of God or not. I thought that if a preacher made me question myself, then he must be good. I assumed that in the New Testament the apostles must have also made it one of their chief goals to try to get Christians to examine their profession to make sure they were genuine. However, as I studied the Scriptures I began to find that instead of writing with a suspicious attitude about the genuineness of professing Christians, the New Testament writers actually seemed quick to encourage believers to have assurance by faith.

Paul began nearly all of his epistles by addressing the believers in ways that would promote assurance by faith. Consider the following examples.

*“Among whom are ye also the called of Jesus Christ: To all that be in Rome, beloved of God, called to be saints: Grace to you and peace from God our Father, and the Lord Jesus Christ.” (Romans 1:6-7)*

He addressed the Roman believers as “the called of Jesus Christ” and “beloved of God”. He did not speak with hesitancy about them as if their calling or the love of God toward them was in question until they saw clear evidence of regeneration.

*“Unto the church of God which is at Corinth, to them that are sanctified in Christ Jesus, called to be saints, with all that in every place call upon the name of Jesus Christ our Lord, both theirs and ours.” (1 Corinthians 1:2)*

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not trying to scare simple believers that were trusting in Him. He did not mean to imply that they needed to fix their attention on their works to see if they were really regenerated. The deceived people that He warned about were focused on their works. Jesus was warning that people can do many wonderful works without ever trusting Him for salvation. The way out of this type of deception is not to be scared into doing more works through self-examination. It is to forsake any trust in your works and rest in Christ alone.

He addressed the Corinthians as “sanctified” and “saints”. He did not speak to them as if there was only a reasonable probability that they might be saints. Instead of qualifying his words in a way that would have made them question their salvation, he spoke in a very assuring way.

*“Paul, an apostle of Jesus Christ by the will of God, to the saints which are at Ephesus, and to the faithful in Christ Jesus.” (Ephesians 1:1)*

He addressed the Ephesians as “saints” and “the faithful in Christ Jesus”. He wanted them to be assured that they were in Christ, not that they might possibly be in Christ. He did not speak with hesitancy or doubt, but with certainty.

*“Paul and Timotheus, the servants of Jesus Christ, to all the saints in Christ Jesus which are at Philippi, with the bishops and deacons.” (Philippians 1:1)*

He addressed the Philippians as “the saints in Christ Jesus”, not as those who only profess to be saints. He did not write as if he were suspicious of their being real saints.

*“To the saints and faithful brethren in Christ which are at Colosse: Grace be unto you, and peace, from God our Father and the Lord Jesus Christ.” (Colossians 1:2)*

He addressed the Colossians as “saints” and “faithful brethren in Christ”. He did not say, “To those who have good evidence of being saints...” He had no problem speaking to them with certainty about being saints, since he knew that their being saints was dependent on the work of Christ alone, not on their works.

*“Paul, and Silvanus, and Timotheus, unto the church of the Thessalonians which is in God the Father and in the Lord Jesus Christ:*

*Grace be unto you, and peace, from God our Father, and the Lord Jesus Christ.” (1 Thessalonians 1:1)*

He addressed the Thessalonians as the church that was “in God”. He wanted them to know that they were in God, not that they just seemed like they might be in God.

In these Scriptures, Paul did not feel the need to qualify his statements like so many of the Puritans did. He was not afraid of saying things that would give people assurance based on faith alone, rather he encouraged it. Contrast that with the eighteenth century evangelist Asahel Nettleton who said, “The most that I have ventured to say respecting myself, is, that I think it is possible I may get to heaven.”<sup>22</sup> Nettleton seems to have felt that it would have been presumption to say that he absolutely knew he was going to heaven. If he felt this way about himself, he also would have thought it to be presumption to encourage others to be absolutely certain based on the promises of God alone. It is interesting though that Paul seems to have no such hesitation to claim that he knew he was going to heaven and to encourage other believers to know that they were as well. Consider the following verses:

*“But we are bound to give thanks alway to God for you, brethren beloved of the Lord, because God hath from the beginning chosen you to salvation through sanctification of the Spirit and belief of the truth: Whereunto he called you by our gospel, to the obtaining of the glory of our Lord Jesus Christ.” (2 Thessalonians 2:13-14)*

He did not feel the need to qualify his words by saying, “That is, if you display enough evidence of regeneration.” Too many preachers today are afraid of speaking assuring words to professing believers for fear that they might lead people to false assurance.

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<sup>22</sup> Bennet Tyler, *Memoir of the Life and Character of Rev. Asahel Nettleton* (Boston: Doctrinal Tract and Book Society, 1852), 23.

So, instead of assuring their congregations by preaching about the glories of salvation through faith in Christ alone, in almost every message they feel they must warn about the dangers of false faith. They are afraid that if they speak assuring words to those who simply believe, they might encourage presumption and false assurance. Seeing how bold Paul was to speak assuring words to the churches made me reconsider the suspicion that so many pastors have toward the saints.

In those days, one of the most troubling books of the Bible to me was the book of Hebrews. I often heard this book taught as if the main point of the writer was to scrutinize the faith of the readers. I had read it this way myself. I thought the point of the book was to break down false professions. I assumed that the writer must have been in doubt about the genuineness of his readers. It troubled me because I used it to scrutinize my own faith. But, as I carefully examined the book, without the aid of commentaries that were biased toward self-examination, I found something quite different. It seemed like the writer actually believed he was addressing real Christians. If that was true, then it would undercut the view of those commentaries. It would change the way we should interpret Hebrews. If he was convinced that his readers were true believers, then he would not have felt the need to scrutinize them.

I am now convinced that the writer of Hebrews believed he was addressing real believers. Consider the following Scripture quotes that prove this.

*“Wherefore, holy brethren, partakers of the heavenly calling, consider the Apostle and High Priest of our profession, Christ Jesus.”  
(Hebrews 3:1)*

The writer referred to the readers as “holy brethren”. Would it be right to call them this if he was not sure that they were genuine?

*“Let us therefore come boldly unto the throne of grace, that we may obtain mercy, and find grace to help in time of need.” (Hebrews 4:16)*

The writer challenged the readers to go boldly to the throne of grace. What right would a professing hypocrite have to go boldly to Christ for help? A true believer has every right to go boldly to God’s throne because Christ is his mediator.

*“Of whom we have many things to say, and hard to be uttered, seeing ye are dull of hearing. For when for the time ye ought to be teachers, ye have need that one teach you again which be the first principles of the oracles of God; and are become such as have need of milk, and not of strong meat.” (Hebrews 5:11-12)*

The writer knew that his readers were having spiritual problems, but the problem was not that of professing to be Christians while having no spiritual life. The problem was that though they had spiritual life, they had not grown in Christ to the degree that they should have. Though it was true that they were still acting like babes in Christ, the writer did not question whether they were ever born again.

*“But, beloved, we are persuaded better things of you, and things that accompany salvation, though we thus speak.” (Hebrews 6:9)*

After talking about those who were influenced by the gospel, but did not truly believe, the writer made it clear to the readers that he was not talking about them. If his purpose was to get them to question the reality of their faith, he never would have assured them like this.

*“Having therefore, brethren, boldness to enter into the holiest by the blood of Jesus, By a new and living way, which he hath consecrated for us, through the veil, that is to say, his flesh; And having an high priest over the house of God; Let us draw near with a true heart in full assurance of faith, having our hearts sprinkled from an evil*

*conscience, and our bodies washed with pure water.” (Hebrews 10:19-22)*

The writer called the readers to draw near to Christ with bold assurance of faith. That is quite different from calling them to examine themselves to see if they even have faith.

*“But call to remembrance the former days, in which, after ye were illuminated, ye endured a great fight of afflictions; Partly, whilst ye were made a gazingstock both by reproaches and afflictions; and partly, whilst ye became companions of them that were so used. For ye had compassion of me in my bonds, and took joyfully the spoiling of your goods, knowing in yourselves that ye have in heaven a better and enduring substance. Cast not away therefore your confidence, which hath great recompence of reward.” (Hebrews 10:32-35)*

The writer actually reminded the readers of their conversion. He called them to remember back to how things were when they had first trusted Christ. Then he told them, “Cast not away therefore your confidence.” Do we need any other proof that he assumed he was writing to real believers, and that he did not need to try to get them to scrutinize their faith through self-examination? If he doubted whether they were really genuine, it would be pastoral malpractice to tell them to be confident. Rather he would have said, “Cast away therefore your confidence until you prove by your life that you are genuine.”

*“But we are not of them who draw back unto perdition; but of them that believe to the saving of the soul.” (Hebrews 10:39)*

Here the writer plainly told them that they were not false converts who would “draw back unto perdition”, but that they were genuine Christians who “believe to the saving of the soul”.

*“And ye have forgotten the exhortation which speaketh unto you as unto children, My son, despise not thou the chastening of the Lord,*

*nor faint when thou art rebuked of him: For whom the Lord loveth he chasteneth, and scourgeth every son whom he receiveth. If ye endure chastening, God dealeth with you as with sons; for what son is he whom the father chasteneth not? But if ye be without chastisement, whereof all are partakers, then are ye bastards, and not sons.”*  
(Hebrews 12:5-8)

In giving counsel concerning their being chastened by God, the writer assured them that God only chastens His children. The fact that they were being chastened should have been a confirmation of the assurance they had.

As I studied Hebrews, I realized that I had been wrong about the intent of the writer. He was not suspicious of the readers' faith, therefore, he was not trying to cause them to doubt. He was rather urging them to maintain their assurance by faith.

The writer of Hebrews did not write to people of whom he was unsure. The tenor of his writing shows that he believed the readers were genuinely saved. Now this does not mean that he was trying to encourage a first century form of easy-believism. He did not tell his readers that as long as they prayed the “sinner's prayer” they were okay. On the other hand, he also did not try to get them to scrutinize their faith. He was not afraid to assure the believers, nor did he feel the need to always qualify his words. He was trying to encourage personal assurance by faith, not by self-examination.

This brings up an important question, though. How did the writer of Hebrews and other New Testament writers know that the believers to whom they wrote were truly saved? How can you know that other people are genuine? Of course, you cannot see their hearts. The only way to know is by observing whether or not their outward lives match their outward profession of faith. You can see if their lives match their words. There is a sense in which believers should be discerning, but there is a difference between exercising discernment about someone else's profession and scrutinizing your own. While it is true that examination of one's

life is the only way to determine whether someone else is saved, it does not follow that it is the way to assure yourself of your own salvation. Personal assurance comes through faith in Christ alone. This is why the New Testament writers were so quick to speak with confidence concerning the salvation of their readers. They wanted their readers to live in assurance by faith and not in introspection.

As I studied the Scriptures and saw that the attitude of the New Testament writers was quite different than the Puritan writers, I began to think that maybe I or the Puritans had misunderstood something. Perhaps we were emphasizing something that the apostles themselves never emphasized. If self-examination was supposed to be emphasized because it was so essential to assurance, why did the New Testament writers seem to encourage believers in their assurance without qualifying their words? This realization was another piece in the puzzle that God used to reveal to me that assurance of salvation was by faith alone.

## Chapter 6

### THE NEW TESTAMENT WRITERS PRESENT ASSURANCE AS THE FOUNDATION FOR HOLINESS

Conventional human wisdom assumes that holiness must be the foundation for assurance. In other words, I must first see that I am a Christian before I can know that I am a Christian. I must see the evidence of regeneration in my life before I have any right to claim to be a Christian. After all, would it not be presumption to have assurance without holiness? This was one of the biggest stumbling blocks in my attempts to understand assurance. If holiness is the foundation for assurance, then self-examination is logically essential. As I pondered over these things, the Lord led me to several books and specific statements that caused me to rethink my views. The first book was *God's Way of Holiness*, written by Horatius Bonar. In his chapter entitled, *The Root and Soil of Holiness*, he said the following:

“Every plant must have both soil and root. Without *both* of these there can be no life, no growth, no fruit. Holiness must have these. The root is ‘peace with God;’ the soil in which that root strikes itself, and out of which it draws the vital sap, is the free love of God, in Christ Jesus our Lord. ‘Rooted in love’ is the apostle’s description of a holy man. Holiness is not austerity nor gloom; these are as alien to it as levity and flippancy: nor is it the offspring of terror, or suspense, or uncertainty, but of *peace*, conscious peace; not future or probable or possible peace, but present; and this peace must be rooted in grace; it must be the consequence of our having ascertained, upon sure evidence, the forgiving love of God.”<sup>23</sup>

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<sup>23</sup> Horatius Bonar, *God's Way of Holiness* (Chicago: The Bible Institute Colportage Ass'n), 32.

Here he shows that holiness is not the foundation for assurance, but rather the opposite; assurance is the foundation for holiness.

In preparing to preach on the book of Romans, early on in my ministry, I came across a similar statement from Robert Haldane. He was commenting on Romans 6:11, concerning the duty that Christians have of reckoning themselves to be dead to sin and alive to God.

“Yet, without attending to this duty, which, in connection with a right understanding of the Gospel, is consistent with the deepest humility, how can they possibly bring forth those precious fruits of the Spirit which lie at the foundation of all the rest, *love*, and *joy*, and *peace*? How, in a word, can they walk with God?”<sup>24</sup>

Haldane understood that Paul was encouraging the Roman believers to be assured by faith because that would be the foundation for their holiness. Haldane later quoted from another book that would have a great effect on my beliefs about assurance. The eighteenth century British preacher, William Romaine, wrote *The Walk of Faith*. The majority of the book is a treatise on the necessity of laying a foundation of assurance by faith first, so that the Christian can then live in holiness. The idea is stressed that assurance must come before holiness.

These books opened up new ideas for me, but I knew I had to search the Scriptures to see if they were true. What I found was truly liberating to my soul. I began a personal study of the book of Galatians. There I found that the Galatian believers also were struggling with the issue of assurance. False teachers had come in and were preaching a legalistic gospel. As the Galatians took heed to the new teaching, they lost their assurance of salvation. In Galatians 1:7, Paul mentioned that they were troubled by the false teachers.

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<sup>24</sup> Robert Haldane, *Exposition of the Epistle to the Romans* (London: Banner of Truth Trust, 1958), 253.

*“Which is not another; but there be some that trouble you, and would pervert the gospel of Christ.”*

In 4:15, he asked a rhetorical question that revealed that they had lost their joy.

*“Where is then the blessedness ye spake of? for I bear you record, that, if it had been possible, ye would have plucked out your own eyes, and have given them to me.”*

They had lost the blessedness of assurance in Christ. They had lost the joy of their justification. In chapter 5, it becomes clear that with the loss of their assurance they lost their holiness as well. Verse 15 implies that they had become bitter toward each other and selfish.

*“But if ye bite and devour one another, take heed that ye be not consumed one of another.”*

Verse 26 says that they were provoking and envying one another.

*“Let us not be desirous of vain glory, provoking one another, envying one another.”*

In verse 1, Paul told them that what they needed was to stand fast in the enjoyment of the liberty that they had in Christ.

*“Stand fast therefore in the liberty wherewith Christ hath made us free, and be not entangled again with the yoke of bondage.”*

They had become entangled in the bondage of legalism and had lost their assurance, and with it their holiness. He explained, in verses 5-6, that the very heart of Christian holiness is faith which works by love.

*“For we through the Spirit wait for the hope of righteousness by faith. For in Jesus Christ neither circumcision availeth any thing, nor uncircumcision; but faith which worketh by love.”*

The idea is that the Christian believes in Christ and assurance naturally follows. This leads him to love the One who poured His free grace upon him. This love leads to obedience, or holiness. So, according to Paul, true holiness begins with assurance. Consider the following extended quote from *The Walk of Faith*.

“How very few attain and preserve in their consciences the sense of God’s being perfectly at peace with them! It ought to rule there always, and by all means: but for want of it, they afford continual occasion for a legal and unbelieving spirit to rob them of their peace, and thereby to distress them in their hearts. As guilt comes in, love goes out. What weakens the cause must also weaken the effect. Love, with its fruits, must decrease in proportion as the believer withdraws his heart-dependence from God. Then he begins to walk uneven and uncomfortable, he grows cold and indifferent about spiritual things; he gets into darkness and discontent; he becomes quite unhappy in his frame, and unthankful in his affections: whatever was the cause of his falling into this decay, it began at the root. His faith was attacked, and gave way.”<sup>25</sup>

It seems as if Romaine was giving a practical commentary on Galatians 5 here. He described exactly what had happened to the Galatian believers. As guilt came in, love went out.

So Paul, saw the necessity of first laying the foundation of peace with God again, before he could deal with the bitterness and critical spirit among the Galatian believers. He knew that only as they began to enjoy the assurance of their justification again would they begin to truly love each other again. Enjoyment of peace with

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<sup>25</sup> William Romaine, *A Treatise upon the Walk of Faith* (New York: Williams and Whiting, 1809), v.

God would lead to peace with men. Assurance was the foundation for holiness. If Paul believed that holiness was the foundation for assurance, he would have warned the Galatians that with such a critical spirit, they might not be real Christians after all. He would have told them to deal with the bitter envying among themselves first, and then they would have grounds for assurance. That was not Paul's approach though. They were to stand fast in the liberty they had in Christ first, then there would be a foundation for the fruit of the Spirit to manifest itself through them. Their assurance of freedom in Christ would lead to holiness.

This was Paul's normal approach in his other epistles as well. In Romans 1-8, he laid the foundation of the truth of justification by faith alone. Then in Romans 12-16, he dealt with the practical issues of Christian living. Why was his epistle formatted in this way? It was because he knew that the foundation for holiness was assurance of salvation. The more confident the believers in Rome were in their salvation, the more practical holiness would come in their lives. Romans 1:11 gives Paul's purpose for writing.

*"For I long to see you, that I may impart unto you some spiritual gift, to the end ye may be established."*

He wanted to share doctrinal truths with them so that they would be even more established in the truth (and in their assurance) than they already were. Toward the end of the book, in Romans 15:13, he gave an encouraging benediction.

*"Now the God of hope fill you with all joy and peace in believing, that ye may abound in hope, through the power of the Holy Ghost."*

He wanted God to fill them with all joy and peace in believing. This is most certainly assurance by faith. He knew that when they are thus filled, they would abound with hope. This would lead them to more and more holiness.

1 Corinthians is a very practical book. In it Paul dealt with issues with which the Corinthian believers were confused or struggling. At times it is obvious from the epistle that the Corinthians were acting more like the world than like Christ. There were issues with prideful divisions,<sup>26</sup> immorality,<sup>27</sup> divorce and remarriage,<sup>28</sup> compromise with idolatrous practices,<sup>29</sup> compromise with worldly customs,<sup>30</sup> abuse of the Lord's Supper,<sup>31</sup> abuse of spiritual gifts,<sup>32</sup> and doubts about the reality of resurrection.<sup>33</sup> With all these issues to write about, Paul began by assuring them of his confidence in their salvation. In 1 Corinthians 1:4, he thanked God for the grace that He had given to them.

*"I thank my God always on your behalf, for the grace of God which is given you by Jesus Christ."*

In verses 5-7, Paul assured them that it was obvious to everyone that God was working through them.

*"That in every thing ye are enriched by him, in all utterance, and in all knowledge; Even as the testimony of Christ was confirmed in you: So that ye come behind in no gift; waiting for the coming of our Lord Jesus Christ."*

In verses 8-9, he assured them that God would continue to work in them until the end.

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<sup>26</sup> 1 Corinthians 1:11; 4:18

<sup>27</sup> 1 Corinthians 5:1; 6:12-18

<sup>28</sup> 1 Corinthians 7

<sup>29</sup> 1 Corinthians 10:14

<sup>30</sup> 1 Corinthians 11:1-16

<sup>31</sup> 1 Corinthians 11:17-34

<sup>32</sup> 1 Corinthians 12-14

<sup>33</sup> 1 Corinthians 15

*“Who shall also confirm you unto the end, that ye may be blameless in the day of our Lord Jesus Christ. God is faithful, by whom ye were called unto the fellowship of his Son Jesus Christ our Lord.”*

He first laid the foundation for their assurance before he dealt with the difficult practical issues. He did this because he knew that assurance was the foundation for holiness.

In Ephesians 1-3, Paul assured the Ephesian believers of all the spiritual blessings that they had in Christ. Knowing that as a Gentile church, they might have felt inferior to the Jewish believers, Paul reminded them of how they were all one in Christ. It is only after this that he began to deal with practical issues, in chapters 4-6. It was after Paul explained what they were called to, that in Ephesians 4:1, he exhorted them to walk worthy of their calling.

*“I therefore, the prisoner of the Lord, beseech you that ye walk worthy of the vocation wherewith ye are called.”*

They needed to know that they were called before they could ever attempt to walk worthy of that calling. It is assurance of your calling that motivates you to obey God out of love. In 5:1, the Ephesians were exhorted to be followers of God, as those who were already loved by God.

*“Be ye therefore followers of God, as dear children.”*

In the next verse, they were told to walk in love because Christ loved them.

*“And walk in love, as Christ also hath loved us, and hath given himself for us an offering and a sacrifice to God for a sweetsmelling savour.”*

The assurance of His love was to be the foundation for their walking in obedience.

In Colossians, Paul took the same approach. In 3:1, he exhorted the believers to seek heavenly things.

*“If ye then be risen with Christ, seek those things which are above, where Christ sitteth on the right hand of God.”*

This exhortation was based on the fact that they realized they had risen with Christ already. Paul wanted them to be assured of their standing, so that the practical state of their lives would be well.

Perhaps the most striking example of Paul’s teaching that assurance leads to holiness is found in 1 Thessalonians 5. Paul was dealing with the issue of end times. The Thessalonians, as new believers, were getting confused about the timing of Christ’s return and the Tribulation. In verses 1-3, Paul reminded them that the day of the Lord or the Tribulation would come upon the world like a thief in the night.

*“But of the times and the seasons, brethren, ye have no need that I write unto you. For yourselves know perfectly that the day of the Lord so cometh as a thief in the night. For when they shall say, Peace and safety; then sudden destruction cometh upon them, as travail upon a woman with child; and they shall not escape.”*

The world would not expect it to come. They would be taken by surprise. In verses 4-5, he made a clear distinction between the Thessalonian believers and the world.

*“But ye, brethren, are not in darkness, that that day should overtake you as a thief. Ye are all the children of light, and the children of the day: we are not of the night, nor of darkness.”*

That day of Tribulation would not overtake them like a thief in the night. They were children of the light and day, not of night and

darkness. In verses 6-8, Paul exhorted the believers to not be spiritually drowsy like the world, but to remain spiritually alert.<sup>34</sup>

*“Therefore let us not sleep, as do others; but let us watch and be sober. For they that sleep sleep in the night; and they that be drunken are drunken in the night. But let us, who are of the day, be sober, putting on the breastplate of faith and love; and for an helmet, the hope of salvation.”*

He reasoned that they were supposed to be spiritually alert as a result of their assurance that they were children of light, not in order to gain assurance that they were children of light. Next, in verse 9, he assured them that they would not have to go through the day of the Lord’s wrath because they had been appointed to salvation instead.

*“For God hath not appointed us to wrath, but to obtain salvation by our Lord Jesus Christ.”*

To sum this passage up, in verse 10, Paul assured them that Christ died in order to give them eternal life, whether or not they were spiritually drowsy or spiritually alert.<sup>35</sup>

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<sup>34</sup> ‘Sleep’ here does not refer to the sleep of death, as in 1 Thessalonians 4:13. In chapter 4 and 5, Paul used two different words for ‘sleep’. In 4:13, 14, 15, he used the word κοιμάω, to refer to a Christian’s death. In 5:6, 7, 10, he used the word καθεύδω, to refer to spiritual drowsiness. It is possible that both words could be used in a metaphoric way to speak of death. But, Paul seemed to make a distinction in his usage of these words. He did not use κοιμάω in chapter 5, because he wanted to use the illustration of sleep to speak of drowsiness this time, not death.

<sup>35</sup> Paul also used two different words for the idea of being awake or alert. In 4:15, 17, he used the word ζάω to refer to those who were alive, as opposed to those who were dead. In 5:10, he changed the word and used γρηγορεύω to refer to those who were spiritually awake, as opposed to those who were drowsy. So, in 5:10, Paul did not mean that whether they

*“Who died for us, that, whether we wake or sleep, we should live together with him.”*

Their alertness or drowsiness would not affect their hope of eternal life. Their salvation was based on Christ’s work, not on their alertness. Paul assured them in this way because he knew assurance leads to true holiness.

Paul argued this same way in the book of Romans, consider his more detailed argument in chapter 6. In my early years as a believer, I always assumed that up through chapter 5, Paul presented the doctrine of justification by faith. Then in chapter 6, he moved to the doctrine of sanctification. I was taught that this chapter was all about how a Christian can live a holy life. I took it for granted that this was the proper interpretation, yet I could not seem to figure out how to apply that interpretation to my own life. It was not until I read Robert Haldane that I saw another interpretation that seemed to fit so much better. Haldane implied that Romans 6 was not about *how* to live holy, but *why* to live holy. In commenting on the phrase, “dead to sin” in Romans 6:2, Haldane wrote,

“The meaning of this expression is very generally misunderstood, and extended to include death to the power of sin, to which it has not the smallest reference. It exclusively indicates the justification of

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were alive or dead, they would live with Christ. This is how the text is most often interpreted. If this was true, why did Paul change the words like he did? If Paul meant that whether they were alert or drowsy, they would live with Christ, then it has significant meaning for the issue of assurance by faith alone. Most commentators who take it to mean alive or dead would also hold to assurance based on faith plus works. It is my opinion that they could not imagine Paul assuring the Thessalonians that they would live with Christ, even if they were spiritually drowsy because that would lead to loose living. In thinking this way, they miss the whole point that assurance leads to holiness, not to loose living. If they realized this, my thought is that they would interpret the text differently.

believers, and their freedom from the guilt of sin, having no allusion to their sanctification, which, however, as the Apostle immediately proceeds to prove, necessarily follows.”<sup>36</sup>

Paul was not presenting a treatise on practical Christian living. Instead he was answering the question of whether or not assurance of justification would lead to loose or holy living. In verse 1, he assumed the question would be asked as to whether such free grace would lead to sin.

*“What shall we say then? Shall we continue in sin, that grace may abound?”*

Or, stated another way, would assurance of salvation lead to a sinful, loose lifestyle? In verses 2-6, he proceeded to argue that a Christian is united to Christ in such a way that his old life has died and a new life has come.

*“God forbid. How shall we, that are dead to sin, live any longer therein? Know ye not, that so many of us as were baptized into Jesus Christ were baptized into his death? Therefore we are buried with him by baptism into death: that like as Christ was raised up from the dead by the glory of the Father, even so we also should walk in newness of life. For if we have been planted together in the likeness of his death, we shall be also in the likeness of his resurrection: Knowing this, that our old man is crucified with him, that the body of sin might be destroyed, that henceforth we should not serve sin.”*

Paul argued that a Christian has a new standing before God. In verse 7, he explained that a believer’s death with Christ, is all part of his justification.<sup>37</sup>

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<sup>36</sup> Haldane, *Romans*, 239.

<sup>37</sup> ‘Freed’ in verse 7, is δικαιόω, normally translated ‘justified’, as the King James translators noted in their margin.

*“For he that is dead is freed from sin.”*

In verses 8-10, he went on to speak about the believer’s hope of future glorification.

*“Now if we be dead with Christ, we believe that we shall also live with him: Knowing that Christ being raised from the dead dieth no more; death hath no more dominion over him. For in that he died, he died unto sin once: but in that he liveth, he liveth unto God.”*

All this leads to verse 11, where Paul exhorted the believers to assurance of salvation by faith.

*“Likewise reckon ye also yourselves to be dead indeed unto sin, but alive unto God through Jesus Christ our Lord.”*

They were to consider themselves to be dead to sin and alive to God. They were to consider themselves to be justified. Is this not assurance by faith? They were to reckon this to be true so that they would have a powerful motive to keep sin from reigning in their mortal bodies. Notice Paul’s order in these verses. The assurance must come first, then the mortification of sin. According to Paul, assurance is the foundation for holiness. Haldane says it well in the following section from his commentary,

*“Unless we keep in mind that we are dead to sin, and alive unto God in Jesus Christ our Lord, we cannot serve Him as we ought: we shall otherwise be serving in the oldness of the letter, and not in the newness of spirit. But when the believer’s state of reconciliation with God, and his death to sin, from which he is delivered, is steadily kept in view, then he cultivates the spirit of adoption...”<sup>38</sup>*

When I began to realize that it is assurance that leads to holiness, I had to rethink the very foundation of my former

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<sup>38</sup> Haldane, *Romans*, 252.

obedience. I wondered how much of my obedience to God had been from a motive of slavish fear rather than childlike love. This gave me a new understanding of the commands in the Bible. 1 John 5:3 made sense to me.

*“For this is the love of God, that we keep his commandments: and his commandments are not grievous.”*

God’s commandments are not grievous to one who knows he is saved and does not have to obey out of fear. A Christian with full assurance is free to obey. A child with overbearing parents lives on pins and needles, never knowing if he will ever do enough to please them. But, if he has loving parents who are on his side, he is free to live. This is what holiness in the Bible is all about. When, in Matthew 5:20, Jesus said that the righteousness of His followers must exceed the righteousness of the scribes and Pharisees, this is what He meant.

*“For I say unto you, That except your righteousness shall exceed the righteousness of the scribes and Pharisees, ye shall in no case enter into the kingdom of heaven.”*

The righteous acts of the Pharisees were based on a legalistic motive. The righteous acts of someone who is trying to obey in order to see evidence of regeneration, are also done from a legalistic motive. There is no freedom or love behind the works, so it is not real holiness.

As I was coming to terms with this new idea, I began to see the solution to a problem that is very much related to this. Why are there so many professing Christians who claim to know that they are saved, but still live loose lives? Conventional wisdom would say that the problem is with assurance. Horatius Bonar quoted an example of this type of conventional wisdom coming from the Roman Catholic Church during the days of the Protestant Reformation.

“When Bishop Gardiner, the Popish persecutor, lay dying in 1555, Day, Bishop of Chichester, ‘began to comfort him,’ says Foxe, ‘with words of God’s promise, and free justification by the blood of Christ.’ ‘What!’ said the dying Romanist, ‘will you open that gap?’ meaning that inlet of evil. ‘To me and others in my case you may speak of it, but once open this window to the people, then farewell all good.’”<sup>39</sup>

The thought is that if a professing Christian is not assured, then fear will motivate him to live a more careful life. If he feels like he is under some type of spiritual probation, thinking he will never make it to heaven unless he is obedient enough, then he will be motivated to live a holy life.

This is a misunderstanding of the real problem. The problem with professing Christians who live loose lives is not that they are too assured, but that their assurance is too shallow. We misunderstand the case if we assume that they have real assurance by faith in Christ. At best, they have a shallow assurance that is based on looking to back some decision they made in the past or some religious experience they think they have had. Assurance based on that kind of faulty foundation will never lead to holiness. Only assurance that is based on faith in Christ leads to holiness. So, the problem is not with deep, heartfelt assurance, but with shallow, cheap assurance. Self-examination will not solve the problem. It will just turn loose-living professing Christians into careful legalists (as it did with me before God revealed Christ to me). We must not throw out real assurance by faith in Christ, simply because people who have a fake assurance do not live godly lives. Assurance is the foundation for holiness, but only when it is real assurance by faith in Christ alone.

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<sup>39</sup> Bonar, *Holiness*, 37 (footnote).

## Chapter 7

### INCONSISTENCIES IN THE INTERPRETATION OF SELF-EXAMINATION TEXTS

For years I have heard preachers promote self-examination as a foundation for assurance by saying, “The Bible says to examine yourself to see if you are in the faith.” They use this phrase like a hammer to pound conviction into the hearts of the unconcerned, but they also manage to drive doubt and confusion into the hearts of the introspective. As I began to put the pieces of the puzzle together, concerning assurance by faith alone, I had to make sure that there were not Scripture texts that would contradict the view I was coming to accept. After careful study and prayer, I believe that the texts which seem to promote self-examination as a foundation for assurance actually only seem to. So many commentators interpret these texts inconsistently. I believe that a consistent interpretation of these texts will be in complete harmony with the teaching of assurance by faith alone. Many times we interpret certain texts like a child who is afraid of the dark interprets a shadow in his room at night. He is sure that he sees a monster until a light is turned on to reveal that it was only a coat hanging on the back of a chair. His interpretation was based on fear, not on reality. The light revealed that to him. I had been like that child, afraid of texts here and there, thinking that they taught monstrous things, until God shone His light on them and they became clear.

In the rest of the chapter I will consider some of the most commonly misinterpreted texts regarding self-examination.

## 2 CORINTHIANS 13:5

*“Examine yourselves, whether ye be in the faith; prove your own selves. Know ye not your own selves, how that Jesus Christ is in you, except ye be reprobates?”*

When I first read this verse as a new believer, it seemed to me like Paul was telling the Corinthians that they needed to practice self-examination because he thought their faith was not genuine. Some years later as I was preaching through 2 Corinthians, I found that the verse meant something quite different when I considered it in the context of the chapter and the book. When Paul wrote 2 Corinthians, he had to deal with the fact that there were false teachers that were influencing the Corinthians. These false teachers openly attacked the authority of Paul and called into question the legitimacy of his apostleship. As Paul wrote the epistle, he found himself in the awkward position of needing to defend his apostolic authority. In a way that only the Spirit could inspire, Paul was able to defend himself without sounding proud. To prove that he was a genuine apostle, he opened his heart in a transparent way, sharing with them his motives for serving the Lord in the way that he did.

Near the end of the book in 13:3, he said that since they were looking for a proof that Christ spoke through him, he would give them the most obvious proof of all.

*“Since ye seek a proof of Christ speaking in me, which to you-ward is not weak, but is mighty in you.”*

Verse 5 gives that proof. If the Corinthians were looking for proof that Christ spoke through Paul, all they needed to do was look at themselves. If they were Christians, then Paul must be legitimate since he led so many of them to Christ. They were the best evidence that he could give concerning his apostolic authority. This is the same line of reasoning that he gave in 3:1-3.

*“Do we begin again to commend ourselves? or need we, as some others, epistles of commendation to you, or letters of commendation from you? Ye are our epistle written in our hearts, known and read of all men: Forasmuch as ye are manifestly declared to be the epistle of Christ ministered by us, written not with ink, but with the Spirit of the living God; not in tables of stone, but in fleshly tables of the heart.”*

He did not need to send recommendation letters or references to them. They knew who he was and what he preached. In fact, they themselves were all the letters of recommendation he would ever need. So, 13:5 was not a warning for the Corinthians to examine themselves because Paul was skeptical about their genuineness. Actually the opposite is true. He was so sure that they were genuine, that he would use them as proof of the success of his ministry. He did not tell them to examine themselves because he was not sure about their salvation, rather he told them to examine themselves because he was sure about their salvation.

The early Fundamentalist preacher, James Brookes, also taught in this way. Concerning 13:5, he wrote,

*“...here again the context clearly shows that the question under discussion was about the apostle’s right to exercise his high office, and not at all about personal salvation. ‘Since you seek a proof of Christ speaking in me,’ he says, ‘examine yourselves, whether ye be in the faith’: for the fact that they were in the faith was conclusive proof that Christ had owned his ministry, and therefore that he was not an imposter in claiming to be an apostle.”<sup>40</sup>*

Having examined the text thoroughly, it became clear to me that it would be inconsistent with Paul’s intent to use this verse to call people to examine their hearts as a means of assurance of salvation. That was not how Paul meant it.

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<sup>40</sup> James Brookes, *The Way Made Plain* (Grand Rapids: Baker Book House, 1967), 294.

## 1 CORINTHIANS 11:28

*“But let a man examine himself, and so let him eat of that bread, and drink of that cup.”*

This is another text that actually uses the word ‘examine’ as a command for a Christian. In the context of this verse, Paul was giving directions concerning the proper use of the Lord’s Supper. The Corinthians were evidently abusing the ordinance. As verses 27 and 29 say, they were partaking of the Lord’s Supper in an unworthy manner.<sup>41</sup>

*“Wherefore whosoever shall eat this bread, and drink this cup of the Lord, unworthily, shall be guilty of the body and blood of the Lord...For he that eateth and drinketh unworthily, eateth and drinketh damnation to himself, not discerning the Lord’s body.”*

They were coming to the Lord’s Table with divisive, selfish, and gluttonous attitudes according to verse 18-22.

*“For first of all, when ye come together in the church, I hear that there be divisions among you; and I partly believe it. For there must be also heresies among you, that they which are approved may be made manifest among you. When ye come together therefore into one place, this is not to eat the Lord’s supper. For in eating every one taketh before other his own supper: and one is hungry, and another is*

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<sup>41</sup> The word ‘unworthily’ here is an adverb not an adjective. This is all important. Paul described the way that they partook as unworthy, not the Corinthians themselves as unworthy. In one sense, no Christian would ever be worthy to take Communion as far as his own character is concerned. In another sense, every Christian is worthy to take Communion as far as his standing in Christ is concerned. The Corinthians’ problem was not about personal worthiness, but about the worthiness of their attitude in partaking.

*drunken. What? have ye not houses to eat and to drink in? or despise ye the church of God, and shame them that have not? What shall I say to you? shall I praise you in this? I praise you not."*

They were not taking the supper seriously. It is with this in mind that Paul told them to examine themselves before they came to Communion. They were to examine their own attitudes. They were to see if they were coming in a serious manner.

It is interesting that even in this Paul did not question whether they were really saved or not. He assumed that they were genuine Christians. In verses 30-32, he said that it was because they were genuine Christians that they were being chastened by the Lord.

*"For this cause many are weak and sickly among you, and many sleep. For if we would judge ourselves, we should not be judged. But when we are judged, we are chastened of the Lord, that we should not be condemned with the world."*

So, in this self-examination text, Paul actually assured believers who had fallen into serious sin that they were saved, though he warned them about the chastening hand of their loving Father. To use this text as a call to self-examination as a foundation for assurance of salvation would be inconsistent interpretation.

### **EPHESIANS 5:5-6**

*"For this ye know, that no whoremonger, nor unclean person, nor covetous man, who is an idolater, hath any inheritance in the kingdom of Christ and of God. Let no man deceive you with vain words: for because of these things cometh the wrath of God upon the children of disobedience." (Ephesians 5:5-6)*

I used to interpret these verses as a checklist for self-examination. The idea was that if a Christian was involved in any of these sins, he probably was not genuinely saved. The thing that I

could not reconcile in my own mind was that it was obvious from other Scriptures that a Christian's involvement in any of these sins did not automatically disqualify him from being a Christian. David was certainly a whoremonger when he stole Bathsheba from her husband and committed adultery with her. In fact, he took it a step further and had Uriah murdered too, yet he was still a genuine believer. Solomon, in his middle years, was a covetous man who became an idolater, yet he was proven to be a genuine believer in the end. From these examples, it was clear to me that it did not mean that any person who committed one of these sins had forfeited his inheritance in heaven.

As I looked at the context of the passage in a more consistent way, Paul's meaning became clear. The Ephesian believers to whom he wrote were "dear children" of God, according to 5:1.

*"Be ye therefore followers of God, as dear children."*

Paul was calling people whom he thought were believers to a holy walk with God. In verses 3-4, he told them to avoid certain sins.

*"But fornication, and all uncleanness, or covetousness, let it not be once named among you, as becometh saints; Neither filthiness, nor foolish talking, nor jesting, which are not convenient: but rather giving of thanks."*

These sins should not even be named among them. These sins were not actions that "becometh saints", because they would be inconsistent with the Ephesians' standing in Christ. It is with this in mind that, in verses 5-6, Paul told them these were sins that characterize the unbelieving world. In fact, for these sins, the children of disobedience would be judged by God. In verse 7, Paul told them to not be partakers with the unbelieving world in these things.

*"Be not ye therefore partakers with them."*

He made a clear distinction between the world and the Ephesians. He wanted them to realize that they were no longer part of the world. According to verse 8, they used to be children of darkness, but now were children of light.

*“For ye were sometimes darkness, but now are ye light in the Lord: walk as children of light.”*

So, instead of using verses 5-6 as a self-examination tool to see if they were saved, Paul actually goes to great lengths to assure them that they were saved. The issue in this text is not whether or not the Ephesians were really Christians, but whether or not they should live like the world since they were Christians. As I studied the context in this way, I realized that it would be inconsistent to use these verses as a checklist by which to examine one’s salvation. Instead, Paul used these verses to show the Ephesians what sins characterize the unbelieving world.

### **MATTHEW 7:21**

*“Not every one that saith unto me, Lord, Lord, shall enter into the kingdom of heaven; but he that doeth the will of my Father which is in heaven.”*

This verse used to terrify me. I remember when I was a new Christian that if I even opened my Bible to the page this verse was on a sensation of fear would run through me. I thought for sure that in this text Jesus was teaching the need for self-examination in order to be sure of salvation. The scary thing about it was that it implies that there will be people who think they are saved in this life, but when they die they will find out that they were not really genuine. If this was true, it made sense to reason that one should examine himself very carefully since his salvation might not be real. He might be deceiving himself.

What was Jesus warning about in this conclusion to the Sermon on the Mount? First it is important to understand that according to Matthew 5:1, Jesus directed the sermon to His disciples, though the multitudes were also listening.

*“And seeing the multitudes, he went up into a mountain: and when he was set, his disciples came unto him.”*

The main point of Jesus’ teaching in the sermon was to give them an understanding of what true spirituality looked like. The disciples would have upheld the Pharisees as an example of what it meant to live righteously, and they would have been wrong. Jesus corrected that misunderstanding.

In Matthew 7:15-20, Jesus just warned about the reality of false prophets who pretended to be genuine disciples, but were not.

*“Beware of false prophets, which come to you in sheep’s clothing, but inwardly they are ravening wolves. Ye shall know them by their fruits. Do men gather grapes of thorns, or figs of thistles? Even so every good tree bringeth forth good fruit; but a corrupt tree bringeth forth evil fruit. A good tree cannot bring forth evil fruit, neither can a corrupt tree bring forth good fruit. Every tree that bringeth not forth good fruit is hewn down, and cast into the fire. Wherefore by their fruits ye shall know them.”*

The best way for a genuine disciple to know whether a prophet was real or not was by examining his fruit. Jesus did not say that this was the best way for an individual to determine whether his own faith was genuine or not, but the best way to tell if someone else’s faith was genuine. The Bible certainly commends the examination of others. In fact, there really is no other way to measure the profession of someone else. Because of this, one cannot have the same certainty about someone else that he can have about himself.

It is after teaching this that Christ warned about those who will be mistaken in the day of judgment. It is important to notice how they will be mistaken. Will their problem be that they have no works? Is it that they presumed that they were Christians while they lived loose lives of sin? No. In fact, according to verse 22, Jesus said that they will have done many wonderful works in His name.

*“Many will say to me in that day, Lord, Lord, have we not prophesied in thy name? and in thy name have cast out devils? and in thy name done many wonderful works?”*

If they had examined themselves, they would have found many works with which to pacify their consciences. Their problem is that they will have done works without ever knowing Christ. In verse 23, Jesus said that He would say to them that He never knew them.

*“And then will I profess unto them, I never knew you: depart from me, ye that work iniquity.”*

The main issue was about knowing Christ. In verse 21, He spoke about doing the will of the Father. Genuine believers do the will of the Father. What did Jesus mean by this? First, understand that believing on Christ is the will of the Father, as stated in John 6:29.

*“Jesus answered and said unto them, This is the work of God, that ye believe on him whom he hath sent.”*

Then, remember that only a person who is assured of his relationship with Christ will have righteousness that exceeds the righteousness of the scribes and Pharisees. True holiness only comes when one is assured. So, Jesus warned His disciples that false prophets might think that they are doing God’s work, when in reality only those who know Christ are doing God’s will. In this text, a knowledge of Christ is the way to assurance.

As I have carefully examined these texts over the years, I have come to realize that many people interpret them in inconsistent ways. I do not think that these commentators are purposely trying to mislead people. They tend to be good men that God has used in many ways. Instead I think that their interpretations are based on their predisposition to a legalistic self-examination rather than on the text itself. Their interpretation is based on fear rather than on faith. This realization helped to solidify in my heart the belief that the foundation for assurance is faith in Christ alone.

## Chapter 8

### **BIBLICAL SELF-EXAMINATION IS NOT INTENDED TO MAKE A MAN CONFIDENT IN HIMSELF**

As the Lord taught me about assurance by faith, I wondered if self-examination could ever be a good thing? Should Christians never look within their hearts? Is it ever helpful for a Christian to evaluate his behavior and character? I learned that it can be helpful, if it is done properly. My understanding of how to use self-examination properly is similar to Paul's understanding of how to use the Law. At times Paul seemed to say almost disparaging things about the Law of Moses, yet in other places he assured his readers that the Law was not a bad thing. The problem was with the people who used the Law, not the Law itself. Paul spoke of this in 1 Timothy 1:8.

*"But we know that the law is good, if a man use it lawfully."*

The same is true about self-examination. At times I may seem to say disparaging things about it, but I want to assure you that used properly it is a very good thing. The problem is never with the concept of self-examination, but with the way people use it.

When is self-examination being used in the wrong way?

1) When it makes you feel good about yourself. When you examine yourself and you like everything you see, then something is definitely wrong. You are not being honest or careful in your examination. You are obviously overlooking much.

2) When it makes you feel superior to others. When you examine yourself and think that you are better than your peers,

you are on the wrong track. God never intended for self-examination to lead to this.

3) When it makes you trust in yourself. When you examine yourself and see evidences of regeneration and then lean your soul on those evidences, you are misusing self-examination. Did God ever intend that men should trust their own evidences for salvation? Does that not lead them away from Christ? Is that not a dangerous foundation? Is that not what the people who cried 'Lord, Lord' did in Matthew 7?

Luke 18:9-14 is a great example of the wrong use of self-examination. Verse 9 says that Jesus told this parable about the Pharisee and the publican to people who were trusting in themselves.

*"And he spake this parable unto certain which trusted in themselves that they were righteous and despised others."*

Verses 11-12, tell about how the Pharisee examined himself as he prayed openly in the Temple.

*"The Pharisee stood and prayed thus with himself, God, I thank thee, that I am not as other men are, extortioners, unjust, adulterers, or even as this publican. I fast twice in the week, I give tithes of all that I possess."*

He found that he had what he thought was good evidence of regeneration. He fasted twice a week and faithfully gave his tithe. He was not so greedy for gain that he abused other people to get it, unjust in his dealings with others, or immoral in his actions. Realizing these things about himself caused him to puff himself up and look down upon the publican. In this case, as I think in most cases, self-examination led to pride. In verse 14, Jesus made it clear that this type of self-examination was not compatible with justification.

*“I tell you, this man went down to his house justified rather than the other: for every one that exalteth himself shall be abased; and he that humbleth himself shall be exalted.”*

In the parable, however, the publican also practiced self-examination which he used in a right way. From verse 13, it is clear that when he examined himself, he did not like what he saw.

*“And the publican, standing afar off, would not lift up so much as his eyes unto heaven, but smote upon his breast, saying, God be merciful to me a sinner.”*

He did not see any evidence in himself that was reliable enough to be trusted. He saw himself to be the sinful one compared to the Pharisee.<sup>42</sup> As he used self-examination in an honest way, it led him to despair of himself and trust in God. This is the proper use of self-examination. This is very compatible with justification. Jesus commended this type of self-examination.

Another example of the right use of self-examination would be Jesus’ confrontation with the rich young ruler in Luke 18:18-23. A promising rich official came to Jesus to ask Him what he needed to do to earn eternal life. The way that Jesus responded to him is a wonderful example of how to deal with souls. Unfortunately, oftentimes preachers and Bible commentators seem to misinterpret what Jesus was doing. Some teach that Jesus was trying to get the man to commit himself more fully to obedience in order to be saved. They assume that the thing that held the young man back was that he would not give up his riches, as if that was a requirement for salvation.<sup>43</sup> Jesus did not want the young man to

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<sup>42</sup> In Greek the definite article is before ‘sinner’. Ὁ Θεός, ἰλάσθητί μοι τῷ ἁμαρτωλῷ. It seems that the publican used this to distinguish himself from the Pharisee.

<sup>43</sup> When I first read *The Gospel According to Jesus*, by John MacArthur, this is how I understood his teaching on the rich young ruler. While he affirms

examine himself so he could look for evidences of regeneration to trust in. Instead He wanted the young man to see that there was nothing within him in which to trust. Self-examination would show him this.

First, in verses 18-19, Jesus asked a probing question to address the reality of the man's unbelief concerning His divinity and the man's own self-righteousness.

*"And a certain ruler asked him, saying, Good Master, what shall I do to inherit eternal life? And Jesus said unto him, Why callest thou me good? none is good, save one, that is God."*

He asked the ruler why he called Him good, since only God is truly good. With one simple question, Jesus showed that He was God and that God is the true measure of goodness. Then, in verse 20, Jesus pointed the ruler to the Ten Commandments.

*"Thou knowest the commandments, Do not commit adultery, Do not kill, Do not steal, Do not bear false witness, Honour thy father and thy mother."*

Why did Jesus point him to the Law? Could the man be saved by the Law? No. It was not Jesus' intention to imply that the man could earn his salvation by obedience. Jesus wanted the ruler to examine himself to see how his obedience measured up to God's standard as found in the Ten Commandments. In verse 21, the rich man replied that he had kept all the commandments.

*"And he said, All these have I kept from my youth up."*

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again and again that salvation is by grace through faith alone, he implies that the man lacked salvation because he refused to submit to Christ's lordship by being willing to give up his riches.

Of course, this was not true. Here is an example of a man who used self-examination in a wrong way. He examined himself according to the Law in order to prove to himself that he was good enough to make it to heaven. In doing this, he was deceiving himself. To correct this deception, Jesus gave him one more command which He knew would be too obvious for him to claim that he had kept. In verse 22, Jesus told him that he was to sell all and give it to the poor and then follow Christ.

*“Now when Jesus heard these things, he said unto him, Yet lackest thou one thing: sell all that thou hast, and distribute unto the poor, and thou shalt have treasure in heaven: and come, follow me.”*

Verse 23, shows us what happened when the man heard Jesus’ new command to him.

*“And when he heard this, he was very sorrowful: for he was very rich.”*

As the man probed his heart with this command, his conscience would not let him deny that he was a covetous man. He could not wiggle around this command. He was not as good as he thought.

This is a proper use of self-examination. As we examine ourselves, we discover that we are not as good as we thought we were. Since we cannot trust in anything within ourselves, we realize that we must look outside ourselves to Christ. This is exactly what Jesus was directing the rich young ruler to do. He went away sorrowful because he desperately wanted to trust in his own righteousness, not in Christ. The thing that kept him from salvation and assurance was not that he did not obey enough (though it is true that he did not). It was that he was relying on his own goodness to save him. This is what Jesus had to expose through self-examination.

Jesus taught a similar truth in the Sermon on the Mount, in Matthew 5:3-12. Verse 3 begins with a blessing pronounced on those who are poor in spirit.

*“Blessed are the poor in spirit: for theirs is the kingdom of heaven.”*

This means that they are spiritually bankrupt and destitute.<sup>44</sup> Self-examination has taught them this. In fact, all true believers have used self-examination in this way. We all begin by acknowledging that we are sinners. Verse 4 tells us that once a man sees his spiritual poverty, he mourns over his condition.

*“Blessed are they that mourn: for they shall be comforted.”*

This is that despair of self which a careful examination brings. According to verse 5, this leads to meekness or brokenness.

*“Blessed are the meek: for they shall inherit the earth.”*

This is why a truly righteous man is one who is still hungering and thirsting after righteousness, as verse 6 implies.

*“Blessed are they which do hunger and thirst after righteousness: for they shall be filled.”*

Self-examination teaches him every day that he is not as practically righteous as he should be.

One of the reasons why Jesus started the Sermon on the Mount with the beatitudes was that He wanted to correct the

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<sup>44</sup> There are two common Greek words used in the New Testament that carry the idea of poverty. πένις speaks of poverty to the degree that a man must work each day for his food in order to survive. πτωχός speaks of poverty to the degree that a man is reduced to begging for his food. Jesus used πτωχός in verse 3.

wrong ideas of spirituality that the Pharisees represented. This is why He said the following in Matthew 5:20,

*“For I say unto you, That except your righteousness shall exceed the righteousness of the scribes and Pharisees, ye shall in no case enter into the kingdom of heaven.”*

He wanted to show to the disciples that the spirituality of the Pharisees was only an outward show. The disciples needed to know what true spirituality looked like. He taught that true spirituality always begins with a despair of self which comes through proper self-examination. It is only when we despair of ourselves that we will ever trust in Christ alone.

Paul also showed this proper use of self-examination in Romans 7. In verses 14-25, he spoke in a boldly transparent manner after examining himself confessing that there was nothing good within his flesh.

*“For we know that the law is spiritual: but I am carnal, sold under sin. For that which I do I allow not: for what I would, that do I not; but what I hate, that do I. If then I do that which I would not, I consent unto the law that it is good. Now then it is no more I that do it, but sin that dwelleth in me. For I know that in me (that is, in my flesh,) dwelleth no good thing: for to will is present with me; but how to perform that which is good I find not. For the good that I would I do not: but the evil which I would not, that I do. Now if I do that I would not, it is no more I that do it, but sin that dwelleth in me. I find then a law, that, when I would do good, evil is present with me. For I delight in the law of God after the inward man: But I see another law in my members, warring against the law of my mind, and bringing me into captivity to the law of sin which is in my members. O wretched man that I am! who shall deliver me from the body of this death?”*

It is clear in verse 24, that it was his self-examination which led him to cry out in despair that he was a wretched man. Certainly according to these verses, he was not satisfied with his works or

with the amount of grace in his heart. He did not find anything within himself that was a firm enough foundation for him to rest his hope upon. Instead, in verse 25, having despaired of himself, he trusted in Christ alone.

*“I thank God through Jesus Christ our Lord. So then with the mind I myself serve the law of God; but with the flesh the law of sin.”*

This is where self-examination led him. This is a proper use of self-examination.<sup>45</sup>

I remember early on in my Christian walk reading an example of the right kind of self-examination in a sermon by Robert Murray M’Cheyne. In applying the phrase, “I know thy works,” in Revelation 2:2, he wrote the following.

“It is *Jesus* that knows them. Now, does this make you quake – does it make you fear – does it make you tremble from head to foot, to think that the eye of Christ is upon you, that *He* says, *I* know thy works? Why should it? Because when Jesus says to you, I know thy sin; you should say to Him, I know Thy sufferings. When He says to you, I know all thy wants, that thou hast many; then you should say to Him, I know Thy fulness. When He says to you, I know that thou hast got little strength; then say you to Him, I know that Thou hast got all strength – that Thou art all-mighty. When He says to you, I know thy folly; then say you to Him, I know Thy wisdom – what treasures of wisdom and knowledge are in Thee. When He says unto

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<sup>45</sup> I do not take the time here to argue that Paul was talking about himself as a Christian man. Some teach that he was talking about his unconverted state. Others teach that he was talking about a time of struggle between his conversion and a ‘higher life’ experience. Suffice it to say that it is clear to me from the text that he was talking about his present Christian experience. He hoped for deliverance through Christ at the future resurrection of his body.

you, I know what darkness is in thee; then say you to Him, I know what light is in Thee.”<sup>46</sup>

Here M’Cheyne teaches that self-examination should always lead us back to Christ. If it leads us elsewhere, then it is being used in the wrong way.

I discovered that in a strange way, self-examination does lead to assurance, but not in the way that many people think. It does not lead to assurance by giving a man evidence of regeneration on which he can place his hope. Instead, it leads to assurance by first showing a man that he has nothing within himself in which to hope which then drives him to Christ alone for assurance.

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<sup>46</sup> Robert Murray M’Cheyne, *The Seven Churches of Asia* (Scotland: Christian Focus Publications, 1986), 7.

## Chapter 9

### SELF-EXAMINATION CAN BE A MEANS OF REASSURING A BELIEVER

One of the final questions I had to consider about assurance dealt with my feelings. If my assurance was based on faith in Christ alone, what about the way that my feelings would sometimes fluctuate? When I would disobey God, I found that my conscience would accuse me, causing me to feel far from Him. Then there would be other times when stepping out in obedience to Christ, my conscience would commend me, and I would feel very much like a Christian. Was it not true that those good moments were based on a type of self-examination? While I knew that it was good when self-examination caused me to despair of my own righteousness and rest in Christ instead, I found that there was also another proper use for self-examination. This had to do with the practical experience of my conscience. My objective knowledge of assurance was based on faith in Christ alone, but my subjective feeling of assurance fluctuated depending on my practical obedience to Christ in daily life.

Perhaps it is best to call this subjective feeling of assurance, 'reassurance'. To illustrate what I mean by this, think of a newly married woman who knows that her husband loves her. Though she is secure in the relationship and trusts the vows he made, it makes her *feel* loved to hear him say that he loves her. This reassures her of his love. Another example is that of a child in a family. He knows he is part of the family. He does not doubt it. But, when he disobeys his father, he does not feel right. He might say something like, "My dad's going to kill me!" Deep down inside, he knows that this is not true, but at the moment he *feels* like it might be. On the other hand, when he specifically obeys his father, he feels good. He knows he has done right and his father will be

pleased. This comforting feeling is a type of reassurance. Whenever my conscience commends me for my acts of obedience, I am reassured that I am a child of God. Though Christ is all the foundation that I need for assurance, the sense that I have done well is reassuring.

Are there Scriptures that illustrate this truth? Consider what David says in Psalm 8:8.

*“The LORD shall judge the people: judge me, O LORD, according to my righteousness, and according to mine integrity that is in me.”*

In this Psalm, David was evidently accused of some wrongdoing by Cush the Benjamite. David knew that he was innocent of the charges. How did he know? Of course, he must have done some sort of self-examination. That is why he asked the Lord to judge him according to his integrity. It is not that he was claiming to be practically free from all sin, but in this particular incident, he knew he was innocent. So, he asked the Lord to judge him according to his integrity in this case. David’s conscience was clear concerning Cush. When you examine yourself and know you have done right in some circumstance, it makes you feel good and reassured.

There was another time in David’s life, where it was clear that he had examined himself. Again, he did not do this to determine whether he was a genuine believer or not. He already knew that. He did it to see whether he was being practically obedient or not. That is why he said the following in Psalm 26:1-3.

*“Judge me, O LORD; for I have walked in mine integrity: I have trusted also in the LORD; therefore I shall not slide. Examine me, O LORD, and prove me; try my reins and my heart. For thy lovingkindness is before mine eyes: and I have walked in thy truth.”*

After examination he found that he had walked in integrity. Now, David could not say this about every moment of his life, but at this particular time, he knew he had lived in obedience. This was not

the foundation for his assurance, but it did make him feel reassured.

In 2 Corinthians 1:12, Paul wanted the Corinthians to know that he was a genuine apostle and that he served God in this position with sincerity.

*“For our rejoicing is this, the testimony of our conscience, that in simplicity and godly sincerity, not with fleshly wisdom, but by the grace of God, we have had our conversation in the world, and more abundantly to you-ward.”*

How did he know that he served God sincerely? He had obviously examined his heart, and his conscience was clear. This made him rejoice within. He was not trying to make this the basis or foundation of his assurance of salvation, but it did make him feel reassured.

In Romans 5, Paul gave a wonderful description of a foundational, objective assurance and a secondary, subjective reassurance. In verses 1-2, he spoke about objective assurance by faith alone.

*“Therefore being justified by faith, we have peace with God through our Lord Jesus Christ: By whom also we have access by faith into this grace wherein we stand, and rejoice in hope of the glory of God.”*

Our peace with God comes through faith in Christ. Knowing that we have a new standing before God because of Christ gives us hope. This rejoicing in hope is assurance. In verses 3-4, he spoke about subjective reassurance that comes through life experience.

*“And not only so, but we glory in tribulations also: knowing that tribulation worketh patience; And patience, experience; and experience, hope.”*

It is through the tribulations that God allows to come in our lives that we learn to patiently trust God. As we see God help us through our difficulties, we learn by experience that God is trustworthy. We no longer know only in theory, but in practical reality. This experience with God makes us feel reassured. Then, as if Paul wanted to make sure that his readers did not begin to rely too much on experience, in verse 5, he pointed them back to the only foundation of hope and assurance.

*“And hope maketh not ashamed; because the love of God is shed abroad in our hearts by the Holy Ghost which is given unto us.”*

There is also a clear example, in 2 Peter 1:9-11, of the possibility of a genuine believer lacking reassurance.

*“But he that lacketh these things is blind, and cannot see afar off, and hath forgotten that he was purged from his old sins. Wherefore the rather, brethren, give diligence to make your calling and election sure: for if ye do these things, ye shall never fall: For so an entrance shall be ministered unto you abundantly into the everlasting kingdom of our Lord and Saviour Jesus Christ.”*

Peter had just been talking about the need for believers to add things to their faith. A Christian is not supposed to sit back and be lazy. Faith in Christ alone is all that is necessary for salvation, but after this there is a process of spiritual growth. Diligence is necessary for spiritual growth. If a believer is not diligent in adding to his faith, he will gradually lose the sense and feeling of assurance that he had at the beginning. He will become distracted from looking to Christ. He will forget the joy of assurance in Christ. But, if he is diligent, his conscience will reassure him. Peter did not imply that a knowledge of personal spiritual diligence was the foundation for assurance. The foundation for assurance was faith in Christ alone, as he assumed in verse 1.

*“Simon Peter, a servant and an apostle of Jesus Christ, to them that have obtained like precious faith with us through the righteousness of God and our Saviour Jesus Christ.”*

The believers to whom he wrote had obtained like precious faith through the righteousness of Christ. This was the foundation for their faith and assurance. But, if they were spiritually lazy, they might lose the reassuring feelings that come with diligence.

I learned over the years that there is a place for self-examination in a believer’s life. It helps to keep you from pride, as you see that you are not perfect. In this way it drives you to look to Christ. It also gives you a reassuring feeling when your conscience commends you for your obedience. This reassurance is a confirmation of the assurance you already have through faith alone.

## Chapter 10

### OTHER SAINTS WERE ALSO CONCERNED ABOUT LEGALISTIC SELF-EXAMINATION

One of the final pieces of the puzzle was the discovery that throughout church history there were true saints of God who came to similar conclusions about assurance of salvation. All of these men did not hold to views that are identical to my present one, but they were at least uncomfortable with a legalistic type of self-examination. Some of them believed that it was legitimate to use self-examination to come to assurance to a certain degree, but that ultimately faith in Christ alone was the best ground. Others would agree with my position and say that self-examination should only ever be a secondary means of confirmation, not the primary foundation of assurance. I admit that there are times when our experiences will confirm the assurance that we already have, but they should never be a foundation for assurance. Although I always consider the Bible to be the foundation for doctrine, God used the experiences and confessions of saints in history to help confirm to me the truths which I was discovering. I hope that reading these quotes of men of God in times past will help to confirm you in your assurance by faith alone.

#### **MARTIN LUTHER (1483-1546)**

I first became interested in Luther, when I read Bunyan's recommendation of his *Commentary on Galatians*. As soon as I could, I went out and bought a copy and poured over the pages. I came to love Luther, as he related his experiences with doubt and assurance. I found that he always pointed distressed souls back to Christ. Luther spent the early years of his adult life as a monk in a Roman Catholic monastery. During those years he struggled for a

way to find peace with God and assurance of his salvation. He finally found peace through his study of the book of Romans. He believed that assurance was of the essence of faith, and that works were not good enough evidence on which to base one's assurance. His writings have the fire of conviction born out of personal experience. God used quotes like the following to lead me from self to Christ.

“Let us give thanks unto God that we are delivered from this monstrous doctrine of doubting, and can now assure ourselves that the Holy Ghost crieth, and bringeth forth in our hearts unspeakable groanings; and this is our anchor-hold, and our foundation. The gospel commandeth us to behold not our own good works, or our own perfection: but God the promiser, and Christ the mediator. Contrariwise, the pope commandeth us to look, not unto God the promiser, nor unto Christ our high priest, but unto our own works and merits. Here, on the one side, doubting and desperation must needs follow; but on the other side, assurance of God's favour, and joy of the spirit. For we cleave unto God who cannot lie. For He saith, Behold I deliver My Son to death, that through His blood He may redeem thee from thy sins, and from eternal death. And this is the reason that our doctrine is most sure and certain, because it carrieth us out of ourselves, that we should not lean upon our own strength, our own feeling, our own person, and our own works: but upon God, and upon His precious promise and truth, which cannot deceive us.”<sup>47</sup>

In this quote, Luther showed how Roman Catholicism pointed men to look to themselves for assurance, but the Scriptures point them to God and His promise. His own doctrine was so sure and certain because it caused him to be carried away outside of himself to lean upon Christ.

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<sup>47</sup> Martin Luther, translation by Erasmus Middleton, *Commentary on Galatians* (Grand Rapids: Kregel Publications, 1979), 248-249.

## JOHN CALVIN (1509-1564)

I started reading Calvin while I attended Baptist Bible Institute in Grand Rapids, Michigan. As homework for our Dogmatics class, we had to read sections of Calvin's *Institutes* and write papers on what we read. Before this, I would have thought that Calvin would have been dull and dry reading, but I found out quite differently. Like Luther, Calvin was a reformer whose writings were born out of deep experience with God. Unlike many of the Puritans who held to a Calvinistic system, he did not place an emphasis on self-examination for assurance. He knew the danger of trying to determine if one was elect by personal examination of the evidence of regeneration. Instead he pointed men to look to Christ for assurance. In fact, to Calvin, assurance was a necessary part of faith. I found much of the *Institutes* to be edifying and comforting to my troubled soul. Calvin talks about how, though a sight of good works can strengthen a Christian's faith, it can never be the foundation for a Christian's assurance. If one tries to make self-examination the foundation for his assurance, it will actually lead him to uncertainty. Consider in the following quote how Calvin rightly showed that judging one's salvation by good works will make him uncertain and spiritually feeble.

"And the saints are conscious of possessing only such an integrity as intermingled with many vestiges of the flesh. But since they take the fruits of regeneration as proof of the indwelling of the Holy Spirit, from this they are greatly strengthened to wait for God's help in all their necessities, seeing that in this very great matter they experience him as Father. And they cannot do even this unless they first apprehend God's goodness, sealed by nothing else than the certainty

of the promise. For if they begin to judge it by good works, nothing will be more uncertain or more feeble...”<sup>48</sup>

### **WILLIAM ROMAINE (1714-1795)**

I discovered Romaine only in the last few years while reading a footnote in Robert Haldane’s commentary on Romans, and what a blessed discovery it has been. He was an 18<sup>th</sup> century evangelical Anglican preacher in England. His book, *The Walk of Faith*, is a classic. His premise in the book is that for a Christian to live a proper Christian life, he must begin with a solid foundation of assurance by faith in Christ alone. He wrote the following about a Christian’s self-examination of his own love toward God.

“When thou art considering thy love to God, and ashamed at the sight of it, then look at his. Look especially at his, when thine is little. Believing views of his, will increase thine. Thine has nothing else to excite it, or to nourish it. Thou art not called upon to warm thyself with the sparks of thy love to God, but with the pure constant flame of his love to thee. His is to keep up thine. His is the first cause, and thine is but the effect. The experience of his, will heal all the infirmities of thine.”<sup>49</sup>

### **JAMES HERVEY (1714-1758)**

Hervey was an evangelical Anglican contemporary of Romaine. I discovered him while doing research for this book. God used the following quote as an added confirmation that my beliefs about assurance were not unsound.

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<sup>48</sup> Ibid, 786. Earlier in the same paragraph, Calvin says that a Christian’s works “are matters that have no place in laying a foundation to strengthen the conscience but are of value only when taken a posteriori.”

<sup>49</sup> William Romaine, *Walk of Faith*, 85.

“Instead therefore of poring on our own Heart, to discover, by inherent Qualities, our Interest in CHRIST, I should rather renew my Application to the free and faithful Promise of the LORD; assert and maintain my Title, on this *unalterable* Ground – ‘Pardon is mine, I would say, Grace is mine, CHRIST and all his spiritual Blessings are mine. Why? because I am conscious of sanctifying Operations in my own Breast? Rather because GOD *hath spoken in his Holiness*; because all these precious Privileges are consigned over to me in the everlasting Gospel, with a *Cleanness* unquestionable as the Truth, with a *Certainty* inviolable as the Oath of GOD.’”<sup>50</sup>

Hervey pointed to the promise of God as being the foundation for assurance. Pouring over one’s own heart to look for inherent qualities is an impossible foundation.

### **JOHN NEWTON (1725-1807)**

Early on in my Christian life, I bought a used copy of the *Letters of John Newton*. I had heard about the testimony of Newton and how God had shown him amazing grace. I found his letters to be very comforting to my soul, as it was clear that he understood the difficulties that troubled consciences go through. In dealing with a lady who was struggling because she felt the contrary principle of sin at work in her heart and was worried because she did not know if there was any evidence of regeneration there, Newton wrote the following.

“It is true that you feel contrary principles, that you are conscious of defects and defilements; but it is equally true, that you could not be right if you did not feel these things. To be conscious of them, and humbled for them, is one of the surest marks of grace; and to be more deeply sensible of them than formerly, is the best evidence of

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<sup>50</sup> James Hervey, *Theron and Aspasio: or, a Series of Dialogues and Letters, upon the Most Important and Interesting Subjects* (London: Charles Rivington, 1767), 450.

growth in grace. But when the enemy would tempt us to doubt and distrust, because we are not perfect, then he fights, not only against our peace, but against the honour and faithfulness of our dear Lord. Our righteousness is in him, and our hope depends, not upon the exercise of grace in us, but upon the fulness of grace and love in him, and upon his obedience and death.”<sup>51</sup>

Though Newton did not discount the idea that the working of God’s grace in one’s heart produces evidences, he certainly pointed the lady away from depending on those unreliable evidences to look to Christ instead.

### **ROBERT MURRAY M’CHEYNE (1813-1843)**

Just a little over a year after I was saved, I picked up a copy of the *Memoirs of M’Cheyne*, edited by his friend Andrew Bonar. I found his letters to be like a breath of fresh air to me. He seemed to always be pointing people to Christ. I decided that I wanted to follow his example in counseling people in my own ministry. Listen to his liberating counsel in a letter written “to a soul whom he had never seen, but whose case was laid before him by a friend.”

“Look to Christ; for the glorious Son of God so loved lost souls, that He took on Him a body and died for us – bore our curse, and obeyed the law in our place. Look to Him and live. You need no preparation, you need no endeavors, you need no duties, you need no strivings, you only need to look and live. Look at John 17:3. The way to be saved is to know God’s heart and the heart of Jesus. *To be awakened*, you need to know your own heart. Look in at your own heart, if you wish to know your lost condition. See the pollution that is there – forgetfulness of God, deadness, insensibility to His love. If you are judged as you are in yourself, you will be lost. *To be saved*, you need to know the heart of God and of Christ. The four Gospels are a

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<sup>51</sup> John Newton, *Letters of John Newton* (London: The Banner of Truth Trust, 1960), 175-176.

narrative of the heart of Christ. They show His compassion to sinners, and His glorious work in their stead. If you only knew that heart as it is, you would lay your weary head with John on His bosom. Do not take up your time so much with studying your own heart as with studying *Christ's heart*. 'For one look at yourself, take ten looks at Christ!'"<sup>52</sup>

### **HORATIUS BONAR (1808-1889)**

I first learned about the Bonar brothers from reading the *Memoirs of M'Cheyne*. These Scottish preachers were all close friends involved in a revival that swept through the Free Church of Scotland. The main theme of that revival was the free grace of God through Christ. Horatius wrote several books which emphasized justification by faith alone and the assurance that should naturally follow. God used his books to deliver me from introspective self-examination. Through words such as the following, the Holy Spirit turned me away from myself to look to Christ alone.

"The object of the Spirit's work is to make us acquainted with the true Jehovah; that in him we may rest; not to produce in us certain feelings, the consciousness of which will make us think better of ourselves, and give us confidence toward God. That which he shews us of ourselves is only evil; that which he shews us of God is only good. He does not enable us to feel or believe, in order that we may be comforted by our feeling or our faith. Even when working in us most powerfully he turns our eye away from his own work in us, to fix it on God, and his love in Christ Jesus our Lord."<sup>53</sup>

### **ANDREW BONAR (1810-1892)**

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<sup>52</sup> Andrew Bonar, editor, *Memoirs of M'Cheyne* (Chicago: Moody Press), 119-120.

<sup>53</sup> Horatius Bonar, *God's Way of Peace: A Book for the Anxious* (New York: Robert, Carter, & Brothers, 1870), 38-39.

God led me to a wonderful book by Andrew Bonar entitled, *The Person of Christ*. In it he assumed that believers find assurance and peace by looking to the person of Christ and not to themselves. He showed this more directly in a sermon in which he spoke about what he called the long way to assurance and the short way. In speaking about the long way he said the following.

“Those who try this way set themselves to ascertain ‘*What am I?*’ They seek to make sure that they have the marks and evidences of being new creatures in Christ, or at least the marks and evidences of having, beyond doubt, believed in Him. Divines have been wont to call this mode of Assurance ‘*the Assurance of sense,*’ because in it the person points to sensible proofs of his new nature, and thinks he may some time or other be able to shew such an experiences of divine things, as puts it beyond doubt that he has believed and has found Christ.”<sup>54</sup>

Later on in the same sermon he spoke about the short way to gain assurance.

“I have Assurance that God accepts me *the moment I see the fulness and freeness of Christ’s work*. My soul is enabled to see all the claims of justice satisfied at the cross; for there is completed obedience, there is the full penalty paid. At the cross there is room for any sinner, and the gospel invites me as a sinner among the rest to hear what the cross says. Does it not say to me, ‘God-man has provided an infinitely perfect righteousness, and made it honourable for the holy God to embrace the Prodigal Son. Yonder, in the work of God-man, is a *rock* for the sinner’s feet to stand upon – and this not a mere narrow point, hardly sufficient, but rather a wide continent, stretching out on every side.’ Surely there is room for me there? I feel it is enough! Self is forgotten in presence of this marvelous scene. What could satisfy the conscience better! What could speak

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<sup>54</sup> Andrew Bonar, *What Gives Assurance* (Glasgow: Charles Glass & Co.), 12

peace like this! This faith rising into Assurance while simply continuing to behold its glorious object.”<sup>55</sup>

### CHARLES SPURGEON (1834-1892)

I remember well about a day or two after I was saved, my pastor photocopied an excerpt from a biography on Spurgeon dealing with how he came to Christ. That meant so much to me, since his conversion experience was similar to mine. He certainly taught that as soon as a man believed, he should be assured. In the following, he wrote about the fact that saints get no real assurance by looking within, but instead by looking without to Christ.

“It is ever the Holy Spirit’s work to turn our eyes away from self to Jesus; but Satan’s work is just the opposite of this, for he is constantly trying to make us regard ourselves instead of Christ. He insinuates, ‘Your sins are too great for pardon; you have no faith; you do not repent enough; you will never be able to continue to the end; you have not the joy of His children; you have such a wavering hold of Jesus.’ All these are thoughts about self, and we shall never find comfort or assurance by looking within. But the Holy Spirit turns our eyes entirely away from self: He tells us that we are nothing, but that ‘Christ is all in all.’ Remember, therefore, it is not *thy hold* of Christ that saves thee – it is Christ; it is not *thy joy* in Christ that saves thee – it is Christ; it is not even faith in Christ, though that be the instrument – it is Christ’s blood and merits; therefore, look not so much to thy hand with which thou art grasping Christ, as to Christ; look not to thy hope, but to Jesus, the author and finisher of thy faith. We shall never find happiness by looking at our prayers, our doings, or our feelings; it is what *Jesus* is, not what we are, that gives rest to the soul.”<sup>56</sup>

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<sup>55</sup> Ibid, 20.

<sup>56</sup> Charles Spurgeon, *Morning and Evening* (Uhrichsville, Ohio: Barbour Publishing, Inc., 1998), June 28, morning.

## **JAMES BROOKES (1830-1897)**

About a year or so ago, I came across the writings of James Brookes. He was an early Fundamentalist Presbyterian minister most well known for being the pastor of C. I. Scofield. He clearly taught the truth that assurance comes by faith in Christ alone. In a chapter entitled, *Assurance of Faith*, he quotes Professor Lindsay's commentary on Hebrews in which Lindsay said that salvation was by faith alone, but assurance must come by looking within for evidence. Brookes refuted this idea in the following quote.

“With all deference for Dr. Lindsay’s ability as a scholar and writer, I am bold to say that assurance can never, never be obtained in this manner; for in proportion as a child of God is conscientious and painstaking in his walk, so is he made aware of the evils of his nature and his deficiencies in meeting the full measure of his obligations. The holiest saints on earth are invariably those who most clearly perceive and most promptly confess the vileness of their hearts and their failures in duty; and they would be the first to confess that if assurance is derived from anything found in them or done by them, it is a privilege entirely beyond the reach of their experience.”<sup>57</sup>

## **H. A. IRONSIDE (1876-1951)**

I have always loved the teaching of Ironside. He had a very clear understanding of the Bible which he was enabled to express simply. At the end of his book, *Full Assurance*, he has a list of answers to objections that are very helpful. In my early Christian walk, I used to read and reread these over and over again. He wrote the following objection.

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<sup>57</sup> James H. Brookes, *The Way Made Plain* (Philadelphia: American Sunday-School Union, 1913), 279.

*"It is not exactly that I do not trust God, but I cannot be sure of myself; I am afraid even my faith is unreal."*

He then answered the objection in the following way:

"Faith is not the Saviour: Christ is. He is the unchanging One – 'Jesus Christ, the same yesterday, and today, and forever.' Faith is just the hand that lays hold of Him. You are not asked to trust yourself. The less confidence you have in yourself the better. Put all your confidence in the Lord Jesus. He is *not* unreal, and if your faith is centered in Him all will be well for time and eternity."<sup>58</sup>

Later he anticipated another objection:

*"What troubles me is that I am not sure I have accepted Christ."*

He answered this one by pointing men away from themselves to Christ.

"To accept Christ is to receive Him by faith as your Lord and Saviour. But, strictly speaking, the great thing to see is that God has accepted Christ. He took our sins upon Him, died to make propitiation for them. But God has raised him from the dead and taken Him up to glory. He has accepted Him in token of His perfect satisfaction in His work. Believing this, the soul enters into peace. I simply rest in God's thoughts about His Son."<sup>59</sup>

Ironside was simply pointing anxious souls to faith in Christ alone for assurance.

God used all of these saints of old to help establish me in the truth that assurance is by faith in Christ, not self-examination. I hope that God will use these quotes to establish you as well.

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<sup>58</sup> H. A. Ironside, *Full Assurance* (New York: Loizeaux Brothers, 1937), 98.

<sup>59</sup> *Ibid*, 99-100.

## CONCLUSION

Throughout the writing of this book, my prayer has been that every reader would be pointed to Christ. I have written much about myself. I have been conscious of the fact that there are far too many first person personal pronouns in the text. I trust that my purpose for this was not to seek glory for myself (though in my flesh I find that I do too often). My purpose was to show what God has done in my life to lead me away from self to Christ. I thought that if you could see the struggles that I went through, it might comfort and help you with your own. I thought that you might better understand these precious truths if you heard them as one man's experience to another. I truly hope that this has been the case.

You must not think that because I have written these things, I no longer ever struggle with doubtful feelings (though I certainly do not struggle like I did before). As long as the flesh remains, the struggle remains. The difference is that now I have firm footing for the fight. My mind is firmly planted on the truth of the Word of God, though my feelings change with the weather. The storms and wind still swirl around me, but I am standing on a Rock. My chief desire is to always have Christ before me. When I am looking to Him, all goes well. When I get distracted from Him, the legalistic attitude returns.

I hope you do not think that I no longer have any use for self-examination. I have found it to be a blessing to me, yet in a different way than I used to think. Self-examination now leads me to throw up my hands and despair of ever trusting in myself. The more I come to know the depths to which I can fall, the less I trust in myself. What a blessed relief. How wonderful it is to not have to try to put on a good face before God. How wonderful to know that He wants me to examine myself and lay the worst of my sins out before Him, so that I will despair of trusting in myself. Then,

what a glorious experience it is to run to my Redeemer for help, and to find that this is exactly what He wanted me to do in the first place. This is the heart of true Christianity. This is the foundation for holiness. This is assurance by faith alone.

## APPENDIX

### THE PURPOSE OF THE TESTS IN 1 JOHN

As I came to the conclusion that assurance comes by faith alone, there was always a nagging question in my mind. What about 1 John? The book is full of statements that many commentators view as tests for assurance of salvation. As I read these commentaries, I began to wonder if 1 John was consistent with my conclusion that the foundation of assurance is faith alone? If the purpose of the tests in 1 John is for assurance of salvation by means of self-examination, then it contradicts the whole premise of my book. In a sense, the truth of my book and my experience rise or fall depending on the purpose of the tests in 1 John.

If 1 John was a kind of manual for self-examination, then it would make sense that John must have been in doubt about his readers. But, if John thought his readers were genuine believers, then it does not make sense that he would give them tests by which they should scrutinize their faith to see if they really did believe. It seems clear from the following Scriptures that John was writing to people he thought were real believers.

*“My little children, these things write I unto you, that ye sin not. And if any man sin, we have an advocate with the Father, Jesus Christ the righteous.” (1 John 2:1)*

Beginning at this verse and seven other times in the book, John referred to his readers as “little children”.<sup>60</sup> This is the same way that Jesus referred to the disciples in John 13:33. The idea is that

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<sup>60</sup> In English “little children” occurs nine times in 1 John. The phrase is used to translate the word *τεκνίον* seven times, which seems to refer to believers in general, and *παιδίον* twice, which seems to refer to young believers in particular.

John saw the readers as being his children in the Lord. He was like a spiritual father to them. So, he clearly thought of them as true believers. If he had any doubt that they were genuine, he would not have called them “little children”.<sup>61</sup>

*“And he is the propitiation for our sins: and not for ours only, but also for the sins of the whole world.” (1 John 2:2)*

John spoke of Christ as being the propitiation for “our” sins. He seemed to include himself and his readers in this, as opposed to the unbelieving world, clearly implying that his readers were genuine believers.

*“I write unto you, little children, because your sins are forgiven you for his name’s sake.” (1 John 2:12)*

John wrote to them specifically because he knew their sins had been forgiven. Certainly he would not have said this to them if he had any doubts about their relationship with God.

*“I write unto you, fathers, because ye have known him that is from the beginning. I write unto you, young men, because ye have overcome the wicked one. I write unto you, little children, because ye have known the Father. I have written unto you, fathers, because ye have known him that is from the beginning. I have written unto you, young men, because ye are strong, and the word of God abideth in you, and ye have overcome the wicked one.” (1 John 2:13-14)*

John divided all the people he addressed into three groups: “fathers” (believers who had been saved for a long time), “young men” (believers who had been saved for a few years), and “little

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<sup>61</sup> When Jesus called the disciples “little children” in John 13:33, Judas had already left.

children”<sup>62</sup> (believers who had been saved for a short time). In any case, he wrote to them all as if they were genuine believers.

*“I have not written unto you because ye know not the truth, but because ye know it, and that no lie is of the truth.” (1 John 2:21)*

John wrote to them because they knew the truth. He specifically said that it was not because they did not know the truth. He was confident that the people he was dealing with knew the truth.

*“Ye are of God, little children, and have overcome them: because greater is he that is in you, than he that is in the world.” (1 John 4:4)*

John specifically told the readers that they were of God, as opposed to the false teachers who were of the world.

*“These things have I written unto you that believe on the name of the Son of God; that ye may know that ye have eternal life, and that ye may believe on the name of the Son of God.” (1 John 5:13)*

John said that he was writing to those who believe, so that they might know that they have eternal life. He did not say that he was writing to those who may or may not believe. He was confident that they did believe and was quick to encourage them to be assured of it by faith.

These verses make it clear that John was not skeptical about his readers’ faith. If this is true, it would not make sense to interpret the tests as means of assurance by self-examination. If the tests were not for this purpose, what were they for?

To understand the purpose for the tests, we must try to determine the situation that caused him to write. John realized that these genuine believers were going through an experience

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<sup>62</sup> John used the word *παίδιον* here.

that is sadly all too common. They were dealing with apostate false teachers. Most commentators are in agreement that these apostates had fallen into some early form of Gnosticism.<sup>63</sup> From 2:18-19, it is clear that some people in the believers' churches had apostatized from the faith, just as John's friend, Judas, had apostatized years before.

"Little children, it is the last time: and as ye have heard that antichrist shall come, even now are there many antichrists; whereby we know that it is the last time. They went out from us, but they were not of us; for if they had been of us, they would no doubt have continued with us: but they went out, that they might be made manifest that they were not all of us."

John explained to the believers that it was obvious that these apostates were not genuine believers. Had they really been a part of the family of God, they never would have left it for Gnosticism. When they had been part of the true churches in the past, they were merely faking it. They had made outward claims that just were not true. 2 John 1:7-11 seems to show that after leaving the true churches, these apostates continued to go out as itinerant preachers often seeking help from true believers.

"For many deceivers are entered into the world, who confess not that Jesus Christ is come in the flesh. This is a deceiver and an antichrist. Look to yourselves, that we lose not those things which we have wrought, but that we receive a full reward. Whosoever transgresseth, and abideth not in the doctrine of Christ, hath not God. He that abideth in the doctrine of Christ, he hath both the

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<sup>63</sup> Wuest talks about Docetic Gnostics, who taught that Christ's body only seemed to be real but was not actually physical, and Cerinthian Gnostics, who taught that Jesus was a normal man who received the *aeon* Christ that came on him at his baptism. Kenneth S. Wuest, "In These Last Days," in *Wuest's Word Studies From the Greek New Testament* (Grand Rapids: Wm. B. Eerdmans Publishing Company, 1992), 88-89.

Father and the Son. If there come any unto you, and bring not this doctrine, receive him not into your house, neither bid him God speed: For he that biddeth him God speed is partaker of his evil deeds.”

John felt that he had to warn the believers to not compromise with them.

With this situation affecting his readers, John knew that he needed to address two issues that might bring confusion among the true churches. Firstly, there would have been some confusion about how to know who was genuine and who was not. If these apostates claimed to be part of the family of God, but were actually lying, how could a true believer know who was genuine? Secondly, there may have been some cause for confusion as the Gnostics claimed to have superior secret knowledge of God. The believers had to decide who was right. The Gnostics seemed so certain when they claimed that their way was true. How would the genuine believers know for certain that their own beliefs were right as opposed to the Gnostics? It is with these two issues in mind that John gave the tests.

Consider some of the tests from this point of view. He wanted the believers to know how to tell whether other people were genuinely from God or not. The only way they could tell was to examine their actions. As we have hopefully proved throughout this book, the only way a believer can know that *he himself* is saved is by looking to Christ. However, the only way he can know that *others* are saved is by looking at their actions. John wanted the believers to examine the actions of the false teachers so that they would see that they were not genuine. There were two kinds of tests that focused on the actions of the false teachers.

One type of test had to do with their message. It seems that these antichrists went astray especially in their Christology. In 4:1-3, John gave a test of how to discern the false teachers’ doctrine.

“Beloved, believe not every spirit, but try the spirits whether they are of God: because many false prophets are gone out into the world.

Hereby know ye the Spirit of God: Every spirit that confesseth that Jesus Christ is come in the flesh is of God: And every spirit that confesseth not that Jesus Christ is come in the flesh is not of God: and this is that spirit of antichrist, whereof ye have heard that it should come; and even now already is it in the world.”

They did not confess that Jesus was a real man. This seems to be why in 5:5-6, John emphasized the water and blood that he saw flow from Jesus’ side.

“Who is he that overcometh the world, but he that believeth that Jesus is the Son of God? This is he that came by water and blood, even Jesus Christ; not by water only, but by water and blood. And it is the Spirit that beareth witness, because the Spirit is truth.”

The other type of test had to do with the antichrists’ behavior. In 3:8, it is clear that if an antichrist claimed to know God, but was living in an unbroken pattern of sin, he proved himself to be a liar.

“He that committeth sin is of the devil; for the devil sinneth from the beginning. For this purpose the Son of God was manifested, that he might destroy the works of the devil.”

If an antichrist in their midst claimed to know God, but hated the believers, it was proof that he must be a liar, according to 3:14-15.<sup>64</sup>

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<sup>64</sup> Tobias Crisp (1600-1643) also understood 1 John 3:14 in this way. “...I shall desire you well to mark the scope of the apostle in that place. In the words before the text, he tells the brethren how the world esteemed of them, what account it had of them; ‘Marvel not, my brethren, though the world hate you:’ but, in this verse, he endeavours to comfort them against the dis-esteem it had of them, and how doth he do it? ‘We know, (saith he) that we have passed from death to life, because we love the brethren:’ as much as if he had said, whatever the world judgeth of us, our judgment one of another is, that we are God’s children; and the

“We know that we have passed from death unto life, because we love the brethren. He that loveth not his brother abideth in death. Whosoever hateth his brother is a murderer: and ye know that no murderer hath eternal life abiding in him.”

This is why, in 4:1, the believers were told to test the spirits, not to see if they themselves were of God, but whether others who claimed to be of God really were or not.

“Beloved, believe not every spirit, but try the spirits whether they are of God: because many false prophets are gone out into the world.”

It seems clear that these tests which John gave to the believers were not for the purpose of examining the genuineness of *themselves*, but the genuineness of *others*.

John also wanted the believers to know that they had believed the right thing. In spite of the Gnostics’ fervent claims, John could boldly proclaim, as he did in 5:19, that he and the genuine believers were of God.

“And we know that we are of God, and the whole world lieth in wickedness.”

How would the believers know beyond a doubt that theirs was the right religion as opposed to the Gnostics? In our pluralistic

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ground of it is this, we perceive one from another, that there is a love one to another; so that it seems plain to me, that the apostle here endeavours to satisfy persons how they are made known one to another, that they are the people of God, not how they are to know themselves; this seems rather to be a mark, how my brother may know me, than by which I should know myself; the text doth not say, by this I may know that I am passed from death to life.” Tobias Crisp, “Inherent Qualifications Are Doubtful Evidences for Heaven,” in *Christ Alone Exalted*, [http://grace-ebooks.com/library/Tobias%20Crisp/TC\\_Vol%203%20Christ%20Alone%20Exalted.pdf](http://grace-ebooks.com/library/Tobias%20Crisp/TC_Vol%203%20Christ%20Alone%20Exalted.pdf).

world today, Christians often have similar doubts. How do we know that our beliefs are true and not the beliefs of Buddhism or Hinduism or Mormonism or Roman Catholicism? John did not feel the need to take them through a course in apologetics, though in 1:1-3, he reminded them that he had seen Christ with his own eyes.

“That which was from the beginning, which we have heard, which we have seen with our eyes, which we have looked upon, and our hands have handled, of the Word of life; (For the life was manifested, and we have seen it, and bear witness, and shew unto you that eternal life, which was with the Father, and was manifested unto us.)”

He did not feel the need to write an academic treatise to them in an attempt to prove the truths of the faith. In fact, in 2:21, he told them that they already knew the truth.

“I have not written unto you because ye know not the truth, but because ye know it, and that no lie is of the truth.”

Instead, he focused on what would confirm them in the truth that they already believed. He was concerned that over time the persuasive voices of the Gnostics might begin to wear them down. As they heard false opinions, the truth might begin to feel less real. They might begin to wonder if the Gnostics had some type of new relationship with God that they had missed out on. With this problem in mind, John knew that the best thing they could do to keep a sense of the reality of their Christianity in the face of false religion was to practically live out the truth. It is only when the truth is lived out that you feel the reality of it. When truth is not lived out it remains in the theoretical realm. John wanted them to live it out so they would feel the practical reality of it. This is what he meant in 3:17-21.

“But whoso hath this world’s good, and seeth his brother have need, and shutteth up his bowels of compassion from him, how dwelleth

the love of God in him? My little children, let us not love in word, neither in tongue; but in deed and in truth. And hereby we know that we are of the truth, and shall assure our hearts before him. For if our heart condemn us, God is greater than our heart, and knoweth all things. Beloved, if our heart condemn us not, then have we confidence toward God.”

They needed to love in reality, not just theoretically. If they would love practically, they would not have reason to wonder if the Gnostics had some new truth that they had not yet received. They would not only know the reality of the truth in theory, but they would feel it in practice as well. They would not only have assurance by faith in Christ, but they would be experiencing daily reassurance in their hearts.

In 2:9-11, John speaks again about the need to have genuine love for the brethren.

“He that saith he is in the light, and hateth his brother, is in darkness even until now. He that loveth his brother abideth in the light, and there is none occasion of stumbling in him. But he that hateth his brother is in darkness, and walketh in darkness, and knoweth not whither he goeth, because that darkness hath blinded his eyes.”

When a believer is loving his brother, he feels the reality of his relationship with God in his heart. If he is not loving his brother, he is like a blind man groping around not knowing what is real and what is not. So, throughout 1 John, the apostle challenges the believers to practically live out the truth, so that there would be no doubt about the reality of it. In this, John did not deal with the primary foundation for assurance which is faith in Christ alone, but only with the secondary confirmation of it.

In conclusion, John did not give the tests in this epistle as a means for believers to find assurance of salvation by examining themselves. They are not a means to be used in order to lay a foundation for assurance. Some of them were for the purpose of

testing the reality of another person's outward profession. Others of them were an exhortation to live out the truth in such a way that its reality can be felt.