

This is sermon #7 in a series on the basics of the message of the Bible. We have looked at the authority of God and the seriousness of sin and what God has done in Christ to save his people from their sins. Last time we considered the question, what must I do to be saved? and this evening we will consider the question, how do I know that I am saved?

This is a tremendously important question and it is vital that we understand that answer that the Bible gives. The reason this is so important is that it is possible to think that we are saved when we are not saved. It is possible to think we are going to heaven when in fact we are still under the wrath of God and heading to hell. There are many people who will be horrified to find themselves in hell after they die because they thought that all was well with their souls, but they were wrong. This is not an issue that you want to be careless about and just presume that you are right with God without having solid biblical grounds for your confidence that you are among the number of those who have been truly born again.

Once again it is Jesus himself who gives the most solemn warning in this regard. Matthew 7:21-23, <sup>21</sup>"Not everyone who says to me, 'Lord, Lord,' will enter the kingdom of heaven, but the one who does the will of my Father who is in heaven. <sup>22</sup>On that day many will say to me, 'Lord, Lord, did we not prophesy in your name, and cast out demons in your name, and do many mighty works in your name?' <sup>23</sup>And then will I declare to them, 'I never knew you; depart from me, you workers of lawlessness.'"

Jesus is saying that many are mistaken about their relationship with him. Many call him Lord, but he is not their Lord. Jesus makes it clear that this is not a rare condition. That word "many" is a terrifying word, but it is Jesus' word. There are many who are Christians in name only. There are many people who are sailing along in life, thinking that all is well when they are in fact in an unsaved condition. There are many who have assurance of being saved when they are not saved. This is the biblical context for the question, how do I know that I am saved. The conclusion that one is saved is not one to be made lightly. It is one of the most important questions that we can ever ask, and the answer must be carefully found by carefully evaluating our state before God in the light of God's instruction on this matter in the Bible.

This is not to say that it is impossible to know for certain whether or not we are saved. Neither is it to say that it is not normal and healthy for Christians to be assured of their salvation. Traditionally there have been two errors in the church with respect to the question of assurance of salvation. Some make it too easy. And some make it too hard. Some parts of the church too quickly assume that someone is saved if they pray the sinners' prayer or confess faith in Jesus. But there are also parts of the church in which assurance of salvation is rare and in which there is little confident joy of believers who know that God has rescued them from sin and death and hell.

None of us gets this perfectly right because it is a matter of giving proper weight to both the warnings and the encouragements of Scripture, and no one who deals with these matters can claim that we have it exactly right.

But it is important to make the attempt – to seek to convey both the warnings and the encouragements of Scripture in a way that reflects the emphasis of Scripture.

Part of the difficulty has to do with the relationship between repentance and faith as the two things we must do to be saved. We saw last week that the biblical answer to the question, what must I do to be saved? is repent of your sins and believe in Jesus. As we saw last week believing in Jesus means receiving the offer of forgiveness in Christ as a gift. We can't earn it. The offer is real. The promises are as trustworthy as God is trustworthy. Our works play no role at this point. But at the same time, we must turn from our sins in repentance and while turning from our sins does not make us right with God, it is necessary, and we cannot be saved without it. And answering the question, how do I know that I am saved? involves giving proper attention both to faith and repentance. What this means is that the assurance that we are right with God and that it is well with our souls has a number of aspects to it that work together to bring us to what we might call a well-founded assurance of salvation.

A well-founded assurance of salvation is complex, not in the sense of complicated, but in the sense that it means paying attention to and thinking about more than one thing. The Bible gives us a number of things to consider in order to know that we are truly saved, and we must consider them all.

Now the first way that God brings us to assurance is implicit in faith itself. One of the keys to the assurance that we are saved is faith in the trustworthiness of the promises of God. God promises to save those who believe and receive the offer of salvation. John 3:16 "For God so loved the world that he gave his only Son, that whoever believes in him should not perish but have eternal life." Those words are calculated to give assurance to believers. You learn what the Bible means by the term "believe" and you do believe and when you look at this verse you can be assured that you will not perish but have eternal life. A verse like this is designed to give assurance. It is a promise made by God and since God is trustworthy you can count on his promises and from that you can have the assurance that since you believe you are saved.

This is at the heart of assurance of salvation. And we see that everywhere the Bible makes promises and tells us that God is faithful to his promises. That is a major theme in the Bible – that God keep his promises. And assurance of salvation is very much based on this whole area of trusting in the promises of God.

This is one of the ideas behind the covenant in Scripture. One of the aspects of the covenant is that God swears an oath that he will keep his promises. That is the point of Hebrews 6:13-20 which we read as our Scripture reading. Verses 13-14 say, "For when God made a promise to Abraham since he had no one greater by whom to swear, he swore by himself saying, 'Surely I will bless you and multiply you.'"

You swear an oath to give assurance that you are telling the truth. The purpose of an oath is to help people believe you. It is to help people have confidence in your word. If it is a promise, adding an oath to it helps

people be assured that you will keep your promise. That is one of the reasons that God made a covenant with us. It is to give us the assurance that if we believe in Jesus, we will not perish.

Verse 17 of Hebrews 6 makes exactly this point. “So when God desired to show more convincingly to the heirs of the promise the unchangeable character of his purpose, he guaranteed it with an oath....” And it continues in verse 18, “so that by two unchangeable things, in which it is impossible for God to lie, we who have fled for refuge might have strong encouragement to hold fast to the hope set before us.”

This is a very important part of the biblical teaching about assurance of salvation. This is one of the places in which the Bible itself puts the emphasis. A huge part of assurance of salvation has to do with the faithfulness of God to keep his promises. And so it has to do with trusting that God can be counted on to keep his word.

Take, for instance, one of Jesus’ promises in John 6:37b which is, “[W]hoever comes to me I will never cast out.” If you believe that Jesus is trustworthy so that you can count on this promise, that will go a long way to giving you the assurance that Jesus will never cast you out. You will have to think about what it means to come to Jesus. In the light of the rest of the Bible it means things like confessing your sins, receiving the gift of forgiveness and trusting in Jesus’ righteousness instead of your own. Coming to Jesus is the opposite of trusting in ourselves. It is to say, “My only hope is in your forgiving grace and not in anything that I can ever do.” It is not some great thing that we do to make us acceptable to God. It is acknowledging that we can do nothing to make us acceptable to God and that our hope is in God’s promise that he will accept us for Jesus’ sake.

Hebrews 6:18 uses the expression “fled for refuge” to get at what it means to come to Jesus or to believe in Jesus. God swears an oath to back up his promise, “so that ... we who have fled for refuge might have strong encouragement to hold fast to the hope set before us.” “Fled for refuge” that is a lovely expression. Faith is knowing that you are in danger because of your sins and fleeing for refuge to Jesus because in him God offers the safety of forgiveness and acceptance with God. Assurance that we are right with God is rooted in the confidence in God’s promise that all who flee to Jesus for refuge find safety in him.

So assurance is related to faith and faith is based upon the promises of God and the trustworthiness of God.

There is another side to this. We have been focusing on the idea of trusting God’s promises and God’s trustworthiness, but we must expand that idea to include God’s character in general. Assurance of salvation is also very much rooted in what the Bible says about God’s mercy and his compassion and his grace. Confidence that we are saved has a lot to do with believing what the Bible says about what God is like. Just think of one of the foundational passages in Scripture about God’s grace and mercy. This passage is part of the story told in Exodus in which Moses asks God to show him his glory and God reveals himself to Moses in words. Exodus 34:6-7, “The LORD passed before him and proclaimed, ‘The LORD, the LORD, a God merciful and gracious, slow

to anger, and abounding in steadfast love and faithfulness, keeping steadfast love for thousands, forgiving iniquity and sin....” These words are echoed again and again in the Scriptures.

If you understand that this is how God describes himself to us, it will go a long way to giving you assurance of your salvation if you have fled for refuge to Jesus. Of course, there are other aspects to God’s character like holiness and wrath against sin, but taken all together it is clear that God does not delight in wrath in the way that he delights in mercy. The whole plan of salvation is rooted in the fact that God is “merciful and gracious, slow to anger, and abounding in steadfast love and faithfulness.” And so you can see that being fully persuaded that this is what God is like will go a long way to give assurance to those who are trusting in Jesus. Listen to a place in Scripture where God speaks of his mercy in order to give his people assurance of the forgiveness of their sins. Psalm 130:7-8, “O Israel, hope in the LORD! For with the LORD there is steadfast love, and with him is plentiful redemption. And he will redeem Israel from all his iniquities.”

So the heart of assurance is in God – his promises, his trustworthiness and his love, mercy and compassion. And anyone who has a biblically shaped assurance of their salvation will base his hope in the character and promises of God in Jesus Christ.

But that is not the whole picture. And the reason that it is not the whole picture is that it is possible to neglect other themes in the Bible having to do with a well-founded assurance of salvation. It is possible to emphasize God’s mercy and trustworthiness in a way that distorts the salvation that God’s mercy and trustworthiness has accomplished in Jesus. For God’s mercy and trustworthiness has produced a plan to save us from our sins and that means more than only the punishment for our sins. God in grace and compassion has determined to save us from sin itself and so what Jesus has accomplished for us is deliverance from slavery to sin as well as the penalty for sin. You see our problem is not just that we are liable to punishment for our sins. Our problem is also sin itself – our slavery to sin. And deliverance from punishment only and not from slavery to sin would be but a partial salvation. And God’s love would not ever be satisfied with partial salvation.

This idea is conveyed by the meaning of the name Jesus as we learn from the story in Matthew 1 of the naming of Jesus. The angel who appeared to Joseph to tell him that Jesus had been conceived in Mary by the operation of the Holy Spirit said, “She will bear a son, and you shall call his name Jesus, for he shall save his people from their sins.” Not just the penalty of sin, but sin itself. This same point is made in Titus 2:14 which says of Jesus that he “gave himself for us to redeem us from all lawlessness and to purify for himself a people for his own possession who are zealous for good works.”

What this means for assurance of salvation is that one aspect of it has to be evidence of salvation in our lives. As I have been emphasizing earlier, the heart of assurance is in God, his promises and his gracious character, but along with this there must also be some evidence in our lives that we are in fact being saved from the grip of sin. It is very important to understand that we are not saved by our obedience. Rather we are saved unto obedience. Obedience is not the reason that God accepts us; Jesus’ righteousness is the reason that God

accepts us. Obedience, however, is a huge part of what being saved means. It is an indispensable indication that our faith is truly a gift of God because the gift of faith and the gift of obedience both belong to the one gift of salvation. And you cannot have one without the other.

This is one of the points of the verses that we read in 1 John 2. John wonderfully reminds us of Jesus as the one to whom we flee with the burden of our sin. 1 John 2:1-2, "My little children, I am writing these things to you so that you may not sin. But if anyone does sin, we have an advocate with the Father, Jesus Christ the righteous. He is the propitiation for our sins ...." But then he continues in verse 3, "By this we know that we have come to know him, if we keep his commandments." Verse 4, "Whoever says 'I know him' but does not keep his commandments is a liar, and the truth is not in him...."

Now John is not speaking about perfect obedience here. In chapter 1:8 he says, "If we say we have no sin, we deceive ourselves, and the truth is not in us." The Bible is very clear that even though salvation means that we are no longer in bondage to sin so that our lives do change, that does not mean that we are completely free from sin. John in these verses says on the one hand that "If we say that we have no sin we deceive ourselves and the truth is not in us," but on the other hand, he says, "And by this we know that we know that we have come to know him, if we keep his commandments." So someone who still has sin in his life can be said to keep God's commandments. Keeping God's commandments does not mean perfect obedience in this life, but it does mean something. It means that we are taking the keeping of God's commandments seriously. It means that there is some measure of obedience in our lives.

Donald S. Whitney in a very helpful book on assurance of salvation writes, "No one but Jesus has ever perfectly and consistently obeyed the commandments of God; nevertheless, obedience to the Word of God characterizes the lifestyle of a disciple of Jesus." But my favorite expression of this idea comes from the Heidelberg Catechism in Q/A 114. The question is "But can those converted to God obey these commandments perfectly?" A. No. In this life even the holiest have only a small beginning of this obedience. Nevertheless, with all seriousness of purpose, they do begin to live according to all, not only some of God's commandments."

Now this mixture of ongoing sin and seriousness of purpose to obey God's commandments means that we must give serious thought to our lives and our desires. Because we will have sinful desires as well as holy desires, the waters are murky. It is hard to know our own hearts. And obedience to be real must come from the heart. This is why David's prayer in Psalm 139:23-24 resonates with believers. "Search me, O God, and know my heart! Try me and know my thoughts! And see if there be any grievous way in me and lead me in the way everlasting." This prayer takes seriously the difficulty of knowing our own hearts.

But having prayed this prayer and with careful thought we can know have a pretty good idea whether we are seeking to live according to God's law with all seriousness of purpose.

So these two aspects of assurance work together to give us a well-founded assurance of salvation. Assurance begins with focusing on God – his promises, his trustworthiness and his grace. But it is confirmed by the signs of his work in our lives – namely a seriousness of purpose regarding obedience to God’s law.

Now we still need to consider the role of the Holy Spirit in all of this. We have been focusing on our faith and our obedience and our thinking to determine whether or not we are saved, and assurance certainly does involve our own thinking. But in, under and through everything we do, and think is the Holy Spirit who is involved in every aspect of applying salvation to our lives. Even though we must believe, faith is the gift of God. Even though we must obey, obedience is only possible through the power of Christ working in us through the Holy Spirit. And so it is with assurance. We are active in it, but it is also a gift that the Holy Spirit gives us.

Romans 8:16 is a good summary verse for this part of the biblical teaching about assurance. “The Spirit himself bears witness with our spirit that we are children of God.” This verse teaches us that the Holy Spirit is involved in giving us assurance of salvation.

Now we must notice exactly what is being said. “The Spirit himself bears witness with our spirit that we are children of God.” The verse does not say that the Holy Spirit witnesses to our spirit. It says that he bears witness with our spirit. And that distinction is important.

This verse is saying that the Holy Spirit’s witness and the witness of our own spirit happen together. It means that when we are thinking the thoughts that lead us to the conclusion that we are saved, the Holy Spirit is right there guiding those thoughts. This is not a distinct experience. It is not an experience that is distinct from our own thinking. It is the Holy Spirit influencing our thinking and giving us the confidence that we are trusting in Jesus and we are serious about keeping God’s commands.

We must understand that the Holy Spirit works very closely with his own word in the Bible. When we meditate on the state of our souls in the light of the word of God, as we have been doing, the Holy Spirit is right there applying that word to our hearts so that the word and Spirit together give the assurance that we are saved. And the control is always the objective word of God. If our thinking and our conclusions line up with the word of God, we can be sure that the Holy Spirit is involved. But if we feel that the Holy Spirit is telling us that we are children of God when we are not conforming to the word of God, we are wrong, no matter how powerful the experience is. The Holy Spirit will never contradict himself. And he works through his own word. And so the work, the Spirit and our spirits are all involved in us coming to assurance of our salvation.

“The Spirit himself bears witness with our spirit that we are children of God.” This may or may not be deeply emotional. It can be because it is a wonderful thing to know that we are children of God. But life is not always emotional, and we are very different as far as how we experience emotions and no matter how precious the assurance of salvation is we can not be highly emotional all of the time. It can just be a peace in our hearts as we are confident that God is our Father. It can be an awareness of the Father’s love. It can be the joy of

knowing that we are forgiven. It can be a confidence that God is pleased with us because of the righteousness of Christ.

“The Spirit himself bears witness with our spirit that we are children of God.” What this is saying is that a well-founded assurance of salvation comes from the Holy Spirit. And the closer it is tied to the word of God, the more we can be confident that it is truly of the Spirit.

We have seen that it is vitally important to get this whole matter of assurance right. It is this important because being wrong either way is tragic. It is tragic if we think we are saved when we are not. But it is also tragic if we are saved but we do not have assurance of salvation. That is possible because it is possible to be trusting in Christ and seeking to obey without having the confidence that all is well. But that is very sad. Knowing that we are saved is necessary to be truly healthy as a Christian. And it is something that the Lord desires for his people. And he has given us resources in which word and through his Spirit that we can know that it is well with our souls. And that is a wonderful thing.