

The Eternal Security of the Believer

A. Preview: The Nature of Salvation

The nature of the believer's security is intrinsically related to the nature of salvation itself. For this reason, all of the preceding lessons have a direct bearing on this one.

For example, here are several thought questions taken from Charles Stanley's book, *Eternal Security*. Note the relationship between Stanley's view of salvation and his belief in eternal security.

1. If Christ came to seek and to save that which was lost, and yet we can somehow become unsaved—and therefore undo what Christ came to do—would it not be wise for God to take us on to heaven the moment we are saved in order to insure we make it? Isn't it unnecessarily risky to force us to stay here?
2. If salvation wasn't permanent, why introduce the concept of adoption? Wouldn't it have been better just to describe salvation in terms of a conditional legal contract between man and God?
3. If my faith maintains my salvation, I must ask myself, "What must I do to maintain my faith?" For to neglect the cultivation of my faith is to run the risk of weakening or losing my faith and thus my salvation. I have discovered that my faith is maintained and strengthened by activities such as the following: Prayer, Bible Study, Christian Fellowship, Church Attendance, and Evangelism. If these and similar activities are necessary to maintain my faith—and the maintenance of my faith is necessary for salvation—how can I avoid the conclusion that I am saved by my good works?
4. If our salvation hinges on the consistency of our faith, by what standard are we to judge our consistency? Can we have any doubts at all? How long can we doubt? To what degree can we doubt? Is there a divine quota we dare not exceed?
5. If God's holiness compels Him to take back the gift of eternal life from certain believers because of their sin, one of two things is true: Either God compromises His holiness for a time—through their small sins—or man's good works can meet God's requirements for holiness—at least for a short period of time. In that case, Christ died needlessly.
6. If Christ was the sacrifice for sin, and yet at the time of his death all your sins were yet to be committed, which of your sins did His blood cover? From the vantage point of the cross, was there really any difference between the sins you committed in the past and those you will commit in the future?
7. A person does not drift into salvation. Does it really make sense that one can drift out of it?

8. Does it make any sense to say that salvation is offered as a solution for our sin and then to turn around and teach that salvation can be taken away because of our sin as well?

B. Focus: 1 Peter 1:3-9

Blessed be the God and Father of our Lord Jesus Christ, who according to His great mercy has caused us to be born again to a living hope through the resurrection of Jesus Christ from the dead, to obtain an inheritance which is imperishable and undefiled and will not fade away, reserved in heaven for you, who are protected by the power of God through faith for a salvation ready to be revealed in the last time. In this you greatly rejoice, even though now for a little while, if necessary, you have been distressed by various trials, that the proof of your faith being more precious than gold which is perishable, even though tested by fire, may be found to result in praise and glory and honor at the revelation of Jesus Christ; and though you have not seen Him, you love Him, and though you do not see Him now, but believe in Him, you greatly rejoice with joy inexpressible and full of glory, obtaining as the outcome of your faith the salvation of your souls."

In this passage, Peter expresses praise to God for the salvation that we have obtained in Christ. Several particulars are worth noting:

"Born Again"

In verse 3, Peter states that God "has caused us to be born again." God is clearly the agent. We have not made ourselves regenerate, but are the objects of divine activity. This is very significant with regard to eternal security. If we have obtained our own regeneration, then one would think that we could also lose it. On the other hand, if this is God's activity, then its permanence is conditioned upon Him.

Peter also acknowledges that God has regenerated us "according to His great mercy." Interestingly, the same phrase is found in Titus 3:5, where Paul states that we have been regenerated "not according to works which we have done in righteousness, but according to His mercy." In the lesson on justification by faith it was argued that the believer is declared to be righteous by grace through faith on the basis of the shed blood of Christ. If such a forensic declaration could be reversed, what would be the basis for the reversal? Each believer was declared righteous in spite of the fact that he or she was ungodly (Rom. 4:5), an enemy of God (Rom. 5:8-10), and dead in trespasses and sins (Eph. 2:1). Can further ungodliness cancel the promise?

Peter goes on to say here in verse 3 that we have been born again "to a living hope through the resurrection of Jesus Christ from the dead." How would the resurrection enter into the picture? How would that provide for us a living hope? Paul gives us the answer in 1 Corinthians 15:20, where he describes Christ as "the firstfruits of those who sleep." The resurrection of Jesus Christ guarantees the resurrection of those who believe in Him, for we shall be raised with Him in bodies like His (Rom. 6:5; Phil. 3:21). Jesus' resurrection vindicated the salvific effects of His death, making our hope secure and providing the promise of full salvation in the future.

The Pledge of the Spirit

The Holy Spirit plays an important role in this hope as well. The Spirit has been given to us as the life-giving agent of regeneration. We have been made alive spiritually through His

indwelling presence, which is itself the down-payment for the eventual culmination of our salvation in physical resurrection (cf. the notes on the restoration of the Holy Spirit; Rom. 8:11; 2 Cor. 5:5). The fact of our present regeneration is a pledge, or guarantee, of ultimate salvation in the future (cf. Rom. 5:4,5). The security of the hope comes from the continuity of the Spirit's work—regeneration and resurrection may be divided chronologically, but they must not be divided conceptually, for they are different aspects of the same life-giving work. Just as we were dead spiritually and were bound to die physically due to sin, so are we now alive spiritually and bound to rise again physically due to the intercession of Christ and the resultant presence of the life-giving Holy Spirit. That's what Paul meant when he said that we had the "first fruits of the Spirit" in the present time but were waiting eagerly for the redemption of our body (Rom. 8:23). The two conditions overlap in the present time as we feel a tension between the "already" and the "not yet" aspects of our salvation, but it is vital to realize that our future hope is simply the consummation of our present experience of salvation. This being said, the relationship between the indwelling Spirit and the security of our salvation is readily apparent. The Spirit as the down-payment on our future hope is Himself a divine guarantee of the security of our new life in Christ. He has come. Eternal life is a present reality, a gift that has already been given, not something that is simply held out for the future.

In 2 Corinthians 1:22, Paul speaks of the pledge of the Spirit in the context of His work of "sealing." According to Ephesians 1:13, all believers have been "sealed" in or by the Holy Spirit, who is further described as "a pledge of our inheritance" (v. 14). That this "seal" is given to make us secure in Christ for ultimate deliverance to the Father is clear in the fact that it is tied so directly to the Spirit's function as a "pledge," but also in Paul's use of the same expression in 4:30, where he says that we have been sealed by the Spirit "for the day of redemption," the day when our salvation will be consummated in physical resurrection (Rom. 8:23).

We have been made secure from the moment of the Spirit's indwelling at conversion, for He seals us for safe delivery to the Father and initiates His life-giving work. It is interesting to note that the apostles pointed to the evident presence of the Spirit to validate the conversion experience of the Gentiles in Acts 10:47 and 15:8,9. Paul himself says that the Spirit bears witness with our human spirit that we are children of God (Rom. 8:16). How does this "witness" take place? Is it entirely subjective? How do the preceding verses enter into the question, where Paul says, ". . . if you are living according to the flesh you must die; but if by the Spirit you are putting to death the deeds of the body, you will live. For all who are being led by the Spirit of God, these are the sons of God." Might the Spirit also bear witness through a changed (and changing) life?

An Imperishable Inheritance

Returning to 1 Peter 1, we see that we have been born again "to an inheritance which is imperishable and undefiled and will not fade away" (v. 4). This is similar to the apostle's statement in verse 23, where he says that we have been born again "not of seed which is perishable but imperishable, that is, through the living and abiding word of God." We have not been purchased by something as cheap and perishable as gold and silver (v. 18), but by the blood of Christ in accordance with the eternal plans and secure promises of God (vv. 2, 20, 24).

That this is something that is inherently secure is underscored by the fact that this imperishable inheritance is "reserved in heaven for you" (v. 4). The verb employed (*threvw*) is used elsewhere with reference to guarding prisoners (Acts 12:5,6; 16:23; 24:23, etc.), and here the idea seems to be that our inheritance is guarded for us. Unlike airlines, heaven does not "overbook." Our reservation will be held securely in expectation of our arrival.

We should also note that Jude uses this same expression with regard to believers themselves (Jude 1). He addresses his readers as "those who are the called, beloved in God the Father, and kept for Jesus Christ." Here it is we ourselves who are held securely. Peter makes the same point in verse 5, saying that we are being "guarded" by the power of God for a salvation ready to be revealed in the last time. It is as if we are in an armored car, being guarded for safe delivery, traveling under a divine seal that cannot be broken, on our way to an inheritance that is being guarded just as securely.

Peter describes our "destination" as "a salvation ready to be revealed in the last time" (v. 5). We frequently think of "getting saved" as something that happens only at conversion, but it is becoming obvious that this is only part of the picture. Our salvation is worked out in the present (Phil. 2:12) and is consummated in the future, when we shall be "saved from the wrath of God through Him" and will be "saved by His life" (Rom. 5:9,10). Once again, these are not separate works, but are progressive manifestations of the salvation accomplished at the cross and applied to each individual at conversion.

Guarded through Intercession

Here it is also important to note the importance of Christ's continuing work of intercession in the security of our salvation. Chafer writes, "Among the neglected doctrines – and there are many – is that which brings into view the present intercession of Christ in behalf of all that are saved" (3:331). The most important text here is Hebrews 7:23-25, which reads,

And the former priests, on the one hand, existed in greater numbers, because they were prevented by death from continuing, but He, on the other hand, because He abides forever, holds His priesthood permanently. Hence, also, He is able to save forever those who draw near to God through Him, since He always lives to make intercession for them.

Chafer comments,

No more direct and unqualified declaration respecting the eternal security of the believer than this is recorded in the New Testament, and that security is here made to depend wholly on the intercession of Christ; that is, the believer is said to be secure in the most absolute sense because Christ prays for him – else language ceases to be a dependable medium for the conveying of thought. (3:333)

This intercession is clearly not dependent on our holiness, for it is demanded by the fact that we are sinners. 1 John 2:1,2 speaks of Christ as our "advocate," who pleads our case before the Father in light of the fact that He has already provided the propitiation for our sins.

In addition to Christ's intercession on our behalf as the better high priest, the Holy Spirit also prays for the security of our salvation. Romans 8 describes the Spirit's intercession as being profoundly urgent, "in groanings too deep for words" (v. 26). He prays in accordance with the will of God, which is further explained in the following verses as resulting in the ultimate glorification of all whom God foreknew, predestined, called, and justified (i.e. believers). Both the Spirit and the Son, interceding on our behalf, pray in accordance with the will of the Father that we remain eternally secure. Can anything threaten our salvation when our protection is so thoroughly the work of God?

Faith, Perseverance, and Assurance

Returning once again to 1 Peter, one might argue that our ultimate salvation is conditioned in some way upon our faith, since Peter said that we are protected by the power of God "through faith" (1:5). Does this refer to a continuing faith or to the faith that was the instrument of God's grace at conversion? Are we protected because we once responded to God in faith or because we continue to respond to God in faith? If forced to choose, I would undoubtedly take the former, as does Charles Stanley when he writes, "You and I are not saved because we have enduring faith. We are saved because at a moment in time we expressed faith in our enduring Lord" (p. 80). On the other hand, we must question whether Peter really intends that we make such a division. Since he goes on to talk about the "proof" of his readers' faith as they persevere through various trials (v. 7), it appears as though he regards endurance as a demonstration of the reality of faith, as in James 2. The same faith is expressed both in the past (at conversion) and in the present (in endurance).

This being said, there is no real problem in seeing faith as the instrument through which God brings salvation to the individual as a past event, a present reality, and a future hope. Once the radical distinction between salvation and sanctification is removed, the reality and necessity of the believer's perseverance becomes evident. If salvation is a single work that is manifested progressively from conversion to glorification, guaranteed by the intercession and indwelling presence of the Holy Spirit, should we not expect that there would be some evidence of that work in the life of the professing believer? For further support, one might suggest 1 John 2:4-11; 3:6-10; 5:1,2; James 2:14-26; Romans 6:22; 8:12,13.

Many theologians (especially those already described as "free grace" in our discussion of lordship salvation) are concerned that the necessity of perseverance would prevent individuals from having assurance of personal salvation apart from a later examination of works. That such assurance is possible is evident from New Testament conversion accounts, where individuals seem to be certain of their salvation when they first responded to the gospel (Acts 2:47; 16:31-34). John told his readers that they could be certain of their eternal life on the basis of belief in Christ (1 John 5:11-13), and this sense of assurance must certainly be preserved. At the same time, one need not reject the inseparability of justification and sanctification in order to preserve it.

Chafer argued that assurance of one's salvation was based upon "two grounds of confidence – that of experience and that based on the Word of Truth."¹ The former consists primarily of the inward witness of the Holy Spirit in the experiential confidence and conviction of one's conscience. This may be seen further in a real knowledge of God and a new passion for prayer, Bible study, evangelism, and fellowship. Chafer's emphasis on such evidences may be seen in his statement that "a true salvation is proved by its fruits."² These experiential criteria are qualified by the fact that "it is possible to be saved and at the same time to be living a carnal life." Chafer writes,

The evidence cited above, then, since it is drawn from Christian experience, applies only to those who are adjusted to the mind and will of God. The conclusion to be reached in this aspect of the present theme is not that carnal believers are unsaved, but rather that Christian experience, depending as it does upon that which is wrought in the heart by the Holy Spirit, will not be normal when the Spirit's work in the heart is hindered by carnality. Thus for a very great proportion of believers the evidence of assurance based on Christian experience is without validity because of carnality.³

¹Chafer, *Systematic Theology*, 7:21 (7 volume edition).

²Ibid., 3:297.

³Ibid., 23.

This qualification renders any experiential means of assurance secondary to the promise of Scripture. Citing such promises as 1 John 5:12-13, Chafer writes, "It becomes, then, a matter of self-knowledge whether one has had a recognized transaction with the Son of God regarding one's salvation. When such a transaction occurred may not be known, but the saved one must recognize that he depends only on Christ as his Savior."⁴

Chafer's understanding of assurance has been likened to that of the seventeenth century "antinomians" (most notably John Cotton and Anne Hutchinson) in that both regarded the experiential evidence of sanctification to be secondary. However, his more revivalistic model differs from their understanding in that their primary evidence—the personal experience of the Spirit's witness—is not as critical to Chafer as one's own decision of faith. For further discussion of this issue, see the article which follows this lesson in the notes.

Ideally, assurance that is grounded in one's belief in the biblical promises is then enhanced by the legitimacy of one's Christian experience. If this is the case, it would not be possible to see either area of testimony as truly complete in the absence of the other. Those who claim to know God might invalidate that claim by their behavior (Tit. 1:16), and those who hope for salvation on the basis of their behavior alone have no reason to be confident. The profession of faith is certainly primary (1 John 5:13), but it does not stand alone (James 2:17).

Jonathan Edwards argued that obedience was "necessary" for the Christian in that there was a "full and certain connection" between justification and sanctification.⁵ I would agree with this understanding, which follows Calvin.⁶ However, since I would also agree that the "pollution" of sin will continue to taint even our best works, the real difficulty comes when one attempts to articulate the acceptable minimum measure of sinfulness. In other words, can the necessary connection between justification and sanctification be used to determine whether or not a professing Christian is actually justified?

John Gerstner writes, "While some dispensationalists will admit that the changed life can provide some assurance that one is saved, none will concede that the lack of a changed life is positive evidence that one is *not* a Christian."⁷ As a dispensationalist who continues to see this as a non-dispensational issue, I could accept his statement given some qualifications. The lack of a changed life does support the argument that an individual is not saved, and in that sense it is certainly "evidence." At the same time, such evidence must be regarded as circumstantial. It should be admitted as part of one's "case," but it is not utterly persuasive in and of itself.

Perhaps an example would help. A good friend of mine was a member of our church and helped lead a Bible study for a number of years. There was never any reason to doubt the sincerity of his testimony. In 1989, however, he was found to be involved in an adulterous affair. If he had denied the faith, I would have regarded that to be fairly strong evidence that he was not truly a believer. However, throughout our discussions, even when it turned out he was lying to me on other issues, he reaffirmed his belief in Christ. His behavior caused me to question his profession as I was confused by his hypocrisy,⁸ but I and others continued to treat him as a fallen

⁴Ibid., 24.

⁵Ibid. 39.

⁶Alister McGrath, *Justification by Faith*, 58.

⁷John Gerstner, *Wrongly Dividing the Word of Truth*, 233.

⁸Carson comments appropriately, "although both our experience and our location between the 'already' and the 'not yet' teach us that we do sin and we will sin, yet every instance of sin is

brother on the basis of his testimony of faith. He is now restored to his family, evidencing significant changes in his behavior, and walking with Christ out of a humble and thankful heart. His present behavior seems to me to be the fruit of the Spirit's presence. When his lifestyle caused me to question his salvation, I would evidently have been wrong had I regarded that as conclusive proof that he was not a believer. It was circumstantial evidence that confused the issue for some time, but today it carries less weight.

As the example of my friend demonstrates, a third party will always have some trouble determining the genuineness of another's profession. If someone is professing to believe in Christ but is not behaving as a Christian should, can I say that he or she is not a Christian? Gerstner says that must be our conclusion, but I disagree.⁹ I may have my doubts as to the legitimacy of someone's profession, and they may be very strong doubts, but ultimately that cannot be my judgment to make.

At the same time, others are unfair to those who believe in the perseverance of the saints when they say that this view prevents individuals from having any real assurance. While my changed life may provide the only evidence you have of my conversion (apart from my profession of belief, which you may doubt), most Reformed teachers maintain quite clearly that our personal assurance rests on the promises of God. Any assurance that comes from a changed life is regarded as secondary. For example, Sproul writes,

I never know for sure whether another person I meet is elect or not. I cannot see into other people's souls. As human beings our view of others is restricted to outward appearances. We cannot see the heart. The only person **who can know for sure** that you are elect is you. . . .

How can we, like Paul, have true assurance, assurance that is not spurious? True assurance is grounded in the promises of God for our salvation. Our assurance comes first of all from our trust in the God who makes these promises. Secondly, our assurance is enhanced by the *inward evidence* of our own faith. We know that we could never have any true affection for Christ if we were not reborn. . . . I know inwardly that I do not love Christ totally. But at the same time I do know that I love him. I rejoice inwardly at the thought of his triumph. I rejoice inwardly at the thought of his coming. I will his exaltation. I know that none of these sentiments that I find in myself could possibly be there if it were not for grace.¹⁰

Peter says that the proof of our faith will "be found to result in praise and glory and honor at the revelation of Jesus Christ" (1 Pet. 1:7). Christ will be revealed at His returning, and Peter's expectation is that his readers would be anxious to finally see Him in whom they have believed (v. 8). This point is relevant to the issue of perseverance as well, for Paul described the Corinthians (of all people) as "anxiously awaiting the revelation of our Lord Jesus Christ" (1 Cor. 1:7). However we understand the perseverance of the saints, we must remember that Paul regarded the Corinthians as believers. More pointedly, we must remember that even believers can die in the midst of (or even because of) sinful behavior (1 Cor. 11:30). As Ryrie, says, there will be fruit sometime, somewhere, and somehow, but we must avoid any attempt to quantify it lest we go beyond the Scriptures.

shocking, inexcusable, forbidden, appalling, out of line with what we are as Christians" (D. A. Carson, "Reflections on Christian Assurance," *Westminster Theological Journal* 54 [1992]: 12).

⁹Gerstner, 218.

¹⁰R. C. Sproul, *Chosen by God*, 168-170.

C. Romans 8:29-39

No discussion of eternal security would be complete without including this passage of Scripture.

For whom He foreknew, He also predestined to become conformed to the image of His Son, that He might be the first-born among many brethren; and whom He predestined, these He also called; and whom He called, these He also justified; and whom He justified, these He also glorified.

What then shall we say to these things? If God is for us, who is against us? He who did not spare His own Son, but delivered Him up for us all, how will He not also with Him freely give us all things? Who will bring a charge against God's elect? God is the one who justifies! Who is the one who condemns? Christ Jesus is He who died, yes, rather who was raised, who is at the right hand of God, who also intercedes for us. Who shall separate us from the love of Christ? Shall tribulation, or distress, or persecution, or famine, or nakedness, or peril, or sword? Just as it is written, "For Thy sake we are being put to death all day long; we were considered as sheep to be slaughtered." But in all these things we overwhelmingly conquer through Him who loved us. For I am convinced that neither death, nor life, nor angels, nor principalities, nor things present, nor things to come, nor powers, nor height, nor depth, nor any other created thing, shall be able to separate us from the love of God, which is in Christ Jesus our Lord.

Even with all the potential obstacles that Paul mentions in Romans 8, there is one that seems to be left out. Can a believer change his or her mind? Can we get an "annulment" and choose to reverse our conversion? In college I remember hearing a Campus Crusade staffer telling a student (based on Revelation 3:20) that Christ could come into his life just as a guest would come into his living room, and that *He would never leave*. The student thought for a moment and said, "Can I leave the room?"

D. Can Salvation be Abandoned?

Romans 8 and 1 Peter 1, among other passages, make it quite clear that God will never abandon us. But what if we decide to abandon Him? Can a believer choose to reject his or her salvation even after receiving it?

This is a question that the early church really wrestled with as they dealt with those who had lapsed from their faith under the pressure of Roman persecution. Even here there were many different levels of recantation. Some would not actually offer the expected sacrifices but would simply purchase a certificate stating that they had done so. Others would offer incense, perhaps only a tiny pinch, while others would go further and offer animal sacrifice, even going so far as to then eat the meat. In general, those who had lapsed were restored to the Church with varying degrees of penance, but the issue caused many divisions in the Church, some of which resulted in permanent schism (cf. Robin Lane Fox, *Pagans and Christians* [San Francisco: Harper and Row, 1986], 456-7, 550, 610).

In the struggle to resolve the issue of those who had lapsed, many turned to the warning passages of Hebrews. Much has been written about these passages elsewhere, and time does not permit a very extensive comment here. Several observations are called for, however:

1. The warning passages would seem to be less difficult for those who affirm something close to the Reformed view on the perseverance of the saints (cf. the discussion above). For example, Hebrews 3:6 ("but Christ was faithful as a Son over His house whose house we are, if we hold fast our confidence and the boast of our hope firm

until the end") is more difficult for Zane Hodges (who interprets this as a reference to the believer's priestly function – *BKC* 2:786) than for R. C. Sproul. It should be emphasized, however, that either position is capable of handling these passages in such a way as to continue to affirm the eternal security of the genuine believer.

2. The author of the letter to the Hebrews does encourage them to press on to maturity (6:1), but all of the contents of the letter cannot be summarized under that purpose. It seems as though he is also encouraging some of the readers to be sure about their salvation (10:19-31).

3. The language used in the warning passages is very, very strong, both in terms of the actions of the apostates and the consequences in judgment (10:27-31). This does not look like the sort of judgment that could ever come upon believers.

4. We cannot forget that the book contains some strong statements affirming the security of salvation (6:17-20; 7:25).

With regard to the question of renouncing one's salvation, several more observations need to be made:

1. It does not seem possible for a divine act to be overturned by a human one. If salvation is a divine act, then how can a human decision reverse it?

2. If somebody once claimed to believe in Christ and now sincerely states (not under pressure) that they do not believe, then it would seem wise to take them at their word and say that they are not believers. In fact, if they are not believers now, there is no reason to say that they ever were in spite of their personal assertions about previous belief (1 John 2:19).

3. On the other hand, it is possible that the person who seems to have recanted is actually a believer who has become seriously entangled in sin. It is very easy to speak in generalities, but it is impossible to really know what is in another person's heart apart from divine revelation.

4. If salvation ever began, it will continue. To say that one may be converted without continuing in salvation is to misunderstand the nature of salvation as a progressively unfolding, yet complete work.

5. If anyone has been "called" in the sense of Romans 8:30, that person's justification and glorification are also rendered certain (even glorification is described here as a past accomplishment). Romans 11:29 is also appropriate: "for the gifts and the calling of God are irrevocable." Note the fact that no conditions are attached!