

## **From Fear to Faith**

### **Gaining Full Assurance of Salvation**

When we experience questions or doubts, we instinctively seek to hear it with our own ears, see it with our own eyes, or touch and examine it with our own hands in order to satisfy our questions or quiet our fears. Uncertainty and insufficient concrete “proof” tend to trouble us, so we are accustomed to using our intellectual ability to collect and weigh information until we are able to draw conclusions or determine what we believe. Our five senses and power to reason serve us well in the physical realm of life by providing tangible evidence that we can easily utilize in everyday decision making. But when we are confronted with questions in the spiritual realm, our human means of determining facts are inadequate if we depend on them alone. To satisfy our spiritual questions and determine truth, we must learn to exercise and rely upon faith—the simple act of believing what God has said.

#### **What is Faith?**

We usually know what fear is and know the tormenting effects of fear all too well. But the concept of faith, as the Bible uses the word, tends to give us more difficulty. This is significant because it is perhaps one of the most important words to understand if one is to develop strong confidence in God and in all God tells us in His Word.

“To believe” is the active verb form of the word “faith.” Thus, to believe on the Lord Jesus Christ is to exercise saving faith. Faith, as applied to salvation refers to “trust in” or “reliance upon” all Christ’s claims about Himself, as well as the gospel message itself. Saving faith is the gracious work of God in the human heart, and implies an utter confidence in the truth of God’s faithfulness and a submission to all Christ’s claims on our life as the Son of God. Thus, saving faith is trust in the person of the Lord Jesus Christ, in all He taught and in all He did at Calvary on our behalf, which results in submission to Him and to His message. Saving faith involves the heart, which implies that it is a faith that affects our whole being, including our thoughts, our emotions, and our will. Faith is not mere intellectual assent to these facts, but a submission to them and reliance upon them for forgiveness of sin and redemption of one’s soul, apart from which no man can be saved. To trust Christ for salvation is synonymous with believing on the Lord Jesus Christ, or expressing saving faith in Christ.

We are saved, not because of what we say or how we pray, but because of what we *believe*, or what we *rely* upon for our salvation and forgiveness of sin. Many Christians were saved as young children and cannot remember the exact words they used when they put their trust in Christ, let alone the details surrounding their salvation. One thing they can remember, however, is what they believed about Christ and what they put their trust in. Whether one is an adult or a small child, all are saved by *believing*, or relying upon, the same thing. We believe what the Bible says about Christ, his death, his resurrection and power to forgive sins and then we willingly put our trust in Him, or rely completely on Him for forgiveness of sins and salvation of our soul. When we call upon the name of the Lord as instructed in Romans 10:13, we merely verbalize in our own words our desire to trust or rely upon Christ for our salvation. There is no “magic formula” with regard to specific words we use—what determines salvation is what we believe, not what we say to express that belief.

#### **Living by Faith**

Faith, as the word is used in passages such as Romans 1:17 where God states, “The just shall live by faith,” refers to believing God with regard to everyday living, just as saving faith refers to believing God for salvation. The difference between living by faith and being saved by faith is

that saving faith isn't faith that "grows," whereas the believer's ability to live everyday life by faith is something that develops and grows as his confidence in Christ grows. One can be saved by faith whether one comes to Christ for salvation trembling in fear and timidity or comes to Christ with boldness and great confidence. One may know a lot about Christ or very little about Christ, and still have faith enough to trust Him. Saving faith is simply faith enough to believe the Gospel and put ones trust for salvation in Christ's finished work on Calvary. The ability to live by faith, on the other hand, is something that often fluctuates with one's knowledge and understanding and grows with experience.

In both incidences, faith always rests in the Word of God, God's testimony, His promises and character. The more we know that God cannot lie (Numbers 23:19), the more we know that God can be trusted. We know we are saved because God "said so" just as we know God will see us through a difficult time because He "said so." This confidence in the faithful character of God is the foundation on which faith rests. David testifies that it is those who *know* God that are able to put their trust in Him on an everyday basis. David said, "*And they that know thy name will put their trust in thee: for thou, LORD, hast not forsaken them that seek thee.*" (Psalm 9:10) Notice that David's confidence rests in the fact that he is fully persuaded God will not ever abandon or ignore one who seeks God. David's confidence developed first by seeing God's faithfulness as it is revealed in God's Word, but no doubt, deepened and grew as he experienced God's faithfulness first hand when he faced difficult circumstances and put his trust in God.

Faith does not simply believe in what we want to believe, but believes in what God has clearly stated to be true. One may believe God will give him a brand new sports car paid in full, but it is not faith that has its basis in what God has clearly promised. This is misguided faith which will, in the end, lead to disaster and increasing doubt. While faith does not require an understanding of the purpose—how, when, or where God will fulfill the thing promised—it does require one to quietly depend and wait on God to do what He has clearly promised, regardless of what obstacles or hardships appear to stand in the way. So then, even when we do not understand all the ramifications of our salvation, or all there is to know about God with regard to Christian living, we can know this one thing—that God keeps His promises and does *what He said He would do*. Therefore, even a small child who cannot fully understand complex theological terms such as justification, sanctification or atonement can know enough about Christ to believe what He says is true. He can be saved and he can learn to live by faith.

### **Faith Comes by Hearing**

There are several reasons why one might doubt his or her salvation. However, no one ever conquers doubts of salvation who does not find assurance in the written Word of God. Assurance cannot be obtained by merely exercising one's human senses, but by learning how to exercise faith, and faith always rests in the Word of God, God's testimony, His promises and character. God tells us, "*Faith cometh by hearing and hearing by the Word of God.*" (Romans 10:17) It is what God says that brings lasting comfort to our heart, not what we think or say no matter how hard we try to reason. The believer grows in his confidence in what God says as he grows in his knowledge and understanding of the Word of God. The scriptures plainly tell us it is the Word of God that "*effectually worketh also in you that believe.*" (1 Thessalonians 2:13)

Our human tendency is to look within ourselves rather than to God's Word for reassurance or evidence that will satisfy our fear. Yet it is only when we look to Christ in the Word of God and believe what He says, that we find real peace. When Peter stepped out of the boat to walk on the stormy water toward Christ, he was sustained so long as he kept his focus on Christ. When he became distracted by the storm and looked at his situation instead, he sank. Only when he again relied upon Christ and put his focus on Him was he lifted to safety. In much the same way, those

who experience fear regarding their salvation must learn to keep their focus on Christ and what Christ has said rather than what one feels emotionally or what one has experienced.

### **Little faith and Big Faith**

We may begin our Christian life with faith so small it can barely be detected, but our desire ought to be as the apostles who said to the Lord, “*Increase our faith.*” (Luke 17:5) Or in other words, “Lord, increase our confidence in you and what you say to us.” Faith does not grow simply because we long for it to grow, but as we hear, understand and believe God’s Word. Though all believers long for the day when we will hear the Lord speak with our physical ears and see His tender look of love with our own eyes, we must realize that we are presently living in this world by faith, and therefore must “see” and “hear” the Lord with our spiritual sense of faith. We “see” and “hear” Him as we know and believe the record God gave of His Son. (1 John 5:10) So then, great faith means we believe or confidently rely upon what God says to us in the Bible and little faith means we have not yet developed unwavering confidence or understanding of God as He is revealed in His Word.

One can have little faith and still have faith. Little faith is still faith. A woman who has been pregnant three days is just as pregnant as a woman who has been carrying a baby for six months. At conception, the baby is unrecognizable and minuscule. As it grows, however, it takes form and eventually becomes big enough to feel and see. As our faith is nourished it also takes shape and grows from small to great. Paul rejoiced over young believers whose faith continued to grow strong and produce spiritual fruit. He said to them, “*We are bound to thank God always for you, brethren, as it is meet, because that your faith groweth exceedingly, and the charity of every one of you all toward each other aboundeth;*” (2 Thessalonians 1:3)

When the disciples became afraid in the storm, or when believers became anxious about their provisions being met, Jesus addressed them as having little faith, not as people having no faith. Four such occasions where believers became fearful and were gently rebuked by Christ can be found in Matthew 6:30; 8:26; 14:31; and 16:8. The same disciples who expressed great fear in the early days of their walk with Christ displayed great confidence and boldness when their faith had grown in later years. As we examine little faith and great faith more closely, we see that little faith is timid and easily overturned while great faith is confident and not easily uprooted. All faith, whether little or big, grows as a believer learns to believe and rely upon truth as it is proclaimed in the Word of God.

### **One thing we know...**

Daniel Whittle, an evangelist who was saved during the Civil War, expressed the essence of saving faith in his famous hymn entitled, “I Know Whom I Have Believed.” He begins each verse by saying “I know not...” and then ends each one with the refrain quoted from the apostle Paul who spoke the same words to young Timothy, “***But I know whom I have believed and am persuaded that he is able to keep that which I’ve committed unto him against that day.***” The writer doesn’t know everything, in fact, he confesses there’s a lot he doesn’t understand or know. But of one thing he has become certain—Jesus keeps His Word and will do what He promised to do.

The believer’s confidence comes through knowing a person—whom, not what. We are confident in God’s Words as a result of knowing more fully the Lord Jesus Christ. Therefore, the more we know about Him, the more our confidence and peace grows. At one time, Jesus said to Peter, “*O thou of little faith, wherefore didst thou doubt?*” (Matthew 14:31) Years later, when faith had grown and become confident, Peter could write to others who had little faith and say, “*Grace and peace be multiplied unto you through the knowledge of God, and of Jesus our Lord.*” (2 Peter 1:2)

Peter had first hand experience with little faith that grew to be great faith as a result of knowing Christ better.

Those who lack assurance of salvation almost always put their confidence in personal experience or their own subjective responses to (or evaluation of) truth as opposed to setting their mind on the objective, unchanging truth that is found in God's Word alone. Many have difficulty relying on what God has said about Himself rather than the way they are feeling or what someone else has said. This leads to tormenting mental doubts and fears and an inability to find peace and full assurance of salvation. Yet in spite of our fears, God is what He is and remains faithful. He keeps us by His power whether we tremble in fear or whether we peacefully rest in Him. The apostle John comforted doubting believers who had a tendency to reason in self-condemning ways by telling them, "*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.*" (1John 3:20-21) Our own heart may condemn us, but God does not, for all who put their trust in Christ are justified, forgiven, made righteous by the blood of Christ. The apostle Paul asks and answers the questions that plague our doubting human hearts. "*Who shall lay any thing to the charge of God's elect? It is God that justifieth. Who is he that condemneth? It is Christ that died, yea rather, that is risen again, who is even at the right hand of God, who also maketh intercession for us.*" (Romans 8:33-34)

### **Doubt**

Doubt, like faith, is often misunderstood. Doubt is not a lack of faith or what the Bible describes as unbelief. A person may have little doubt or great doubts, and yet still have faith. Doubt is often a reasonable and understandable questioning of either the significance or genuineness of one's spiritual experience or the meaning of one or more biblical texts due to lack of instruction, lack of maturity as a Christian, or the proper application of one or more of the above. Because we live by faith, not by seeing or hearing with our physical senses, all believers are prone to moments of uncertainty and doubt. Doubts become confidence as we learn and grow spiritually—but we learn and grow throughout our entire life.

Doubts are often the result of confusing or muddling the application of Scripture with accepting and understanding biblical truth. Many doubts are cleared up as one learns how to compare scripture with scripture, how to understand a text within its proper context or how to define Bible words with Bible meanings. Just as a jigsaw puzzle takes shape and the picture becomes clear as more and more pieces are in place, so many spiritual concepts take shape and become clear once we've found the corner pieces, and then the edges and have finally begun to fill in the spaces. Yes, there are many questions for which there are no concrete answers in this life and many Biblical concepts that will be perplexing until we arrive in Heaven. Nevertheless, many questions can be resolved when we search the scriptures and seek God's grace to understand them.

Following is an example of doubt caused by insufficient understanding of a passage of scripture.

A woman became tormented with doubt after hearing a sermon based upon Matthew 7:20-23. The evangelist read, "*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. 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.*" He continued to preach about the danger of believing one knows Christ when Christ does not know you and the ultimate horror of being exposed as an unbeliever. The woman, who had a tender heart and did not want to be thus deceived, began to

question the sincerity of her profession. She understood God's plan of salvation and acknowledged that she put her trust in Christ, but she feared none the less. Finally, in great desperation and anguish, she poured out her heart to a compassionate and godly woman who helped her understand more fully the passage that was tormenting her.

She asked, "How is it that someone could believe Jesus was God, teach about Him and serve Him and not be saved? Could I stand before the Lord one day and hear Him say He never knew me?" Her mentor then asked her to open her Bible to John 6:28 and read a question asked of Jesus. "*Then said they unto him, What shall we do, that we might work the works of God?*" She stopped and explained that these folks desired salvation and were asking what they needed to *do* to be saved. The reply they received is stated in verse twenty-nine, "*Jesus answered and said unto them, This is the work of God, that ye believe on him whom he hath sent.*" In other words, Jesus was explaining to them that one does not receive salvation based on what one does, but on what, or more precisely, whom one believes, or trusts.

Going back to Matthew 7 where we read about people who intellectually assented that Christ was God and pointed out that they did many wonderful works in the name of Christ, we see that they were not saved because they were depending upon their good works to save them. So yes, someone can believe Jesus is God, that He died on the cross and rose again and yet trust their own good works rather than Christ alone to save them. In this case, they are deceived and have not trusted in, or relied upon, the finished work of Christ on Calvary for their salvation. Sadly, these are the people our Lord was speaking of in Matthew 7 who will be told, "*I never knew you: depart from me, ye that work iniquity.*" (Matthew 7:23) But no, a person cannot come to Christ alone for salvation and ever be rejected by Christ, for He has promised, "*All that the Father giveth me shall come to me; and him that cometh to me I will in no wise cast out.*" (John 6:37)

The Word of God clearly teaches that we are not righteous enough to earn our own salvation and can only receive it when we trust the finished work of Christ and nothing but the finished work of Christ on Calvary. "*For by grace are ye saved through faith; and that not of yourselves: it is the gift of God: Not of works, lest any man should boast.*" (Ephesians 2:8-9) Paul addressed folks who had a zeal for God, and yet, he says, they were not saved. Why? Because they were going about to establish their own righteousness rather than submitting themselves to the righteousness of God alone. (Romans 10:1-4) It is the same reason why many will be rejected by Christ as workers of iniquity when they point to their own good works as the basis for their salvation. The scriptures clearly teach us that we cannot ever merit salvation by our own supposed godliness or efforts. "*Not by works of righteousness which we have done, but according to his mercy he saved us, by the washing of regeneration, and renewing of the Holy Ghost;*" (Titus 3:5) There is a favorite old hymn that says, "Nothing in my hand I bring, only to thy cross I cling." This alone is the basis of our salvation and our confidence.

When our poor doubting believer began to understand this passage after it was explained to her more fully, she realized it did not apply to her because she was not trusting in her good works, church affiliation or any other good thing for her salvation, but the price Christ paid on Calvary alone. Thus, her doubts were cleared up and she found peace and joy in her salvation once again.

### **Unbelief**

Unbelief is not doubt, nor is it little faith. It is the willful refusal to accept one or more biblical truths or declarations as factual truth. Unbelief is the absence of faith, or reliance upon, the Scriptures. Unbelief is regarded in the Bible as absolute evil and rebellion against God because it rejects the means God has provided for every human being to come to faith in Him. God enables every human being to respond to the work of the Holy Spirit who, as the scriptures tell us, "...will

reprove the world of sin, and of righteousness, and of judgment.” (John 16:8) One who is an unbeliever chooses not to believe the evidence that God has given—an awareness of God’s law within his heart, the testimony of God’s creation which display His power and dominion, and the Word of God which reveals Christ. John tells us, *“He that believeth on the Son of God hath the witness in himself: he that believeth not God hath made him a liar; because he believeth not the record that God gave of his Son.”* (1 John 5:10)

We see the ultimate progression of a willful refusal to believe in Romans 2:18-21. The scriptures tell us, *“For the wrath of God is revealed from heaven against all ungodliness and unrighteousness of men, who hold the truth in unrighteousness; Because that which may be known of God is manifest in them; for God hath shewed it unto them. For the invisible things of him from the creation of the world are clearly seen, being understood by the things that are made, even his eternal power and Godhead; so that they are without excuse: Because that, when they knew God, they glorified him not as God, neither were thankful; but became vain in their imaginations, and their foolish heart was darkened.”*

The reason any human being is ultimately lost as an unbeliever is because he chooses to love sin and reject Christ, not because he does not know right from wrong. John 3:19 says, *“And this is the condemnation, that light is come into the world, and men loved darkness rather than light, because their deeds were evil.”* The term “unbelief” is a translation of two Greek words that mean “disobedience” and “willful unbelief.” Disobedience is the outworking of ones willful and inward unbelief. One who is an unbeliever refuses to obey the Gospel or yield ones self to Jesus Christ as God and Savior. He does not believe, trust, or receive the evidence God has provided about Himself or redemption and as a result, deliberately rejects or ignores it. An unbeliever does not want to be “transformed” nor does he wish to give up sin or be given a change of heart about his own views of sin. This is why those who are lost are referred to as those who “obey not the gospel of our Lord Jesus Christ.” (2 Thessalonians 1:8)

Many believers who struggle with doubts and fears wrongly assume their doubts are unbelief. Doubts and fears that stem from something other than willful unbelief are always resolved when the believer understands Bible truth clearly and accurately. Unbelief, on the other hand, knows what is true (or does not *want* to know truth at all) and deliberately chooses to reject it. In contrast, one who has received Christ as Savior receives His Word and desires understanding. John tells us that a true believer acknowledges and receives the Word of God, but the unbeliever rejects it. *“He that is of God heareth God’s words: ye therefore hear them not, because ye are not of God.”* (John 8:47)

### **Repentance**

Doubters may also be “fuzzy” in their understanding of repentance, which often leads to fears one hasn’t repented and is possibly unsaved. The distress this might cause can be further compounded when one is uncertain what he needs to do to rectify his situation. Those who analyze their salvation experience for evidence they might not have done “everything just right” often search for something they can *do* that will bring assurance. Even though they may have trusted Christ and followed Him in believer’s baptism, they later want to repeat the process perhaps by coming forward in a church service if they trusted Christ at home, making another public profession, getting baptized again, etc. They often do this because they wrongly imagine assurance is produced by following a particular formula that they have somehow missed or that redoing these things is evidence of repentance. People in this frame of mind soon make the simplicity that is in Christ into a complicated tangle of confusing expectations that no one could understand, let alone a little child. So let’s get back to basics. What is Bible repentance?

To repent, as it used in the New Testament, means, "to change one's mind." However, it is not referring to a change of mind alone, but a change of mind that *always* produces a change of action. The word implies a sorrow, or regret, but primarily means a change of purpose and action, from one action to another. Godly sorrow is not repentance, but is certainly a crucial element in repentance and should lead to repentance, or a change in one's direction. Sorrow that does not result in a change of direction is not repentance but is called "worldly sorrow," which ultimately leads to death and destruction. Repentance of sin is such an abhorrence and sorrow for sin against God that it provokes a genuine change of heart, attitude, and direction in one's life.

Repentance is absolutely necessary for salvation, which is why many believers and unbelievers alike become uncomfortable when it is discussed. Passages that talk about the crucial importance of repentance such as those found in 2 Peter or Luke 13 often raise concern. The Bible says, "*The Lord is not slack concerning his promise, as some men count slackness; but is long-suffering to us-ward, not willing that any should perish, but that all should come to repentance.*" (2 Peter 3:9) "*I tell you, Nay: but, except ye repent, ye shall all likewise perish.*" (Luke 13:6) Understanding what repentance is and how it is connected to believing on the Lord Jesus Christ should put fear in the heart of an unbeliever, but should actually comfort the heart of one who is fearful but saved. Misunderstanding the Biblical definition of repentance is a grave error for the unbelieving, but sadly, can be the cause of distressing torment to one who believes and fears as a result of confusion about it.

If repentance is understood to be a certain level of emotional distress or a particular outward manifestation that convinces others one is sorrowful, it can become a stumbling block to full assurance. Repentance certainly involves abhorrence, or sorrow, regarding one's sin and is in fact the very thing that leads a person to change his direction or attitude toward Christ. (2 Corinthians 7:10) But one may or may not be emotional when one has truly repented or truly come to hate his sin. Nowhere in the Scriptures are we commanded to grieve and sorrow for a certain amount of time or in a certain manner before we can be saved. No, salvation is given the instant one has a change of mind about sin and turns to Christ for salvation.

We see this in the salvation of the thief who was hung on a cross next to Christ. The thief acknowledged his sinful condition and then expressed his belief that Jesus was the Messiah, the Savior of the world. He did not appeal to Christ on the basis of anything he had or had not done, but on the mercy of God alone. Jesus did not ask him to grieve in a certain way or for a certain amount of time over his sin in order to find mercy—He immediately assured this man that He would be in paradise that day with Him. This is a wonderful and simple illustration of repentance and faith.

Another error that leads to confusion regarding repentance is the fear that failure after repentance indicates one has not repented. Repentance has to do with a change of heart or attitude. It is the first step toward a change of outward behavior. Although repentance always changes one's attitude and desire with regard to sin, it does not always lead to immediate victory over a particular sin. One may repent and yet sin again or be tempted again. Jesus commanded the disciples to forgive a brother who sinned against them seventy times seven in a day, provided that brother came to them each time saying, "*I repent.*" (Luke 17:4) The Bible tells us the just man (saved man) will fall seven times and yet rise up again. (Proverbs 24:16) One who has experienced a change of heart concerning sin and failure may fail, but he will not be content living in it and will continue to get up and move in the right direction. Repentance, or a change of mind is always involved in heart changes, but we must understand that victory over sin is found as a believer learns to depend on Christ for grace as he daily disciplines himself to put off

old habits and sins and replace them with new and righteous actions that are the opposite counterpart to that sin.

Emotions do not produce repentance or prove one is repentant. However, repentance does produce an inward change of desire and ultimately an outward change in direction such as that described in 2 Corinthians 7:9-11. In this passage we see that genuine repentance, as opposed to worldly sorrow, is followed by a diligence to do what is right, a cleared conscience, displeasure (sorrow) over sin, a fear and awareness of God, an eagerness to serve God and a willingness to carry out restitution in so far as it is possible to do so. Adding something more than the Bible describes as repentance constitutes adding to the Word of God and is a serious error. Therefore, we can say with certainty that repentance is manifested in confession of sin and prayer to God for mercy, whether that prayer is silent or public. We can also say with certainty that a repentant sinner has a change of heart about his sin and thus turns away from it while at the same time, turns towards Christ with the purpose of serving Him in obedience. We understand that one cannot turn *from* something without turning *to* something else. Therefore, we can also know that it is possible to turn from a particular sin because it causes one pain or sorrow and yet *not* turn *to* Christ, which would not be true repentance toward God. Bible repentance always involves recognizing sin as being against God, thereby moving one to seek His forgiveness. At the very same time, it produces faith toward Christ—or in other words, faith that moves one to embrace Christ and desire to follow Him.

When a person does not truly repent, he does not truly believe. Likewise, when a person truly believes, repentance is always the result whether or not it is recognized as such. This is why we are commanded in some places in the Bible to believe on the Lord Jesus Christ to be saved and in other places to repent—one does not happen apart from the other. The two go together and cannot be separated. Belief and repentance are two sides of the same coin (2 Corinthians 7:9-10; 2 Timothy 2:24-25). Repentance is the direct result of believing what the Bible says, particularly with regard to the Gospel message. Therefore, one cannot truly believe without repenting or repent without believing. Salvation is described as both repentance toward God and faith toward Christ in Acts 20:21 because one naturally leads to the other. Repentance toward God is turning from sin while faith toward Christ as turning to obedience in Him. *“Testifying both to the Jews, and also to the Greeks, repentance toward God, and faith toward our Lord Jesus Christ.”*

### **Causes For Lack of Assurance**

Understanding important concepts such as faith, doubt, unbelief and repentance does resolve many fears and often results in full assurance for many believers. However, there are several other reasons why a person might doubt his salvation. Following are five common hindrances to assurance. You will notice that each cause is ultimately resolved by believing and resting upon what the Bible says about the problem. In each situation, one's own subjective feelings must be put aside and replaced with faith in what God says. Remember that it is always obedience to truth, as God defines truth, that sets us free from that which would enslave us or rob us of our Christian joy. We can find comfort in the words Jesus spoke to believers, *“Then said Jesus to those Jews which believed on him, If ye continue in my word, then are ye my disciples indeed; And ye shall know the truth, and the truth shall make you free.”* (John 8:31-32)

### **Cause #1 - Unconfessed sin**

Salvation, first and foremost, reconciles us to God and restores a relationship with Him that was broken by sin. The Christian life is not a religion, but a relationship with the Living Christ. The fact that we have been born into God's family through salvation and have become God's own child cannot be changed or altered by what we do or do not do. Once adopted into God's family

we are part of His family whether we are obedient children living in His favor or disobedient children living in His discipline. The believer's relationship with the Father cannot be severed, but his fellowship with his Lord can be strained or broken by willfully refusing to obey Him or by following his own ways instead of Christ's. When sin is coddled and cherished rather than rejected and abhorred, our God is offended and grieved. He responds by dealing with us as a father deals with his own daughter or son. The consequences He permits or brings upon us are proportionate to the offense, the understanding and age of the child, and the particular needs of the child. Of greatest impact, however, is the way disobedience distances us from the sweet fellowship and closeness experienced by every child who has ever drawn close to the Father and has tasted His love and guidance.

Sin separates us from our God and blinds us to spiritual truth. It causes us to run away from God rather than run to Him and leaves us alone in the misery that unconfessed sin always brings. Only as we come to our senses the way the prodigal son came to his senses are we able to return to our Father in trusting submission and obedience. When we draw nigh to God, God always draws nigh to us (James 4:8), but when we run from Him, He doesn't chase us down and bring us back kicking and screaming. He simply waits and lets the consequences of our own sin correct us, just as the prodigal son's father waited with a heart that longed for restored fellowship. Until then, we can not experience the sweet closeness of our Father's loving fellowship. Instead, we will fear His rejection and eventual judgment and wrongly dread "going home" by giving up a cherished sin. Out of fellowship with the Father, we often doubt our salvation or doubt His love or readiness to grant mercy or forgiveness. The fear of judgment is always present when guilt is present and underlies many doubts.

Doubts of salvation that are caused by unconfessed sin in the life of the believer cannot be resolved apart from repentance of the sin and a return to fellowship in close proximity to the Father. David asks, "*Wherewithal shall a young man cleanse his way?*" and then replies, "*by taking heed thereto according to thy word.*" (Ps. 119:9) Assurance comes when fellowship is restored and the heart is ready to hear the Word of God and be instructed by it. When failure is the result of failing to resist temptations with the shield of faith, believers will need to develop a better understanding of Christian warfare and how to resist temptation. They will need to grow in the area of bringing every thought into captivity of Christ. "*For though we walk in the flesh, we do not war after the flesh: (For the weapons of our warfare are not carnal, but mighty through God to the pulling down of strong holds;) Casting down imaginations, and every high thing that exalteth itself against the knowledge of God, and bringing into captivity every thought to the obedience of Christ;*" (Romans 10:3-5)

### **Cause #2 - Lack of knowledge**

Doubting ones salvation may be the result of being very young in the faith, or lacking knowledge for one reason or another. Peter tells us that "*...grace and peace are multiplied through the knowledge of God and of Jesus our Lord.*" (2 Peter 1:2) He goes on to say that it is according to God's power that we learn and grow spiritually as we know Christ more. It is by the promises of God that we become like Christ and produce the spiritual fruit seen in His divine nature—love, joy, peace, longsuffering, gentleness, goodness, faith, meekness, temperance [self-control]. Peter goes on to say that we are to be diligent to add to saving faith Christian virtue, knowledge, self-control, patience, godliness, brotherly kindness and love which will make us fruitful in our knowledge of Christ. Then he concludes by saying, "*But he that lacketh these things is blind, and cannot see afar off, and hath forgotten that he was purged from his old sins.*" (2 Peter 1:9) Or in

other words, it is possible for believers who neglect to diligently grow spiritually to come to a place where they have no assurance they were ever saved or cleansed from sin.

Growth is not an option for the child of God! It is the Father's command! One who has trusted Christ must understand that spiritual neglect has serious consequences, one of which is doubt, even of salvation. It's not enough to know Bible facts; one must strive to know Christ. The more we really know Him, the more confidence we have in Him and the more we rest in His love, mercy, grace, and work in our life. Knowledge changes the way we look at our time on earth and how we look at eternal things in our future. It changes the way we see trials and difficulties, the way we see ourselves and the way we see our privileges as God's own. Knowledge deepens our love for God and our awareness of His love for us, for the scriptures say, "We love him, because he first loved us." (1 John 4:19)

Our Christian life is sustained by the Word of God, for Christ has said, "*It is written, That man shall not live by bread alone, but by every word of God.*" (Luke 4:4) Job understood this truth and confessed, "...*I have esteemed the words of his mouth more than my necessary food.*" (Job 23:12) Jeremiah understood the connection between the Word of God and the believer's joyful relationship with Christ when he said, "*Thy words were found, and I did eat them; and thy word was unto me the joy and rejoicing of mine heart: for I am called by thy name, O LORD God of hosts.*" (Jeremiah 15:16) Believers who attempt to live the Christian life apart from feeding daily on the Word of God discover they are unable to thrive spiritually or confidently claim and enjoy the promises of God.

### **Cause #3 – Reliance on Inner Feelings**

A persistent lack of assurance may be caused by the habitual reliance on inner feelings rather than the Word of God for assurance of truth. Assurance is a conscious state of mind in which we consciously believe in God's saving acts and promises accomplished in Christ, in spite of feelings of guilt, depression, uncertainty, doubt, fear, etc. Godly assurance is given as a gift of divine grace as our minds are engaged in concentrating on unchanging truths (e.g., John 8:31-32,36) about God's truths of salvation instead of concentrating on subjective and changeable feelings (1 John 3:19-21). Those who habitually rely on their own ability to reason or on their inner impressions or subjective circumstances are trusting in their own hearts. To trust our own reasoning apart from God's Word is to choose the way of the fool, for the Bible tells us, "*He that trusteth in his own heart is a fool: but whoso walketh wisely, he shall be delivered.*" (Proverbs 28:26)

Trusting one's self or the words of another person not only leads to doubt and fear, but a life that is characterized by a lack of spiritual productivity and a lack of joy. When we trust in our self, we depart from trusting in God and invite certain misery into our life. We cannot trust our own feelings and ability and God at the same time. To trust in human reasoning leads to a miserable life according to Jeremiah 17:5-6, but to rely on what God says and trust Him instead leads to a happy and productive life according to Jeremiah 17:7-8.

### **Cause #4 – Wrong Beliefs**

The normal state of mind for a believer who understands, believes, and obeys the Bible is joy. God doesn't torment His children with fear, but seeks to deliver them from fear. "*For God hath not given us the spirit of fear; but of power, and of love, and of a sound mind.*" (2 Timothy 1:7) Our Heavenly Father takes no joy in seeing His children cower in fear or consume their life in uncertainty about His love and readiness to adopt as His own all who receive Him as their Savior.

He plainly tells us, “*But as many as received him, to them gave he power to become the sons of God, even to them that believe on his name:*” (John 1:12) Jesus further assures us, “*All that the Father giveth me shall come to me; and him that cometh to me I will in no wise cast out.*” (John 6:37) So when a believer is tormented with fear and doubt, something is always wrong. It may be unresolved sin, trust in one’s own feelings, a lack of knowledge, or confusion about one or more Biblical concepts. It may also be the result of believing something in error.

Believing truth sets us free from misery—believing spiritual error steals our joy and leads to further error and the miseries that come with it. It’s not enough to believe. One must believe what is true as God defines truth. For instance, one particular doctrinal error that hinders confidence in Christ and assurance of salvation is the erroneous belief that one can lose their salvation once they have been saved. The term “eternal security” refers to the understanding based on God’s own Word, that our salvation depends wholly on God, on God’s power, and on God’s promises—not on our own self, on our confidence, or on our performance. The problem most people have with eternal security, is that they seem to think that the keeping (or not keeping) of their salvation is something that is in their power. They may even read verses in the Bible which they imagine teaches that this is so. But the Bible is very clear that the basis for the security of our salvation does not rest with us, but with God. Follow God’s word as we see this doctrine clearly and unambiguously taught.

- Salvation comes to us by virtue of God’s gift. Eph 2:8-9 - *For by grace are ye saved through faith; and that not of yourselves: it is the gift of God: Not of works, lest any man should boast.*
- Since God gives us eternal life, the keeping (or not keeping) of it is in God’s hands. John 10:28a - *And I give unto them eternal life. . .*
- And God has declared that we (the ones to whom He has given eternal life) shall never perish (lose our salvation). John 28:b - . . .; *and they shall never perish. . .*
- Everlasting means it cannot end—the moment we have everlasting life, it cannot end or it would not have been everlasting life. John 3:36 - *He that believeth on the Son hath everlasting life: and he that believeth not the Son shall not see life; but the wrath of God abideth on him.*
- God further declares that no man (or woman) is able to take away our salvation. John 10:28c-29 - . . . *neither shall any man pluck them out of my hand. 29 My Father, which gave them me, is greater than all; and no man is able to pluck them out of my Father’s hand.*
- And as Paul tells us, God is able to perform that which He said He would accomplish. 2 Timothy 1:12 - . . . *for I know whom I have believed, and am persuaded that he is able to keep that which I have committed unto him against that day.*
- I thank God that my salvation, and my assurance does not rest in my uncertain hands, but rather in the sure hands of almighty God who shall deliver us. 2 Timothy 4:18 - *And the Lord shall deliver me from every evil work, and will preserve me unto his heavenly kingdom: to whom be glory for ever and ever. Amen.*
- See also: Psalm 37:23-24; Psalm 37:28; Psalm 125:1-2; John 4:14; John 5:24; Romans 8:38-39; Philippians 1:6

## **Cause #5 – Not Truly Saved**

Finally, a lack of assurance (particularly if it is not accompanied by apparent evidence of a regenerated heart) quite possibly is the result of an incomplete or erroneous biblical understanding of salvation. The Bible tells us to examine our faith to determine if it is genuine faith in Christ. (2 Corinthians 13:5) How do we do that? We look at our desires and outward behavior and determine if it is consistent with one who has been redeemed or one who has not been born again. If we believe, we will begin to behave consistent with our belief. Remember, believing on Christ is not mere mental consent, but involves the heart, or that which one embraces and submits to. If there is no evidence, or action, that demonstrates a genuine belief, we may conclude we do not really believe. This is what James is referring to when he says, "...so *faith without works is dead also.*" (James 2:26) Faith *always* produces a change of heart.

The book of first John was written to believers for four reasons outlined by John. So that:

- We might enjoy fellowship with the Lord Jesus (1 John 1:3)
- Our joy might be full (1 John 1:4)
- We sin not (1 John 2:1)
- We might have confidence (assurance) of our salvation (1 John 5:13)

John repeats four "tests" of salvation throughout the book of First John—the test of a changed heart, obedience to Christ, a love for Christ and the things of God, and a correct understanding and belief in the Gospel message and doctrine taught in the Bible. Before you read the passages taken from the book of first John, pray and ask the Lord to show you plainly whether you are a true believer or not. Then, read each passage of scripture, asking yourself the question that follows each one.

### **Test One - Have you had a change of heart?**

- 1 John 1:6 - *If we say that we have fellowship with him, and walk in darkness, we lie, and do not the truth:* Do you have a desire to understand spiritual things?
- 1 John 1:10 - *If we say that we have not sinned, we make him a liar, and his word is not in us.* Are you aware of personal sin and does it grieve you?
- 1 John 2:15 - *Love not the world, neither the things that are in the world. If any man love the world, the love of the Father is not in him.* Do you still enjoy the same pastimes, lust, vices, humor, and ambitions as those who are unsaved?
- 1 John 2:19 - *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.* Are you able to justify a life without church attendance?

### **Test Two – Do you have the characteristic of obedience?**

- 1 John 2:4 - *He that saith, I know him, and keepeth not his commandments, is a liar, and the truth is not in him.* Do you have a desire to please and obey the Lord?
- 1 John 2:29 - *If ye know that he is righteous, ye know that every one that doeth righteousness is born of him.* Do you have a desire to be holy?
- 1 John 3:3 - *And every man that hath this hope in him purifieth himself, even as he is pure.* Do you strive to overcome personal sin in your life?
- 1 John 5:3 - *For this is the love of God, that we keep his commandments: and his commandments are not grievous. For whatsoever is born of God overcometh the world; an this is the victory that overcometh the world, even our faith.* Does it give you delight to keep God's commandments?

### **Test Three - Do you have the characteristic of love?**

- 1 John 2:9 - *He that saith he is in the light, and hateth his brother, is in darkness even until now.* Do you enjoy the company of other believers?
- 1 John 3:14 - *We know that we have passed from death unto life, because we love the brethren. He that loveth not his brother abideth in death.* Do you have special compassion for other believers?
- 1 John 3:17 - *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?*
- Do you have a desire to share your material possessions and wealth with missionaries and other believers in need of financial assistance? Do you desire to tithe? 1 John 4:8-10 - *He that loveth not knoweth not God; for God is love. In this was manifested the love of God toward us, because that God sent his only begotten Son into the world, that we might live through him. Herein is love, not that we loved God, but that he loved us, and sent his Son to be the propitiation for our sins.* Are you able to love others enough to forgive their sins and imperfections?
- 1 John 4:19 - *We love him, because he first loved us. If a man say, I love God, and hateth his brother, he is a liar: for he that loveth not his brother whom he hath seen, how can he love God whom he hath not seen?* Can you say you love God (Jesus said, If you love me, keep my commandments.) Can you say you love Christians who want to live a holy life?

### **Test Four - Do you have the characteristic of correct doctrine?**

- 1 John 2:23 - *Whosoever denieth the Son, the same hath not the Father: (but) he that acknowledgeth the Son hath the Father also.* Do you know who Christ is? Have you acknowledged His deity and right to govern your life?
- 1 John 4:3 - *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.* Do you know and believe that God Himself came to earth in the form of man to die for your sins, in your place?
- 1 John 4:6 - *We are of God: he that knoweth God heareth us; he that is not of God heareth not us. Hereby know we the spirit of truth, and the spirit of error.* Do you believe everything that is written in the Bible?
- 1 John 4:15 - *Whosoever shall confess that Jesus is the Son of God, God dwelleth in him, and he in God.* Do you believe the Lord Jesus paid the full price/penalty for your sins because He loves you?
- 1 John 5:10 - *He that believeth on the Son of God hath the witness in himself: he that believeth not God hath made him a liar; because he believeth not the record that God gave of his Son.* Have you trusted Christ alone to save you and nothing else? Do you understand salvation must be personally received from God, not simply acknowledged as a historical fact?

### **In conclusion**

If you have come to the conclusion that you have indeed put your trust in Christ and have received Him as your Savior, you will also need to determine the cause of doubt that has tormented you before you will enjoy full assurance of your salvation. By correcting the underlying cause or causes of your doubt and learning to find your assurance in the unchanging Word of God, you will begin to experience increasing confidence in God's promises. You will be encouraged by paying special attention to learning the attributes of God and studying the life of

Christ. Jesus said, *“Take my yoke upon you, and learn of me; for I am meek and lowly in heart: and ye shall find rest unto your souls.”* (Matthew 11:29)

God wants you to be assured you are His own, that He is faithful, merciful, gracious, of great compassion and patience, longsuffering, loving and kind. He wants you to have absolute assurance that if you died today, you would go immediately to Heaven to be with Him forever. As your faith in God’s salvation increases and brings you joy, remember then, that He wants you to continue in your growth. He wants you to come to the place where you no longer expend needless emotional energy doubting your salvation, but having those questions settled, can go on to maturity in your knowledge of Christ. *“Therefore leaving the principles of the doctrine of Christ, let us go on unto perfection [maturity]; not laying again the foundation of repentance from dead works, and of faith toward God.”* Hebrews 6:11

If you have come to the conclusion that you have never truly understood salvation and have not put your trust in Christ, decide right now to settle this today. There are four basic truths you need to understand so that you may know for certain you are saved.

- You must know and believe you are a sinner.
- You must know there is a judgment and price to be paid for sin.
- You must know that God came to earth in the form of man (Jesus) and took the judgment for sin upon Himself.
- You must know it is not enough for you to believe you are a sinner and that Jesus, as God, died on the cross. You must put your trust in Him.

### **One - We are all sinners.**

We sin because of what we are, and what we are (sinners) is what separates us from God. In Romans 3:10 God tells us, *“As it is written, There is none righteous, no, not one.”* The word righteous means perfect, and God is saying there is not one of us who is perfect or righteous enough to merit salvation. If we try, we will discover that we utterly fall short of God’s perfection, which is what we need to have if we expect to earn our own salvation. Romans 3:23 says, *“For all have sinned, and come short of the glory of God.”* Every single one of us falls short of God’s glory and holiness, and that holiness encompasses all that the person of Christ is.

Many people mistakenly think if they keep the Ten Commandments, and their “good” somehow outweighs their “bad,” God will pardon them and grant eternal life. This is a grave error, for the Bible plainly teaches that *“...by the deeds of the law there shall no flesh be justified [pardoned] in his sight; for by the law is the knowledge of sin”* (Romans 3:20). God did not give us the Ten Commandments, or any commandments, for the purpose of earning our own salvation by keeping them. Rather, God’s commandments make us understand that such things as lying, jealousy, hatred, bitterness, lust, selfishness, etc., are violations of God’s law—violations of which we are all guilty.

As we consider God’s commandments, and honestly assess our lives, we realize we are guilty of sinning against God. No matter how “good” we may think we are, God says there is *“none that doeth good, no, not one”* (Romans 3:12).

The moment we compare ourselves against God’s law rather than our neighbor or our own ideas of righteousness, we can come to no other conclusion than what God has already declared—all are guilty because all have sinned. God’s laws are good, and keeping them is beneficial; but keeping them can never save us from the penalty of our sins. Our good deeds and intentions can never make us pure or innocent. In Galatians 3:21-24 Paul asked, *“Is the law then against the promises of God? God forbid; for if there had been a law given which could have given life,*

*verily righteousness should have been by the law. But the scripture hath concluded all under sin, that the promise by faith of Jesus Christ might be given to them that believe ...Wherefore the law was our schoolmaster to bring us unto Christ, that we might be justified by faith."*

**Two** - There is a penalty for sin.

We read in Romans 6:23, "*For the wages of sin is death....*" Wages are the recompense, or payment, which we receive in return for what we have done. In this verse God is speaking of the recompense that we receive in return for our sins. This recompense is death. The death He is referring to is not the physical death of our bodies, but eternal death, which is separation from God, and torment forever. Those who die in their sins without God's forgiveness and pardon will stand before God and be judged and sentenced according to the law—God's law.

**Three - Jesus died in our place.**

The Bible tells us that, "*God so loved the world [this includes you and me] that He gave His only begotten son [the Lord Jesus Christ], that whosoever [anyone] believeth on Him, should not perish [die eternally lost], but have everlasting life [life forever with God in Heaven].*"

The first part of Romans 6:23 says, "*For the wages of sin is death....*" This is very sobering and discouraging news. However, the second part of the verse says, "*But the gift of God is eternal life through Jesus Christ our Lord.*" This is fantastic, wonderful news! God says eternal life is a gift. This means that it costs the recipient nothing. A gift is given without conditions or strings attached. It is not received because of anything we have done. The gift of eternal life is only received through Jesus Christ and what He did to purchase it. Though it costs us nothing, it cost Christ everything. God says in Romans 5:8, "*God commendeth his love toward us, in that, while we were yet sinners, Christ died for us.*" This means, Christ died in our place—He took the punishment and judgment for our sins that we rightly deserved. Furthermore, He did so because He loved us, not because there was anything good or desirable in us at all.

Earlier we pointed out that no one is justified, or pardoned, from the penalty of sin by keeping the Ten Commandments. That does not mean man is without hope, or without means of being pardoned. God provided a way for man to be forgiven—He paid the price Himself. God says in Romans 5:9, "*Much more then, being now justified by his blood, we shall be saved from wrath through him.*" The wages of sin is death—the price of our sin was Christ's death on the cross.

The Bible tells us, "*God sent not his Son into the world to condemn the world; but that the world through him might be saved. He that believeth on him is not condemned; but he that believeth not is condemned already, because he hath not believed in the name of the only begotten Son of God*" (John 3:17-18). Jesus did not come to condemn, because we were already condemned sinners. He came to pay the penalty for our sin and to offer eternal life to all those who would believe and trust in Him. If we refuse to acknowledge our sin and plead guilty, if we refuse to believe in the Lord Jesus Christ and trust Him for forgiveness and salvation, then we are left to die in our sins and guilt. We will then stand before the Judge after we die. The evidence will be presented—every idle word, every angry look, every selfish act, every lustful thought, and every sin we ever committed in our life. We will be pronounced guilty, and we will know we are guilty of all God has judged us for. Then we will be sentenced. The appropriate punishment will be pronounced. Finally, we will be ushered away by the angels and cast into hell where there will be no chance for parole, no hope for escape ... ever.

Jesus warned, "*He that rejecteth me, and receiveth not my words, hath one that judgeth him; the word that I have spoken, the same shall judge him in the last day*" (John 12:48). How senseless to refuse Christ's offer! How foolish to insist on doing things our own way! How blind to think

our life is better without Christ! How sad to love sin more than a Savior who gave Himself to rescue us from sin! Those who would reject the Savior are left to pay the penalty of their sin themselves. They will one day stand before God and be judged for their sins, including their rejection of Christ.

#### **Four - You must receive salvation on God's terms**

Salvation can only be received God's way—not yours, not anyone else's. Merely acknowledging that the Bible is God's Word, that Jesus is God, that you are a sinner, and that Jesus came to earth and died to pay the price for man's sins does not save you. Many people intellectually agree with these points, but are not saved. Many more people religiously observe Bible commands thinking they will someday be saved because they have attempted to keep them. However, no one is saved on his or her own merit. No one.

Carefully study Romans 10:1-3. In this passage we read, "*Brethren, my heart's desire and prayer to God for Israel is, that they might be saved. For I bear them record that they have a zeal of God, but not according to knowledge. For they being ignorant of God's righteousness, and going about to establish their own righteousness, have not submitted themselves unto the righteousness of God.*" The apostle Paul is speaking to a group of very religious people, yet he says, they are not saved. They are very zealous concerning God. However, Paul points out that they do not yet understand God's righteousness. They are trying to establish their own righteousness and goodness instead. They are striving to do good works to earn God's favor and win salvation. They haven't yet come to the place where they realize they are helpless sinners who are not capable of being perfect or good enough to merit their own salvation. They have not submitted themselves to God's plan, or God's work on their behalf. Rather, they want to live life their own way and be saved their own way.

Jesus explains this rejection of God's way of salvation in John 3:19-21. He says, "*And this is the condemnation, that light is come into the world, and men loved darkness rather than light, because their deeds were evil. For every one that doeth evil hateth the light, neither cometh to the light, lest his deeds should be reprov'd. But he that doeth truth cometh to the light, that his deeds may be made manifest, that they are wrought in God.*" Those who want to live their life their own way and want to be saved on their own terms hate God's truth. They are indignant and angry to hear they are helpless sinners who deserve hell, not heaven. Such people hate to hear that their good deeds cannot save them, or that they are lost and in desperate need of God's forgiveness. They do not want their way of life challenged, because they love their sins and have no intention of turning from them. They want to excuse and justify them—not confess them as offenses against a holy God. In short, they want a salvation that allows them to continue living in open rebellion against God's Word while providing assurance they are forgiven and accepted by God. Such obstinacy only insures their continued condemnation and inability to know the peace that true repentance brings.

In contrast, the Bible tells us those who truly believe are those who also understand they are helpless sinners whose only hope is Christ. Genuine belief always produces a change in attitude about sin and a desire to be freed from it. Believing people come enthusiastically to the cross of Jesus and embrace both God's judgment on their sin, and God's offer of forgiveness and pardon. To those who do not claim any righteousness of their own, and those who do not excuse but rather cling to their sin believing it's "not that bad," God has a wonderful promise. He says in Romans 10:9-10, "*That if thou shalt confess with thy mouth the Lord Jesus, and shalt believe in thine heart that God hath raised him from the dead, thou shalt be saved. For with the heart man believeth unto righteousness; and with the mouth confession is made unto salvation.*" Those who confess, or acknowledge, that Jesus is exactly who He said He was—God in human form—and

those who embrace Him with their heart, believing Jesus died on the cross for their sins and rose again with power from the grave shall be saved.

The Bible explains that with our heart we believe, or trust God, for righteousness. Salvation is not simply acknowledging with our mind that Jesus is who He said He is. It is putting our trust in Him, and Him alone, for salvation, and embracing Him with our heart as our God, our Savior and Lord. To those who will receive Christ as their Savior, God says, "But as many as received him, to them gave he power to become the sons of God, even to them that believe on his name" (John 1:12). "*For whosoever shall call upon the name of the Lord shall be saved*" (Romans 10:13). These verses don't say, "might be saved," or "eventually you'll be saved." These verses say, "shall be saved." That's a promise from God.

### **Believing God's Promises Gives Us Peace**

Because we know and believe that God cannot lie, we can know and believe what He promises. He has given His promise to save those who trust Him. Jesus said, "*All that the Father giveth me shall come to me; and him that cometh to me I will in no wise cast out*" (John 6:37). Jesus promises that no one who comes to Him and depends on Him alone for salvation and forgiveness of sins will go away rejected. He accepts and forgives anyone who will receive Him as his or her Savior.

Will you acknowledge to God that you are a sinner who is guilty of breaking His good and perfect law? Are you willing to admit that you cannot save yourself or merit salvation through your own righteousness? Do you believe that Jesus Christ was who He said He was (God), and that He died and rose again from the grave? Are you willing to completely depend on Him to forgive you for your sins and take you to heaven when you die? If you can answer "yes" to all these questions, go to the Lord Jesus in prayer and call upon Him to save you. Trust Him completely, and place your confidence in His Word and His promise to hear and to save you.

The Bible says, "*Whosoever shall call upon the name of the Lord shall be saved.*" You have the word of Jesus Himself for He said, "*Verily, verily, I say unto you, He that heareth my word, and believeth on him that sent me, hath everlasting life, and shall not come into condemnation; but is passed from death unto life*" (John 5:24). Notice that our faith and confidence come as a result of hearing God's Word and depending completely on what God has said. We can never have lasting assurance of our salvation if our faith rests on our feelings, on the opinion of others, or on our experiences. Assurance only comes as a result of focusing on God Himself and on His Word and never as the result of focusing on our inward self or on our feelings or experiences. Though you may be timid or doubting, if you have enough faith to come to Christ, you have enough faith to be saved! John 6:37 assures us, "*All that the Father giveth me shall come to me; and him that cometh to me I will in no wise cast out.*"

Suppose you had enough faith to entrust your life savings to your local bank for deposit. Though you may fear and fret over the reality of your transaction or the ability of the bank to safeguard your money, your fretting in no way affects the safety of your money. You may make yourself miserable with doubting because you can't trust the word of the bank, but the safety of your money in no way rests on your feelings or your fears. Since it is the bank's responsibility to keep and safeguard your money, it remains safe in spite of you! In the same way, God is responsible to do the saving and keeping of your soul when you entrust yourself completely to His care. He will save and keep you whether you fear and fret in the night or not. Paul expressed his confidence in God's ability and power to keep his soul when he said, "I know whom I have believed, and am persuaded that he is able to keep that which I have committed unto him against

that day” (2 Timothy 1:12). Notice that the power to save and keep is God’s responsibility and depends only on God’s ability. We are simply to believe.

If you have received Jesus Christ as your Savior, you will find your comfort and assurance in the truths God has spoken. As you grow in your knowledge of Christ and learn how to rely on the surety of God’s Word, your faith will grow and your joy will be full! God says to new believers, “*As newborn babes, desire the sincere milk of the word, that ye may grow thereby*” (1 Peter 2:2). Be sure to include a regular time of Bible reading and prayer in your daily routine, and do not neglect to join and attend a church where the Word of God is faithfully preached. May you experience the joy of God’s salvation and may you boldly share God’s goodness with others!

**I Know Whom I Have Believed**  
**Daniel W. Whittle**

I know not why God's wondrous grace  
to me he hath made known,  
nor why, unworthy, Christ in love  
redeemed me for his own.

Refrain:

But I know whom I have believed,  
and am persuaded that he is able  
to keep that which I've committed  
unto him against that day.

I know not how this saving faith  
to me he did impart,  
nor how believing in his word  
wrought peace within my heart.  
(Refrain)

I know not how the Spirit moves,  
convincing us of sin,  
revealing Jesus through the word,  
creating faith in him.  
(Refrain)

I know not when my Lord may come,  
at night or noontide fair,  
nor if I walk the vale with him,  
or meet him in the air.