

WE BELIEVE IN: ASSURANCE OF SALVATION¹

ZANE C. HODGES

I. INTRODUCTION

It is a privilege to write about the subject of assurance of salvation. In today's evangelical world the doctrine of assurance is the subject of vigorous debate. Naturally, those who hold that a person can lose his salvation teach that assurance must be qualified by the fact that a true believer could be eternally lost. But, equally, those who hold to Lordship Salvation must qualify assurance as well.

Many advocates of Lordship Salvation believe in eternal security, yet lack personal assurance about *their own* eternal destiny. The reason is that, according to Lordship thought, all born-again Christians will live generally holy lives and will persevere to the end in godly conduct. A person is not a Christian at all if these things are not true of him. But this view just means that one cannot tell for sure that he is saved until he has persisted in holiness to the conclusion of his life. Some Lordship teachers are not very candid in telling people that they cannot actually have assurance until shortly before death—if, in fact, it is even possible then!

In sharp contrast with both Arminian and Lordship thought stands the biblical doctrine of assurance. In his First Epistle, the Apostle John states, “These things I have written to you who believe in the name of the Son of God, *that you may know that you have eternal life...*” (1 John 5:13a; italics added).

Clearly the inspired author believed that assurance was possible. His readers could *know* that they had eternal life!

Let us consider, then, this great biblical truth. For convenience we may do this under three headings. Each heading represents a fundamental facet of, or affirmation about, the NT doctrine of assurance.

¹This article appeared in the Autumn 1990 issue of *JOTGES*, making it the first journal article *JOTGES* published by Zane Hodges

Our three affirmations are these: (1) Assurance is based on the promises in God's Word; (2) Assurance must not be based on our works; and (3) Assurance is an inseparable part of saving faith.

II. ASSURANCE IS BASED ON THE PROMISES IN GOD'S WORD

The well-known text quoted above—1 John 5:13—teaches us that assurance of salvation is based on the *testimony of God*. That is to say, assurance is founded on *God's Word*.

Regrettably, however, this obvious fact is often overlooked. A very large number of commentators regard the words “these things I have written to you” as a statement about the purpose of the entire epistle.² They then often go on to take ideas like “abiding in him” (1 John 2:6, 24, etc.) and “keeping His commandments” (1 John 2:3, 7-10, etc.) as intended to be “tests” to determine whether we are saved or not.³

This view is a serious misreading of John's letter. It is also a dead end street. If “keeping His commandments,” for example, is the way we can know we have eternal life, how long must this obedience continue before we are sure? Clearly, the logic of this view requires the answer to be: “to the end of life.” No matter how well I may be doing right now, if I stopped “keeping His commandments” at some point in the future, I would prove myself to be without eternal life. In that case, one might say either that I had lost eternal life or that I never really had it at all.

Of course, the Arminian theologian is free to say that we do *know* that we have eternal life *as long as* we are “keeping His commandments.” When we stop doing this we *lose* eternal life. Thus an Arminian can hold to *present* assurance but must reject any assurance about our final destiny in heaven or hell. The

² Many but by no means all. Indeed, Raymond E. Brown (*The Epistles of John*, The Anchor Bible [Garden City, NY: Doubleday, 1982], p.608) writes: “What is the reference for...‘these things’? Many scholars (Alexander, Brooke, Klöpper, Schnackenburg, Schneider) refer it to 5:1-12 or to the last verse of that unit.” Brown himself takes the reference to be to the whole epistle, but obviously there is no consensus view among technical commentators.

³ This approach to the epistle seems traceable to the work by Robert Law entitled, *The Tests of Life: A Study of the First Epistle of St. John* (Edinburgh: Clark, 1909). At least, Law's work popularized this conception of 1 John.

objection to this view is based on the plain fact that the author of 1 John simply did not believe eternal life could be lost. In his Gospel he makes this unmistakably clear (John 4:13-14; 6:35-40, 50-51; 10:27-30; 11:25-26). Thus, the Arminian reading of 1 John 5:13 clashes directly with the Apostle's basic theology.

But if it is claimed that the true believer is eternally secure—yet must base his assurance on his obedience to God's commands—in that case 1 John 5:13 becomes a highly misleading statement! For even if I am living obediently right now, the possibility exists (as we have said) that I may cease to do so in the future. But if I did cease to do so, that would prove that I am not *now* a Christian despite my obedient lifestyle. Thus my present obedience does *not* prove my Christianity and thus, too, I cannot *know* at any time before the end of my earthly career that I possess eternal life. So if John had meant we must test our Christianity by our current or ongoing obedience, he could not have honestly said that we can *know* we have eternal life. But that is precisely what he does say!

The mistake made here is simple. It is wrong to read 1 John 5:13 as a statement of purpose for the entire epistle. The purpose for the epistle is given precisely where we would expect it to be—in the Prologue (1:1-4). There the inspired writer makes plain that his purpose for writing is “fellowship” between the apostolic circle and the readers (1:3a) and, beyond that, “fellowship...with the Father and with His Son Jesus Christ” (1:3b). There is not a word about “assurance”—however basic that may be to true fellowship with God.

But in 1 John 5:13 the phrase “these things I write to you” ought to be taken as a reference to the material immediately preceding it. This, in fact, is how this phrase is used elsewhere in the epistle (see 2:1 referring to 1:5-10; and 2:26 referring to 2:18-25). Here, in chapter five, the relevant passage is found in vv 9-12. In the NKJV the verses read as follows:

If we receive the witness of men, the witness of God is greater; for this is the witness of God which He has testified of His Son. He who believes in the Son of God has the witness in himself; he who does not believe God has made Him a liar, because he has not believed the testimony that God has given of His Son. And this is the testimony: that God has given us eternal life, and this life is in His Son. He who has the Son has life;

he who does not have the Son of God does not have life
(1 John 5:9-12).

From these words it is clear that John is insisting on the believability of the “witness (= testimony) of God.” This “testimony,” he asserts, can be either accepted or rejected. If we accept it, we have internalized that testimony so that the believer has that testimony “in himself”—in his heart (v 10a). To reject this testimony is to make God out to be a liar (v 10b). Obviously the issue here is the truth or falsity of what God declares.

And what does God declare? What is His testimony about His Son? Simply this: that eternal life is God’s gift to us in Christ (v 11a). And since this kind of life is in God’s Son, there is no other qualification for possessing it than to possess God’s Son (vv 11b, 12). The believer in the Son may therefore know that he has eternal life (v 13a).

Upon reflection, the assumption which underlies the Apostle’s flow of thought is clearly this: To believe in God’s Son as the Appointed Giver of eternal life (v 11) is to possess the Son and the life He gives (vv 12, 13). Thus the one who believes God’s testimony about His Son possesses within himself or herself the testimony, the Son, and eternal life all at once! Or, as James would say, “Of His own will He brought us forth *by the word of truth*” (Jas 1:18; italics added).

All of this is extremely simple. There is absolutely no effort on the Apostle’s part to add additional “checks,” “tests,” or “verifications.” The believer’s assurance that he possesses eternal life is directed totally and unambiguously toward the truth of what God says about His Son. In that truth he is invited to rest.

Notably absent from all this is the agonizing search which introspective believers often make in an effort to be sure that they have *really* believed. Such a search is misdirected. We are not called upon to “have faith in our faith.” We are called upon to have faith in what God says about His Son. All efforts to find assurance somewhere else than in the testimony of God are doomed ahead of time to dismal failure.

Thus, also, in such a simple salvation verse as John 5:24 we meet again the message of assurance:

Most assuredly, I say to you, he who hears My word
and believes in Him who sent Me has everlasting life,

and shall not come into judgment, but has passed from death into life.

My own father found personal assurance of salvation through this verse. And why should he not? Its declarations are not in the least complex. If we hear Christ's Word and believe the One who sent Him (the Greek has no word here for "in")—that is, if we accept what God has to say through Christ!—*then* we possess eternal life, are safe from judgment, and have moved out of the sphere of spiritual death into the sphere of spiritual life. If anyone can read this verse and yet *not realize* that eternal life is his, he has either rejected the truth of the verse or has failed to understand it.

Even more simple (if that is possible) is John 6:47, "Most assuredly, I say to you, he who believes in Me has everlasting life."

One notices here the solemn affirmation, "Most assuredly, I say to you." We might paraphrase these words like this: "You can certainly count on what I now say to you." And what does He now say? This: "He who believes in Me has everlasting life." If I take His Word for that, then I will know that in the very act of believing His Word I am guaranteed eternal life.

If a person cannot find assurance from so straightforward a declaration as this, then he is clearly looking for assurance in the wrong places. For here, beyond doubt, Jesus offers a guarantee to every believer in Him. "Take My Word for it!" He declares. "When you believe, you *have* eternal life."

One is tempted to marvel that in the face of such direct, uncomplicated declarations, so many evangelicals continue to struggle with doubts and lack of assurance. But wherever this is the case, the struggling soul is looking for something *in his own experience*—even in his own experience of "believing"!—rather than looking to Christ and the sufficiency of His Cross. To put it another way, such a person is not looking at God's testimony about His Son, or to our Lord's own words of promise to the believer. If he were, he would be sure!

III. ASSURANCE MUST NOT BE BASED ON OUR WORKS

The reader of John's Gospel will note how often it is mentioned that the one who believes in Jesus has eternal life. Not once, however, does the inspired writer suggest that this guarantee can be disallowed if there are no good works in a believer's life.

Of course, there is every reason to believe that there *will* be good works in the life of each believer in Christ. The idea that one may believe in Him and live for years totally unaffected by the amazing miracle of regeneration, or by the instruction and/or discipline of God his heavenly Father, is a fantastic notion—even bizarre. *We reject it categorically.*

But this is not at all the point. The issue here is assurance. And with this, works can play no decisive role whatsoever.

We should have known this fact all along. After all, did not the Apostle Paul write, "But to him *who does not work* (italics added) but believes on Him who justifies the ungodly, his faith is accounted for righteousness..." (Rom 4:5)?

In the face of this assertion, how can anyone suppose that "works" must nevertheless be the real grounds on which I am assured of my salvation? That is, how can good works be indispensable to my certainty that I am justified *without works*?

What nonsense! It is as though God had said, "My justification is for the person who does *not* work, but *assurance* of my justification is only for someone who *does*!" Any form of theology that reduces to that stands self-condemned.

In the same way, the Apostle Paul declares that salvation is God's free gift and that it is "not of works, lest anyone should boast" (Eph 2:8-9). But according to many teachers today—both of the Arminian and Lordship persuasions—*assurance* IS "of works"! It is not surprising that such theology reinvigorates man's latent desire to boast. For, on this view, my "good works" become the badge of my acceptance before God and they are the basis on which I can judge others as "unworthy" of the name of Christian. Let there be no mistake, where such views are held they are often accompanied by spiritual pride and by a harsh, judgmental spirit toward those who do not "measure up."

Furthermore, Paul also wrote, "Now to him who works, the wages are not counted as grace *but as debt*." (Rom 4:4; italics added). And later he said: "And if by grace, then it is no longer of

works; *otherwise grace is no longer grace*. But if it is of works, it is no longer grace; *otherwise work is no longer work*" (Rom 11:6; italics added). "Grace and works," says the Apostle, "are mutually antithetical. Works are rewardable endeavors, the pay they gain is a matter of obligation. Thus to say that a thing is by grace is to exclude works—or it is to so change the nature of grace that it is no longer grace at all!"⁴

But despite these clear distinctions, many forms of theology hopelessly mix grace and works. This is precisely what is being done by Lordship thought. Salvation, we are told, is by grace, but assurance is impossible apart from works.⁵ Thus I can be sure that God has been gracious to me only if I work hard for Him! God's *goodness* to me in Christ thus is held hostage to my *performance* for Him. In the process grace ceases to be grace, as Paul said.

It is pure sophistry to argue that what is meant in such theology is only that works are produced by grace and are simply its necessary results. On the contrary, if I cannot get to heaven apart from the regular performance of good works, those works

⁴ Commenting on Rom 4:4-5, Anders Nygren has written refreshingly: "With that [the statement of 4:3] Paul has reached a point which is of utmost importance in his interpretation. Here he can tolerate no mistiness. He must insist on clear and precise characterization. He tolerates no indecision between faith and works. He sets forth a clear either/or. Either it depends on works—and then boasting can continue, since it is not by grace but by his own merit that man is judged righteous. Or it depends on faith—and then all else is excluded, works, merit, wages, boasting; and then it is indeed the justification of the sinner. In other words, it is no longer a matter of our works, but of God's. Faith always has the action of God as its correlative. Faith is what it is because of its dependence on God. When Paul speaks of faith, he never means, so to say, a mere psychological operation; for faith is always determined by its object. Thus he speaks, in this connection, of faith as 'faith in him who justifies the ungodly.' Only in this way, that God acts and we allow Him to act, can the righteousness of God come to us. Thus, by the nature of the case, the righteousness of God cannot be other than the righteousness of faith. Scripture testifies for Paul, in the passage cited, 'Abraham believed God, and it was reckoned to him as righteousness.'" See Anders Nygren, *Commentary on Romans* (Philadelphia: Fortress Press, 1949), 169-70.

⁵ Cf. John F. MacArthur, Jr., *The Gospel According to Jesus* (Grand Rapids: Zondervan Publishing House, 1989), p. 23: "Genuine assurance comes from seeing the Holy Spirit's transforming work in one's life..." MacArthur means, of course, that assurance comes by seeing "good works" in our lives. Attributing such works to the Spirit does not change the fact that he is still talking about our "works"—i.e., what we do, rather than what Christ has done on the Cross.

become as much a condition for heaven as faith itself. Many theologians who hold to the kind of synthesis we are discussing, honestly admit that good works are a condition for heaven!⁶ But in so saying, they run their ship aground against Rom 4:4 and 11:6, and indeed against the whole biblical doctrine of grace.

We said earlier that we believe that all born-again Christians will do good works. We believe it, however, because it appears to be the only rational inference from the scriptural data. But, let it also be said clearly, it is an inference. No text of Scripture (certainly not Jas 2:14-26!) declares that all believers will perform good works, much less that they cannot be sure of heaven unless they do.⁷ *No text says that!*

When the NT writers speak of eternal salvation they always use the language of John and Paul. That kind of language should be allowed to sink into our hearts most deeply: The *believer* has eternal life; the one who does *not* work but *believes* is justified; salvation is by *grace* through *faith* and is *not* of works; it is *not* by works of righteousness which *we* have done—the reader can add many texts of his own. It is inconceivable, in light of this scriptural teaching and terminology, that an experience so utterly divorced from our performance *must be verified* by our performance.

Indeed the only way to maintain such a position—apart from an unscriptural Arminianism—is to radically rewrite the biblical doctrine of saving faith. In the process, the whole concept of faith is shrouded in obscurity so that the introspective person is swallowed up into an abyss of fruitless self-examination. At the end there can be no assurance based on our works—only despair.

But there can be, of course, self-delusion based on our works. And anybody who believes he has verified the reality of his justification by his own good deeds has experienced that delusion in spades.⁸ In fact he has forgotten the searing words of our Lord to

⁶ See, for example, Samuel T. Logan, Jr., “The Doctrine of Justification in the Theology of Jonathan Edwards,” *Westminster Theological Journal* 46 (1984): 26-52. Note the statement, on p. 43, that “evangelical obedience is an absolute necessity, a ‘condition’ in man’s justification.” Thus Logan bids farewell to Pauline theology!

⁷ Editor’s Note: For an extended and documented discussion of Jas 2:14-26, see the author’s commentary on James: *The Epistle of James: Proven Character Through Testing* (Irving, TX: Grace Evangelical Society, 1994), 58-72.

⁸ I.e., “to the nth degree.” Ed.

a self-righteous young ruler, “So Jesus said to him, ‘Why do you call Me good? No one is good but One, that is, God.’” (Luke 18:19).

If the Lord’s words are true—and they are—how can my *lack of goodness* ever verify God’s gracious justification by faith? The idea reduces to nonsense or to a pointless assertion that I am *better* than I was, or that I am *better* than most other people are. But does anyone really suppose that a man who must say of himself, “I am *not* good,” can ever find verification of his personal salvation in his “good” works?

The “bottom line” is simple: If I seek assurance through examining my good deeds, one of two things must necessarily result: (1) I will minimize the depth of my own sinfulness and the extent to which—even as a Christian—I fall short of the glory of God, or (2) I will see my deep sinfulness as hopelessly contrary to any conviction that I am saved.

Those who travel the first route are traveling the highway of self-righteousness. They are utterly blind to the reality that they are evil people whose lives are still infinitely remote from the perfect holiness of God. The claim they make that their lives are “good enough” to verify their salvation clashes blatantly with our Lord’s assertion: “No one is good but One, that is, God.” Such claims are the very essence of Pharisaism and are perfectly exemplified by the Pharisee who prayed, “The Pharisee stood and prayed thus with himself, ‘God, I thank You that I am not like other men—extortioners, unjust, adulterers, or even as this tax collector.’” (Luke 18:11).

But he *was* like other men. He was *not* good!

Those, however, who follow the second route and decide that they are too sinful to claim to be saved are traveling a highway that leads to frustration and despair. In many such individuals the road also ends in depression.

No. Good works can never be a fundamental ground of assurance. It is logically and theologically absurd to claim that a salvation which is *apart from* works, is not recognizable *except by* works. God’s Word teaches no such thing.

IV. ASSURANCE IS AN INSEPARABLE PART OF SAVING FAITH

The problem which modern evangelicals have with assurance is often a problem of focus. If a person focuses on himself—his own experiences, character, or good deeds—he will discover how shifting and uncertain are the matters he is examining. Indeed, all of us are in the process of change in the present and are subject to unanticipated change in the future. Even our own understanding of ourselves is notoriously fickle and subject to alteration. The self and its experiences can furnish no solid focus for assurance at all.

But Christ and His Cross can. And God's Word about these things can. It is only as we look beyond ourselves to God's unchanging truth that we can find firm ground for our personal assurance. Indeed, Christ Himself is the same at all times (Heb 13:8), the Cross is God's definitive and final solution to the problem of man's sin, and God's Word is the unchanging bedrock on which assurance may be grounded.

Thus, in the light of all we have said so far, it is the Word of God alone that can adequately meet man's need for certainty about his eternal destiny. But now we must add this: This need for certainty is met by the very offer of the Gospel itself so that assurance is necessarily a part of believing that Gospel.

Quite appropriately John Calvin stated this truth in his *Institutes*:

In short, no man is truly a believer unless he be firmly persuaded that God is a propitious and benevolent Father to him,...unless he depend on the promises of the Divine benevolence to him and feel an undoubted expectation of salvation (*Institutes* III.II.16).

For Calvin, therefore, assurance was of the very essence of saving faith. That is to say, assurance that I am saved is part and parcel of believing the gospel message.

In so writing, of course, Calvin gave expression to a biblical truth. As we have already seen, anyone who believes verses like John 5:24 and 6:47 (to name only two) also believes that he has eternal life. If one does not believe that he has eternal life he does not believe these verses. "He who believes in Me has eternal

life” necessitates the conclusion that I have eternal life at the moment of my faith.

But someone may ask: Is it not possible to believe in Christ and not find out until later that I have eternal life? The answer to this question is “no” if by “believe in Me” we mean the same thing as John meant by these words.

What did John mean by them? The answer is clearly given in the Evangelist’s theme statement in chapter 20:

And truly Jesus did many other signs in the presence of His disciples, which are not written in this book; but these are written that you may believe that Jesus is the Christ, the Son of God, and that believing you may have life in His name (John 20:30-31).

From this crucial declaration we may conclude that to “believe in Me” means to “believe that Jesus is the Christ.”

But what does that involve? Jesus’ words to Martha are instructive here:

Jesus said to her, “I am the resurrection and the life. He who believes in Me, though he may die, he shall live. And whoever lives and believes in Me shall never die. Do you believe this?” (John 11:25-26).

The challenge of Jesus, “Do you believe this?”, is met by Martha as follows:

She said to Him, “Yes, Lord, I believe that You are the Christ, the Son of God, who is to come into the world” (John 11:27).

What is striking in all this is that our Lord’s claim to be the Guarantor of resurrection and eternal life to every believer is met by Martha’s affirmation that Jesus is the “Christ.” Thus Martha’s declaration of faith is couched in precisely the terms used in the thematic statement of John 20:30-31. To believe that “Jesus is the Christ” is what it means to “believe in Me.”

But the words of our Lord also help us to comprehend what is intended by the term *Christ*. The term *Christ* is not, as so often in popular usage today, a mere additional name for Jesus. Instead, as John 11:25-26 make plain, the “Christ” is the very One who assures the believer that he will rise from the dead (if he dies) and that the believer possesses a life that can never be terminated by death—that is, he possesses eternal life. When Martha

affirmed Jesus to be the “Christ” she was affirming Him to be precisely such a Person as He had just described Himself to be.

But Martha could not have believed this truth without realizing that she herself had eternal life. *If the “Christ” guaranteed resurrection and eternal life to the person who believed Him to be the “Christ,” then by believing this Martha knew that she had what He guaranteed!* In other words, to believe in Him was to accept His guarantee of eternal salvation. To doubt the guarantee (for any reason whatever) was to doubt that Jesus was the “Christ.”

The bottom line, therefore, is exactly what John states in his First Epistle, “Whoever believes that Jesus is the Christ is born of God, and everyone who loves Him who begot also loves him who is begotten of Him” (1 John 5:1; italics added). There are *no* exceptions to this! “Whoever” is the pivotal word here. Belief that Jesus is the Christ—that is, the One who assures the believer of future resurrection and of eternal life—is *saving* belief. A faith which has as its content “Jesus is the Christ” (in the Johannine sense) is *saving* faith. But to believe this is to *know* that I am saved. Assurance, therefore, is inseparable from—and part of the essence of—saving faith.⁹

Consequently, the individual believer who knows that Jesus *is* the Christ, knows also that he himself *is* “born of God” (1 John 5:1). It’s as simple as that.

How then did so many evangelicals become so badly confused? There is more than a single answer to this question, but one answer is this. When we begin to test our faith by our works, we actually begin to alter the very nature of faith. And we alter it radically and without biblical warrant.

In fact, once we have become preoccupied with what we imagine ought to be the “effects” of faith, we have destroyed the true focus of faith. We have withdrawn its gaze from the external and

⁹We do not mean to imply that a person who has found assurance through faith in Christ can then never lose that assurance. We simply affirm that at the moment of saving faith assurance is a part of that faith. Yet Satan knows well how to attack a believer’s faith and how to create doubts. But, of course, Satan cannot undo the regenerating work of God in the one who has already believed. For a discussion of this significant issue, see Dr. Charles Stanley’s excellent chapter, “For Those Who Stop Believing,” in *Eternal Security: Can You Be Sure?* (Nashville: Oliver Nelson, 1990), 73-83. See also Zane C. Hodges, *Absolutely Free! A Biblical Reply to Lordship Salvation* (Dallas and Grand Rapids: Redención Viva and Zondervan, 1989), 103-113.

unchanging “testimony” of God and focused instead on the shifting “testimony” of our own hearts and lives.

Having done this, we try hard to turn faith into something “productive” and “effective.” Faith, we decide, cannot be merely “receiving the witness of God.” It cannot be, we tell ourselves, merely “standing on the promises” of His Word. Surely it is not, we think, simply “resting” in who Jesus is and in what He guarantees.

But then what is it? Many of the contemporary evangelical answers are filled with confusion and permeated by error. When faith ceases to be merely taking God’s Word for things, it becomes something mysterious, imprecise, vague, and numinous. It can then be said to include such unrelated concepts as repentance, surrender, willingness to obey, devotion, a worshipful spirit, etc.—the list goes on and on. And the list is entirely unbiblical and without a shred of scriptural support.

When Jesus asked Martha, “Do you believe this?” (John 11:25), His words mean exactly what they appear to mean. “I have just stated certain claims about My own Person,” our Lord is saying, “Do you accept these claims?”

Martha did, and because she did she had assurance of eternal life.

V. DABNEY’S REJECTION OF CALVIN’S VIEW OF ASSURANCE

Long before the contemporary debate over the terms of salvation and over the grounds of assurance, a 19th century Reformed theologian, Robert L. Dabney, had strenuously objected to Calvin’s view that assurance is of the essence of saving faith. He even goes so far as to charge Calvin (and Luther!) with over-reacting to Roman Catholic dogma. Thus, in a treatise written against Plymouth Brethren theology, Dabney asserts:

The source of this error [of the Plymouth Brethren] is no doubt that doctrine concerning faith which the first Reformers, as Luther and Calvin, were led to adopt from their opposition to the hateful and tyrannical teachings of Rome. This mother of abominations denies to Christians all true assurance of hope, teaching that it is neither edifying nor attainable. Her purpose is clear: the soul justified by free grace, and

assured of its union to Christ, would no longer be a practicable subject for priestcraft and spiritual despotism. These noble Reformers, seeing the bondage and misery imposed by this teaching upon sincere souls, flew to the opposite extreme, and (to use the language of theology) asserted that the assurance of hope is of the essence of saving faith. Thus says Calvin in his Commentary on Romans: ‘My faith is a divine and spiritual belief that God has pardoned and accepted *me*.’ According to these divines, it is not enough for a penitent soul to embrace with all its powers the gracious truth, ‘Whosoever believeth shall be saved,’ while yet its consciousness of exercising a full faith is confused, and remaining anxieties about its own salvation mar its peace. Such an act of soul is not admitted by them to be even a true yet weak faith; they hold that until the believer is assured that *Christ has saved HIM*, there is no exercise of saving faith at all. This old error is evidently the source of Dr. [César] Malan’s view of faith, which, as visitors to Geneva twenty years ago remember, he was so sure to obtrude upon all comers. Now our Plymouth Brethren and their sympathizers have a contempt and mistrust for great ecclesiastical names and church authorities, which prevents their employing the recognized nomenclature of historical theology on this and many other subjects. Hence they prefer to express their peculiarities in terms of their own, less discriminating than the old. We do not find them indeed deciding that ‘the assurance of hope is of the essence of a true saving faith;’ but we find them in substance reviving *this extravagance of the first Reformers* [italics added here only], and pressing its corollaries.¹⁰

Subsequent to the treatise from which we have just quoted, in a letter to the editor of the *South-Western Presbyterian*, Dabney vigorously defended his claim that both Luther and Calvin taught that assurance was of the essence of saving faith. His words (to an individual identified as M. N.) deserve somewhat extended quotation:

¹⁰ “Theology of the Plymouth Brethren,” in *Discussions by Robert L. Dabney, D.D., LL.D., Professor of Moral Philosophy in the University of Texas, and for Many Years Professor of Theology in Union Theological Seminary in Virginia*, ed. C. R. Vaughan, vol.1: *Theological and Evangelical* (Richmond, VA: Presbyterian Committee of Publication, 1890), 173.

Now, I assert that Calvin...was incautious enough to fall into the erroneous statement, that no faith was a living faith which did not include essentially both the assurance of faith and the assurance of hope. He is not satisfied that even the weak, new believer shall say, 'I believe, with head and heart both, that Christ saves *all who truly come to him*, and I accordingly try to trust him alone for my salvation, and so far as I have any hope, rest it on him alone.' He requires every one to say, in substance, I believe fully that Christ *has saved* me. Amidst all Calvin's verbal variations, this is always his meaning; for he is consistent in his error. What else is the meaning of that definition of which M. N. himself quotes from the *Institutes*: 'Our steady and certain knowledge of the divine benevolence *toward us*.' But I will show, beyond all dispute, that the theological 'Homer nodded,' not once, but all the time, on this point. See then *Institutes*, Book III., Chap. II., Sec. 16. 'In short, no man is truly a believer, unless he be firmly persuaded that God is a propitious and benevolent Father to *him*,...and feel an undoubted expectation of salvation.' *Commentary*, on Rom. viii. 16: 'The opinion consequently stands, that no one can be called a son of God *who does not know himself to be such*.' On Romans viii. 34: 'Because our faith is naught *unless we certainly persuade ourselves that Christ is ours*, and that the Father is propitious to Us in him.' On I Cor. ii. 12: 'Let us know, therefore, that this is the nature of faith, that the conscience has from the Holy Spirit a certain testimony of the divine benevolence towards itself.' On 2 Cor. xiii. 5: 'Paul here testifies, *that whoever doubt whether they possess Christ, are reprobate*.' Is M. N. satisfied? *Heidelberg Catechism* (not written by Calvin, but by two of his pupils): 'What is faith?' (Qu. 21)...'A certain trust,' 'by which I acquiesce in God, certainly concluding that remission of sins, and eternal righteousness and life, *have been bestowed*, not on others only, but *on me also*,' etc. *Genevan Catechism* (written by Calvin himself): It is 'a certain and stable knowledge of God's paternal benevolence *towards us*.'

When I represented Calvin's view of faith, as substantially set forth in his *Commentary on Romans*, as amounting to this: 'My faith is a divine and spiritual belief that God has pardoned and accepted me,' M. N. said that if it were so (which he disputes), 'Homer must have been nodding when it slipped in.' Have I not showed that it is there, and everywhere in

Calvin, and that it did not ‘slip in,’ but is his deliberate opinion? M. N. has *confessed that it is untenable*. Why then should there be any more difference between us, except that while I cherish a great, I do not feel an *indiscriminate* admiration for this Reformer?

I will complete this part of my proof as to Luther also, who shared Calvin’s error. The *Augsburg Confession*, written by Melanchthon, but under Luther’s eye, says, Art. IV., the Lutherans also teach that men are ‘justified gratuitously on account of Christ by faith, *when they believe themselves* to be received into grace, and their sins to be pardoned on account of Christ.’¹¹

Obviously, by charging Calvin and Luther with “extravagance” in reacting to Roman Catholic teaching, Dabney is confessing that his own theology is closer, by so much, to Catholicism than the theology of the Reformers! His candor on this subject is refreshing compared to the “fudging” done by some contemporary theologians. What, in fact, could be more candid than this assertion:

1. That Calvin and Dr. Malan, and the Plymouth Brethren, hold a definition of the nature or essence of saving faith which is, in one respect, contrary to the Westminster Confession and to the Scriptures, as well as to the great body of the confessions of the Presbyterian Churches, and of their divines since Calvin’s day. I said, by way of apology for the earliest Reformers, and most notably, Luther and Calvin, that they were betrayed into this partial error by a praiseworthy zeal against the opposite and mischievous error of Rome, who seeks to hold believers always in doubt of their salvation...M. N. will not have it so; then he will needs have his admired leader discredited, for as sure as truth is in history, Luther and Calvin did fall into this error, which the Reformed churches, led by the Westminster Confession, have since corrected.¹²

Thus Dabney *insists* on the gap that separates his theology from that of the Reformers!

¹¹ Ibid., 216-217.

¹² Ibid., 215.

VI. CONCLUSION

Many excellent members of the Grace Evangelical Society like to define faith in terms of trust. There is no problem with this so long as we are careful about how we say it.

We must be careful, for example, not to make faith and trust somehow essentially different. Faith is trust, and trust is faith. When I believe that any particular message is true (even a human one), I am trusting that message. I am also trusting the Person who gives me the message—I am accepting that person's veracity and reliability.

The scriptural message (from John's point of view) is very simple and direct:

A. Jesus Is the Christ

If I "receive the testimony of God" about this, then I am trusting this message. And I am also trusting the God who gives me that message.

Evangelicals must resist the seductive temptation to attach riders and provisos to our message about faith alone in Christ alone. We must resist the specious allurements of telling people that *saving* faith is a certain kind—or a special kind—of faith.

It is not. The faith that saves is not qualitatively distinct from faith exercised in other situations. What is distinctive about *saving* faith is that it has a particular message to believe. And that message *is* distinctive—indeed, it is even radical, unique, and life-begetting (Jas 1:18; 1 Pet 1:23-25). And the radical message may be stated like this:

B. The One Who Believes That Jesus Is the Christ Possesses Divine, Unending Life

No one can believe this message without being saved (1 John 5:1). And no one can believe this message without being *sure* that he is saved! The message, in fact, is God's true, reliable, and unchanging witness to us.

It is "the testimony that God has given of His Son" (1 John 5:10). And by itself—altogether apart from the help of good works!—*God's testimony* furnishes a totally sufficient basis for our personal assurance of salvation. Furthermore, this testimony

is permanently recorded for us in His holy Word. It is always there to be relied on.

So after all, if I have God's Word for something, what else do I need?