

**DOES ANYONE REALLY KNOW
IF THEY ARE SAVED?
A SURVEY OF THE CURRENT VIEWS ON
ASSURANCE WITH A MODEST
PROPOSAL**

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Blessed assurance, Jesus is mine!
Oh, what a foretaste of glory divine!
— Fanny Crosby

I. INTRODUCTION

At a symposium honoring Dale Moody, I. Howard Marshall recited the old saw that Arminians know they are saved but are afraid they cannot keep it, while Calvinists know they cannot lose their salvation but are afraid they do not have it.² Aside from being witty, this highlights the two components of the question about assurance. First, is it possible to know absolutely or even confidently that one is saved, and second, is it possible for those who currently believe they are saved to have assurance that they will remain in a state of grace until the day of redemption? It is more than just a little ironic that though they travel different routes, many Arminians and Calvinists arrive basically at the same answer—assurance is based on the evidence of sanctification.³ Michael Eaton points to the 19th century preacher, Asahel Nettleton, as

¹ This paper was presented at the Evangelical Theological Society Southwest Regional Meeting on March 2, 2002 at Criswell College in Dallas.

² I. Howard Marshall, “The Problem of Apostasy in New Testament Theology,” *Kept by the Power of God: A Study of Perseverance and Falling Away*, 3rd ed. (London: Paternoster, 1995), 267.

³ Both Marshall and D. A. Carson make this observation. See D. A. Carson, “Reflections on Christian Assurance,” *Westminster Theological Journal* 54 (1992): 21. Carson states, “Thus at their worst, the two approaches meet in strange and sad ways.”

a good example of this odd state of affairs when he quotes Nettleton who stated, “The most that I have ventured to say respecting myself is, that I think it possible I may get to heaven.”⁴ Words perhaps expected from an Arminian, but Nettleton was a Calvinist.

Recently, Thomas Schreiner and Ardel Caneday presented an updated version of the provocative position set forth earlier by Louis Berkhof and G. C. Berkouwer. They attempt to reconcile the biblical passages that promise unconditional assurance with passages that warn of divine judgment (particularly the five warning passages in the Book of Hebrews) by positing “that adhering to the warnings is the means by which salvation is obtained on the final day.”⁵ The believer’s salvation is not merely manifested by perseverance, but rather, eschatologically speaking, a believer actually is saved by perseverance. However, Schreiner and Caneday deny that the elect will apostatize, claiming that the warning passages are the means by which God has chosen to preserve the elect. The means-of-salvation position, as they call it, seems to be, as a practical matter, a melding of Arminian and Calvinist soteriology.⁶ Critics respond that if they are correct then perhaps we should be honest enough to admit to our Roman Catholic counterparts that the Council of Trent was right after all.

This paper will first address the two main questions about assurance with a brief survey of the proposed answers. Second, additional attention will be given to the means-of-salvation position of Schreiner and Caneday,

⁴ Cited by Michael Eaton, *No Condemnation: A New Theology of Assurance* (Downers Grove, IL: InterVarsity Press, 1995), 3.

⁵ Thomas Schreiner, “Perseverance and Assurance: A Survey and a Proposal,” *The Southern Baptist Journal of Theology* (Spring 1998), 53. See Thomas Schreiner and Ardel Caneday, *The Race Set Before Us: A Biblical Theology of Perseverance and Assurance* (Downers Grove, IL: InterVarsity, 2001); G. C. Berkouwer, *Faith and Perseverance* (Grand Rapids: WB Eerdmans, 1958), 88-124; Louis Berkhof, *Systematic Theology*, rev. ed. (Grand Rapids: WB Eerdmans, 1996), 548. John Piper takes a similar position in *Future Grace* (Sisters, OR: Multnomah, 1995), 231-59.

⁶ Hicks uses this point to argue that the respective positions of the Arminian and the Calvinist on the economy of redemption are essentially the same and that a truce, or at least the calling of a draw, between the two sides is in order. See John Mark Hicks, “Election and Security: An Impossible Impasse?” (Paper presented at the annual meeting of the Evangelical Theological Society, Colorado Springs, CO, Nov 14-16, 2001), 12-17.

which is sure to be the topic of much discussion in evangelical circles. Third, it will be contended that, though Schreiner and Caneday have made a positive contribution to the discussion about assurance, a variation of the tests-of-genuineness position best explains the tension between the biblical texts that assure and those that admonish.

II. HOW DOES ONE KNOW THAT HE IS GENUINELY SAVED?

Three schools of thought have provided three different answers to the question of how an individual believer knows if he or she is genuinely saved. The first view, held by the Roman Catholic Church, regards the claim of assurance of salvation to be a demonstration of spiritual arrogance. Roman Catholic soteriology does not separate sanctification from justification and therefore does not present assurance as something currently available. The second view is that of the Reformers. Flying the banner of *sola fide*, they trumpeted a certainty to salvation that made saving faith and assurance virtual synonyms. The post-Reformation Calvinists and Puritans held to a third view which saw assurance as a grace given subsequent to conversion and discerned by careful self-examination. The second and third answers are still predominant in Evangelicalism today.

A. THE ROMAN CATHOLIC VIEW: ASSURANCE IS NOT POSSIBLE

If salvation is a lifetime process that may or may not be successfully completed, then assurance of salvation is not possible. Following Augustine, official Roman Catholic doctrine views justification as a process that occurs within the individual Christian over the course of his lifetime and perhaps even continues after death. No one can know for sure how far along he is on the journey of faith or if he will continue the difficult task of walking in the Way. Seen from this light, the Reformed doctrine of justification by faith alone seems to present a truncated soteriology. The Council of Trent condemned all who claim to have assurance of salvation, declaring, "If any one saith, that a man, who is born again and justified, is bound of faith to believe that he is assuredly in the number of the predestinate; let him be anathema."⁷ The Tridentine Council reasoned that since only the elect will persevere, and since only God knows who is and who is not elect, then special revelation would

⁷"Canons Concerning Justification," canon 15 (DS 1565) *The Teaching of the Catholic Church*, ed. Karl Rahner (Cork, Ireland: Mercer, 1966), 400.

be required for someone to have assurance of salvation.⁸ Calvin responded by declaring that for the elect to have assurance, the Word of God was all the special revelation needed.⁹

B. THE REFORMERS: ASSURANCE IS OF THE ESSENCE OF FAITH

So how does one know if she is saved? The answer of the Reformation was that this knowledge is a part of salvation itself. Calvin defined faith as “a firm and certain knowledge of God’s benevolence toward us, founded upon the truth of the freely given promise in Christ, both revealed to our minds and sealed upon our hearts through the Holy Spirit.”¹⁰ The very nature of conversion and regeneration insures that the believer will know when she has believed. Anyone can know whether or not she has believed in Jesus Christ, and all who believe in Him are saved. Therefore, assurance is of the essence of saving faith.¹¹

Having certain knowledge at the time of conversion does not exclude the possibility that a believer may have doubts after her salvation, nor does it mean that only those with absolute certainty are saved. Luther stated,

Even if I am feeble in faith, I still have the same treasure and the same Christ that others have. There is no difference; through faith in him (not works) we are all perfect. It is just as if two people have a hundred gulden—one may carry his in a paper bag, the other store and bar his in an iron chest; but they both have the treasure whole and complete. So with Christ. It is the self-same Christ we possess whether you or I believe in him with a strong or weak

⁸ Ibid., canon 16 (DS 1566). For a Roman Catholic perspective on the Council’s view on assurance see Avery Dulles, *The Assurance of Things Hoped For* (New York: Oxford University Press, 1994), 48-50.

⁹ John Calvin, “Acts of the Council of Trent with the Antidote,” *Selected Works of John Calvin*, vol. 3 (Grand Rapids: Baker, 1983), 155. Calvin asks, “What else, good Sirs, is a certain knowledge of our predestination than that testimony of adoption which Scriptures makes common to all the godly?”

¹⁰ John Calvin, *Institutes of the Christian Religion*, 3.2.7 (Philadelphia: Westminster Press, 1960), 551.

¹¹ Hebrews 11:1 “Now faith is being sure of what we hope for and certain of what we do not see” (NIV). Both Zane Hodges and Thomas Schreiner hold that assurance is the essence of saving faith. At least on this point they are agreed.

faith. And in him we have all, whether we hold it with a strong or weak faith.¹²

Both Luther and Calvin realized that many genuine believers have subsequent doubts. Nevertheless, this view does contend that when a person is saved, she knows it, and this core conviction, though buffeted, will never die.

However, certain doctrines advocated by the Reformers for the purpose of establishing assurance often produced the opposite effect. The doctrines of the absolute decree of election and reprobation made within the hidden will of God, limited atonement, and temporary faith created a tension in later Calvinist theology and made assurance of salvation very difficult to obtain. This difficulty manifests itself particularly in the theology and practice of the Puritans.

C. THE PURITANS: ASSURANCE IS LOGICALLY DEDUCED

It is intensely debated whether the struggles later Calvinists and Puritans had over assurance of salvation were the result of their departure from the teachings of Calvin or if they simply took Calvin's theology to its logical conclusion. R. T. Kendall and Charles Bell argue that Calvin held to a doctrine of unlimited atonement and to a Christocentric doctrine of assurance. Their thesis is that later Calvinism, beginning with Beza, departed from Calvin by adhering to a doctrine of limited atonement and to a doctrine of assurance that begins with the absolute decree of the hidden God as its starting point.¹³ Others have responded that the confusion begins with Calvin himself, and that his followers' works simply highlighted his confusion.¹⁴ Either way, it is a historical fact that much of the Puritan's life was defined by his search

¹² Martin Luther, WA 33, 37, 22. Cited by Richard Olmsted, "Staking All on Faith's Object: The Art of Christian Assurance According to Martin Luther and Karl Barth," in *Pro Ecclesia* 10:2 (2001), 138.

¹³ R. T. Kendall, *Calvin and English Calvinism to 1649* (New York: Oxford University Press, 1979); and Charles Bell, *Calvin and Scottish Theology: The Doctrine of Assurance* (Edinburgh: The Handsel Press, 1985).

¹⁴ Zachman and Thomas argue that the trouble begins with the inconsistencies of Calvin's formulation of the doctrine of assurance and that the later Calvinists are closer to Calvin than Kendall or Bell want to admit. Thorson concludes that "Calvin is not just complex, but inconsistent." See Randall Zachman, *The Assurance of Faith: Conscience in the Theology of Martin Luther and John Calvin* (Minneapolis: Fortress Press, 1993); G. Michael

for assurance. This concern about assurance would mystify the average Evangelical of today.

Post-Reformation Calvinists stressed the doctrines of double predestination and limited atonement to emphasize that the believer's salvation is completely by grace and is as secure as the nature and character of God Himself. But the doctrine of limited atonement implies that the anxious inquirer cannot presume that Christ died for him; Christ died for an individual only if that person is one of the elect. How does one know if he is one of the elect? The electing decree is part of the hidden will of God, so the only way a person knows that he is elect is if he truly believes in Jesus Christ for salvation. But how does one know if his faith is genuine or if he is deceived? A genuine faith manifests itself by persevering in doing good works. In the final analysis, the basis of assurance in Reformed theology is sanctification, not justification.

The doctrine of temporary faith, a notion first formulated by Calvin but later developed by Beza and Perkins, further intensified the problem of assurance in Calvinist and Puritan theology. God gives to the reprobate, whom He never intended to save in the first place, a "taste" of His grace. Based on passages such as Matt 7:21-23, Heb 6:4-6, and the Parable of the Sower, Beza and Perkins attribute this false, temporary faith to an ineffectual work of the Holy Spirit. Perkins propounds a system in which the reprobate might experience five degrees of ineffectual calling that to him is indistinguishable from a genuine conversion experience. Those who profess to be believers are encouraged to examine themselves lest they are found to possess only this temporary faith.¹⁵ Beza declared that the reason God gives temporary

Thomas, *The Extent of the Atonement: A Dilemma for Reformed Theology from Calvin to the Consensus (1536-1675)* (Carlisle: Paternoster, 1997); and Stephen Thorson, "Tensions in Calvin's View of Faith: Unexamined Assumptions in R. T. Kendall's *Calvin and English Calvinism to 1649*," *Journal of the Evangelical Theological Society* (September 1994): 423. Beeke and Hawkes defend the Puritan's approach to assurance, calling it a thoroughly Trinitarian model and "especially elegant." See Joel Beeke, *The Quest for Full Assurance: The Legacy of Calvin and His Successors* (Edinburgh: Banner of Truth, 1999); and R. M. Hawkes, "The Logic of Assurance in English Puritan Theology," *Westminster Theological Journal* 52 (1990): 260.

¹⁵ Richard Muller, "Perkin's *A Golden Chaine: Predestinarian System or Schematized Ordo Salutis?*" *Sixteenth Century Journal* 60:1 (1978): 75. Perkins

faith to the reprobate is so that “their fall might be more grievous.”¹⁶ In Olmsted’s opinion, Beza’s teaching “comes perilously close to ascribing the matter to divine sadism.”¹⁷

History shows that these doctrines produced a crippling anxiety in the later Calvinists and Puritans that drove them to an introspection which an objective observer might describe as pathological. John Bunyan’s *Pilgrim’s Progress* has blessed multitudes of Christians, but his spiritual autobiography, *Grace Abounding to the Chief of Sinners*, is disturbing. He recounts how, in his seemingly endless search for assurance of salvation, he was haunted by the question, “How can I tell if I am elected?”¹⁸

Kendall and Bell document the pastorally damaging results of the Puritan approach to assurance. Even those who disagree with Kendall’s thesis concede that his “devastating critique” of the miserable travails produced by Puritan theology and practice is more or less “on the mark.”¹⁹ Kendall recounts the life and work of William Perkins (1558-1602), who is often called the Father of Puritanism. Perkins wrote extensively and almost exclusively on the subject of assurance, having devoted 2500 pages to the topic. Unfortunately, the preaching and teaching of Perkins on assurance often had the opposite affect, creating more doubts than were resolved. Ironically, Perkins, like so many other Puritans of his day, died without a clear assurance of his own salvation.

In a similar fashion, Bell chronicles the struggle for assurance among the Scottish Calvinists. He says,

devised an elaborate chart that expounds a supralapsarian view of salvation. Under the heading of “A Calling Not Effectual,” Perkins lists five evidences of the ineffectual work of the Holy Spirit: 1) an enlightening of the mind, 2) a penitence accompanied by a desire to be saved, 3) a temporary faith, 4) a taste of justification and sanctification that is accompanied by the heart-felt sweetness of God’s mercy, and 5) a zeal for the things of religion. See also Kendall, *Calvin and Calvinism*, 67-76. Kendall quotes Perkins as saying that the quest for assurance ultimately requires a “descending into our own hearts” (75), which is a type of introspection that Calvin warned against.

¹⁶ Cited in Kendall, 36.

¹⁷ Olmsted, “Staking All on Faith’s Object,” 140-41.

¹⁸ John Bunyan, *Grace Abounding to the Chief of Sinners* (Chicago: Moody, 1959), 26.

¹⁹ George Harper, “Calvin and English Calvinism to 1649 a Review Article,” *Calvin Theological Journal* (November 1985): 257.

It is well known, for example, that for generations many in the Scottish Highlands have refused to receive the communion elements because of the want of personal assurance of their salvation. Although believing that Jesus Christ is the Savior and the Son of God, self-examination fails to yield sufficient evidence of their election to salvation. Fearing that apart from such assurance they may eat and drink in an unworthy manner, and thereby incur the judgment of God, they abstain from receiving the Lord's Supper.²⁰

The later Calvinists and Puritans employed two syllogisms, the practical syllogism and the mystical syllogism, in their attempt to ascertain assurance by way of logical deduction. They used the practical syllogism (*syllogismus practicus*) to determine whether or not they had believed and the mystical syllogism (*syllogismus mysticus*) to search for evidence of true faith.²¹ The practical syllogism is as follows:

- *Major premise:* If effectual grace is manifested in me by good works, then I am elect.
- *Minor premise (practical):* I manifest good works.
- *Conclusion:* Therefore, I am one of the elect.

But how does one know the minor premise of the practical syllogism is true for him? The Puritans attempted to answer this question by an introspective self-examination using the mystical syllogism. The mystical syllogism is as follows:

- *Major premise:* If I experience the inward confirmation of the Spirit, then I am elect.
- *Minor premise (mystical):* I experience the confirmation of the Spirit.
- *Conclusion:* Therefore, I am one of the elect.

Beza concludes, "Therefore, that I am elect, is first perceived from sanctification begun in me, that is, by my hating of sin and my loving of

²⁰ M. Charles Bell, *Calvin and Scottish Theology: The Doctrine of Assurance* (Edinburgh: The Handsel Press, 1985), 7.

²¹ Joel Beeke, *The Quest for Full Assurance*, 132-39.

righteousness.”²² The post-Reformation Calvinist and the Puritan believed that sanctification is the basis of assurance.

Of the three answers given to the question, “How does one know that he is genuinely saved?” only the second option, “Assurance is of the essence of saving faith,” provides certainty of salvation. Assurance of salvation must be based on Jesus Christ and His work for us—nothing more and nothing less.

III. HOW SECURE IS ONE’S SALVATION?

Even if a believer knows he is saved, the question of perseverance is still unanswered. This brings us to the second aspect of assurance—how secure is one’s salvation? Arminians have traditionally answered that apostasy is possible for the believer while Calvinists have affirmed the perseverance of the saints. Some scholars have offered mediating positions that argue that while the Scriptures warn against the danger of apostasy, the possibility of apostasy does not exist. Thomas Schreiner and Ardel Caneday’s means-of-salvation position is one such midway proposal, and this paper will give additional attention to it.

Apostasy Is Possible	Apostasy Is Not Possible	Apostasy Is Threatened, But Not Possible
Non-elect believers fall (Luther) Non-persevering believers fall (Moody)	Implicit Universalism (Barth) Once-Saved-Always-Saved (GES)	Tests-of-Genuineness (Demarest) Irreconcilable Tension (Carson) Means-of-Salvation (Schreiner and Caneday) Middle Knowledge (Craig)

A. LUTHERAN AND ARMINIAN VIEWS: APOSTASY IS POSSIBLE

Two positions accept the possibility that a believer may lose his salvation. Many Lutherans argue that non-elect believers may fall from grace while traditional Arminians argue that all believers are at risk of apostasy.

²² Theodore Beza, *A Little Book of Christian Questions and Responses*, Q209 (Allison Park, PA: Picwick Publications, 1986), 96-97.

1. *Non-Elect Believers Fall.* According to many Lutherans, only elect believers persevere and only God knows which believers are the elect.²³ God has not elected every believer whom He regenerates. A believer can lose his salvation and be placed back under the wrath of God by committing mortal sins. As examples, Luther makes a contrast of David and Peter from Saul and Judas. He holds up the first pair as examples of saints who lost their salvation but regained it by their repentance, but he views the second pair as formerly regenerate saints who experience eventual damnation.²⁴ God grants repentance and perseverance to His elect. Since election is part of the hidden will of God, all believers must strive to endure until the end. On a practical level, the Lutheran perspective operates much like the Arminian one.

2. *Non-Persevering Believers Fall.* Arminians interpret the assurance passages in light of the warning passages and understand salvation to be a present condition that a believer enjoys but could lose. Two recent proponents of this position, Dale Moody and I. Howard Marshall, argue that the Scriptures are filled with explicit warnings to believers that they must persevere if they are to be saved.²⁵ Moody claims that because of preconceived theological positions, the full impact of these verses has been muted. He laments, “Yet cheap preaching and compromise with sin have made such texts forbidden for serious study.”²⁶ He argues, “Eternal life is the life of those who continue to follow Jesus. No one can retain eternal life who turns away from Jesus.”²⁷

Schreiner points out that Moody solves the tension between the assurance passages and the warning passages by denying there is a tension.²⁸ Moody asserts that Calvinists have put so much emphasis on

²³ Bruce Demarest, *The Cross and Salvation* (Wheaton: Crossway Books, 1997), 437-38. This paragraph depends on Demarest.

²⁴ Martin Luther, *Works*, vol. 26 (St. Louis: Concordia, 1955), 94.

²⁵ I. Howard Marshall, *Kept by the Power of God*; and Dale Moody, *The Word of Truth: A Summary of Christian Doctrine Based on Biblical Revelation* (Grand Rapids: WB Eerdmans, 1981).

²⁶ Moody, *The Word of Truth*, 350.

²⁷ *Ibid.*, 356. Moody defends his position by claiming that it is also the position of A. T. Robertson, the famed New Testament scholar at Southern Seminary.

²⁸ Schreiner, “Perseverance and Assurance,” 33.

the assurance passages that they have bleached out the full force of the warning passages' meaning. However, he appears to have committed the same error in reverse when he ignores the unconditional nature of the promises of preservation and makes them subordinate to the warning passages.

B. CALVINIST AND DISPENSATIONAL VIEWS: APOSTASY IS NOT POSSIBLE

Three positions argue apostasy is not possible and the believer's eventual salvation is guaranteed. The first position is the implicit universalism of Karl Barth based upon his view of election, while the Grace Evangelical Society advocates the second view—the once saved, always saved position—as a major plank of their doctrinal platform. Bruce Demarest argues for a third view, the tests-of-genuineness position, which argues that saving faith manifests itself by perseverance.

1. Implicit Universalism. In a famous discussion in his *Church Dogmatics*, Karl Barth demonstrated that the Reformers' formulation for assurance stands on an unstable platform. Beginning the search for certainty with the electing decree that is hidden in the secret will of God dooms the enterprise from the start. He argued that the Reformers erred when they attempted to develop a doctrine of assurance with a Christological beginning and an anthropological ending.²⁹

Barth resolved the question of assurance by utilizing his idiosyncratic view of election. According to Barth, Jesus Christ is both the electing God and the elected Man. God relates to the elect only through Christ, but Christ is also the rejected Man of the reprobate. Therefore, God relates to all, both elect and rejected, through Christ with the end result that God rejects the rejectedness of the reprobate. Barth solves concerns about assurance by placing all mankind in Christ.³⁰

Barth never conceded that his position implied universalism. J. I. Packer observes that this was “a conclusion that Barth himself seems to have avoided only by will power.”³¹ However, his approach seems

²⁹ Karl Barth, *Church Dogmatics*, 2nd ed. (Edinburgh: T and T Clark, 2000), 333-40.

³⁰ *Ibid.*, 344-54. Randall Zachmann and G. Michael Thomas currently advocate Barth's position. See Zachman, *The Assurance of Faith*, viii, 244-48; and Thomas, *The Extent of the Atonement*, 252-53.

³¹ J. I. Packer, “Good Pagans and God's Kingdom,” *Christianity Today* (January 1986), 22-25.

to conclude that a reprobate is someone who is elect but does not yet know it.

2. *Once-Saved-Always-Saved.* The once-saved-always-saved position rejects the traditional Reformed doctrine of the perseverance of the saints in favor of the doctrine of eternal security. Proponents of the view include Zane Hodges, Charles Stanley, and Charles Ryrie.³² Advocates of the once-saved-always-saved position, while not accepting Barth's view on election, agree with him that any attempt to arrive at assurance of salvation that involves looking at the believer's life for evidence or support will not succeed.

Assurance of salvation comes only by trusting the promises of the Word of God. The believer should manifest the fruits of salvation, but there is no guarantee that he will. At best, works provide a secondary, confirmatory function.³³

Critics argue that this position has three weaknesses. First, it either ignores or explains away the real meaning of the warning passages directed to the saints. Second, it encourages laxity in Christian commitment, and third, it gives false comfort to those who walk in disobedience to the commands of Scripture and who in fact really may not be saved.³⁴

The advocates of the once-saved-always-saved position argue that the Bible provides plenty of motivation for Christian service without threatening the believer with eternal damnation.³⁵ First, the believer is moved to service by a sense of gratitude for his salvation. Second, the believer who fails to follow the Lord faithfully experiences the chastening hand of God, even to the point of death, if necessary. Third, in addition to divine chastening in this life, the disobedient believer experiences the loss of rewards at the Judgment Seat of Christ. The carnal believer enjoys the preservation of God even if he does not persevere in the faith.³⁶

³² See Zane Hodges, *Absolutely Free!* (Grand Rapids: Zondervan, 1989); Charles Ryrie, *So Great Salvation: What It Means to Believe in Jesus Christ* (Wheaton: Victor Books, 1989); and Charles Stanley, *Eternal Security: Can You Be Sure?* (Nashville: Thomas Nelson, 1990).

³³ See the section entitled "About" under "Motivation" on the Grace Evangelical Society website at: <http://www.faithalone.org/>.

³⁴ Moody, *The Word of Truth*, 361-65.

³⁵ See the "Motivation" section on the GES website.

³⁶ Stanley, *Eternal Security*, 92-100.

3. *Tests-of-Genuineness.* The tests-of-genuineness position, traditionally understood as the doctrine of the perseverance of the saints, agrees with the once-saved-always-saved view that the believer's salvation is eternally secure. They also agree that good works are not necessary to procure salvation. However, unlike those who advocate the doctrine of eternal security, the advocates of the tests-of-genuineness position contend that the fruits of salvation will always and eventually manifest themselves in the life of a believer.³⁷

The tests-of-genuineness proponents base their doctrine of perseverance on God's promises in Scripture that He will complete His work of salvation in the individual believer.³⁸ Even though a believer may fail miserably and sin terribly, he cannot remain in that condition. A Christian may fall totally, but his fall will not be final. The true believer will persevere.

The warning passages serve as litmus tests, according to the tests-of-genuineness position.³⁹ Those who are not genuinely converted will eventually show their true colors. Therefore, the judgments threatened in those passages are not directed toward believers but are intended for false disciples, who for one reason or another are deliberately masquerading as real Christians.

Schreiner and Caneday agree with the advocates of the tests-of-genuineness position that true believers will persevere, but they believe that the tests-of-genuineness advocates have misinterpreted the warning passages in the NT. Schreiner and Caneday argue the warning passages are orientated toward the future, while the tests-of-genuineness position turns the warnings into tests of past behavior.⁴⁰

C. MEDIATING VIEW: APOSTASY IS THREATENED, BUT IS NOT POSSIBLE

Some scholars understand the warning passages to be admonishing believers about the danger of eternal judgment while at the same time they hold that the Scriptures teach that a believer cannot apostatize.

³⁷ Demarest, *The Cross and Salvation*, 439-44.

³⁸ Philippians 1:6 "Being confident of this very thing, that He who has begun a good work in you will complete it until the day of Jesus Christ" (NKJV).

³⁹ See Wayne Grudem, "Perseverance of the Saints: A Case Study from the Warning Passages in Hebrews," *Still Sovereign: Contemporary Perspectives on Election, Foreknowledge, and Grace*, Thomas Schreiner and Bruce Ware, eds. (Grand Rapids: Baker, 2000), 133-82.

⁴⁰ Schreiner and Caneday, *The Race Set Before Us*, 29-35.

Three positions attempt to reconcile these two seemingly contrary concepts. The first view, the Irreconcilable Tension position, argues that the two types of passages are irresolvable and that a “compatibilistic” approach must be taken. Second, the means-of-salvation position argues that the warnings are the means by which the believer is preserved and third, William Lane Craig argues that the means-of-salvation view is a middle knowledge approach.

1. Irreconcilable Tension. Certain scholars have given up any attempt to reconcile the assurance passages with the warning passages and have ascribed the whole matter to mystery. In his book, *Assurance and Warning*, Gerald Borchert concludes that the two types of passages are in irreconcilable tension and must be held in a “delicate balance.”⁴¹

D. A. Carson takes a similar tack when he argues for taking a compatibilistic approach to the issue at hand. He defines compatibilism as,

the view that the following two statements are, despite superficial evidence to the contrary, mutually compatible: (1) God is absolutely sovereign, but his sovereignty does not in any way mitigate human responsibility; (2) human beings are responsible creatures (i.e., they choose, decide, obey, disobey, believe, rebel, and so forth), but their responsibility never serves to make God absolutely contingent.⁴²

Since we do not know how God operates in time, how God operates through secondary agents, or how God is both sovereign and personal at the same time, then we are not going to know how the two types of passages interface. In the end, we are left with a theological antinomy. Carson concludes, “So we will, I think, always have some mystery.”⁴³

Neither Schreiner nor Hodges are impressed with Carson’s appeal to compatibilistic mystery. Schreiner cautions against appealing to mystery too quickly, otherwise he contends we may be simply avoiding the hard labor and hard choices of doing theological work. He suspects that Borchert and Carson are using “tension” and “mystery” as code

⁴¹ Gerald Borchert, *Assurance and Warning* (Nashville: Broadman, 1987), 194.

⁴² Carson, “Reflections on Christian Assurance,” 22.

⁴³ *Ibid.*, 26.

words for “contradiction.”⁴⁴ Likewise Hodges argues that an assurance based on a mystery is not much of an assurance at all. He says,

If “assurance” were indeed a mystery, then it would be a deeply disquieting mystery to those who need assurance the most. Does Dr. Carson know beyond question that he himself is regenerate? If so, let him tell us *how* he knows. The compatibilist cannot have a mystery and a confident answer, too!⁴⁵

2. *Means-of-Salvation.* In their book *The Race Set Before Us*, Thomas Schreiner and Ardel Caneday present a provocative position they label the means-of-salvation view. They agree with the advocates of the tests-of-genuineness position that a believer cannot apostatize. However, they argue that the warning passages, such as those found in the Book of Hebrews, threaten believers with eternal damnation in hell if they fail to persevere. They reject the way proponents of the once-saved-always-saved position interpret 1 Cor 9:27 to mean that Paul was concerned about losing his fitfulness for the ministry when he spoke of keeping his body in subjection so that he would not be castaway. Rather, they agree with Dale Moody that Paul, in spite of all his service to Christ, was genuinely concerned he still might not go to heaven.⁴⁶

They argue that obtaining eternal life requires great effort. Only by diligent perseverance can the believer obtain eventual justification on the final day. They state,

We have insisted throughout this book that the New Testament directs its admonitions and warnings to believers. We have also argued that these warnings do not merely threaten believers with losing rewards but that eternal life itself is at stake. Biblical writers frequently warn believers that if they turn away from Jesus Christ they will experience eternal judgment. If believers apostatize their destiny is the lake of fire, the second death, hell. These warnings cannot be waved aside and relegated to those who are not genuine Christians. They are directed to believers and must be heeded for us to be saved on the last day. We will win the prize of eternal life

⁴⁴ Schreiner, “Perseverance and Assurance,” 52.

⁴⁵ Zane Hodges, see “The New Puritanism Part 1: Carson on Christian Assurance,” at <http://www.faithalone.org/journal/1993i/Hodges.htm>.

⁴⁶ Schreiner and Caneday, *The Race Set Before Us*, 178-83.

only if we run the race to the end. If we quit during the middle of the race, we will not receive eternal life.⁴⁷

Curiously, Schreiner and Caneday argue that though the threats of damnation to the saints are real, the possibility of apostasy is not. This is because God uses the warnings as the means by which the believer is caused to endure. They explain,

[C]onditional warnings in themselves do not function to indicate anything about possible failure or fulfillment. Instead, the conditional warnings appeal to our minds to conceive or imagine the invariable consequences that come to all who pursue a course of apostasy from Christ.⁴⁸

In assessing the warnings, they make a distinction between that which is conceivable and that which is possible. They liken the warnings to road signs, and conclude, “Road signs caution against conceivable consequences, not probable consequences.”⁴⁹

The way Schreiner and Caneday see it, rather than causing consternation in the elect, the threats of damnation produce encouragement and confidence.

The admonitions and warnings of the Scriptures threaten believers with eternal judgment for apostasy, but these warnings do not violate assurance and confidence regarding final salvation. . . . The warnings do not rob us of assurance. They are signposts along the marathon runner’s pathway that help us maintain our confidence.⁵⁰

Schreiner and Caneday argue that the advocates of the other positions have overlooked a primary interpretative principle to the NT, which is the already-but-not-yet tension of an inaugurated eschatology.⁵¹ With the resurrection of Christ, the end of the age has begun, so all the blessings of the Kingdom of God and its salvation are an accomplished fact. However, our Lord has not returned, so the full enjoyment of our salvation is not yet accomplished. This sets up a tension in the world, the church, and in the hearts of individual believers that is expressed in the biblical record. Schreiner and Caneday argue that the once-saved-

⁴⁷ Ibid., 267.

⁴⁸ Ibid., 199.

⁴⁹ Ibid., 208.

⁵⁰ Ibid., 269.

⁵¹ Ibid., 46-86.

always-saved position is particularly guilty of an over-realized eschatology. They contend that those like Hodges and Stanley have emphasized the conversion event to the point of making salvation a past event. The means-of-salvation view teaches that saving faith is not a one-time event but rather is a lifetime journey. All the components and aspects of salvation have an already-but-not-yet orientation—even justification. They agree that justification is primarily forensic, but they also argue that final justification is obtained by perseverance.⁵²

The means-of-salvation position contends that the NT is always referring to the gift of salvation when it speaks of the believer's reward.⁵³ Passages that exhort the elect to pursue crowns of life, glory, and righteousness are making reference to salvation itself, not to any subsequent reward that the believer may earn in addition to salvation.

As a way to understand the basis of assurance, Schreiner and Caneday present a three-legged stool.⁵⁴ They argue that the first leg is the promises of God, the second leg is the evidence of a changed life, and the third leg is the inward witness of the Holy Spirit. They admit that the analogy is an imperfect one, since the promises of God are primary for assurance, but they deny that there can be a discontinuity between the first leg and the other two.

Schreiner and Caneday present an intriguing proposal in the means-of-salvation view. They make a compelling argument that the NT utilizes the “now—not yet” motif in its discussion of soteriology. It seems that the biblical witness, in fact, often does use the terminology of reward to describe the gift of eternal life (for example, Matt 25:31-46).

However, serious questions remain. First, when they state that the warnings are the means by which the elect are enabled to persevere, just what do they mean? Just how real is the possibility of apostasy for the believer? In 1 Cor 9:27, when Paul spoke of his fear of being castaway, was he genuinely expressing concerns and doubts about his eternal destiny? If so, what kind of confidence is that? Their position seems to be unclear at this point. Dale Moody scoffs at the means-of-salvation view as Arminianism that has lost its nerve. In his opinion it ultimately “reduces the warnings to bluffing.”⁵⁵

⁵² Ibid., 77-79.

⁵³ Ibid., 89-95.

⁵⁴ Ibid., 276-305.

⁵⁵ Dale Moody, *The Word of Truth*, 361.

Second, Schreiner and Caneday nuance the point that the warning passages caution against conceivable or imaginable consequences rather than possible or probable consequences, but are the consequences even conceivable? They affirm that the believer experiences forensic justification, full adoption, and Divine regeneration as present realities. How then is it conceivable that a believer so positioned in Christ is in any danger of damnation? This objection does not arise merely from an over-realized eschatology, as they contend. There is a “now” component to the already-but-not-yet tension.

Third, what happens to those who do not persevere? Many who at one time professed faith in Christ later renounce their faith (consider Ted Turner or Larry Flynt). If their failure to persevere indicates an absence of salvation, then the warnings were not given to the elect after all, and the means-of-salvation position collapses into the standard tests-of-genuineness view held by most Calvinist Evangelicals.⁵⁶ If the failure to persevere results in a loss of salvation for the non-elect, then the means-of-salvation hypothesis is really Arminian after all, whether they admit it or not.

Fourth, as the first section of this paper demonstrated, the Puritans employed an approach very similar to the means-of-salvation position and found it to be pastorally disastrous. Schreiner and Caneday acknowledge the experience of the Puritans but give little reason to believe the same problems would not recur if the means-of-salvation view were to become widespread again.⁵⁷ The subtitle to their book is *A Biblical Theology of Perseverance and Assurance*, but the work seems to be long on perseverance and short on assurance.

Fifth, at times it appears that the means-of-salvation proposal comes dangerously close to a works-salvation position. Graciously enabled works are still works. Most Evangelicals agree that true saving faith works, but it is still faith that is the means of salvation. But, this is not Schreiner and Caneday’s position. They state, “Perseverance is a necessary means that God has appointed for attaining final salvation.”⁵⁸ However, Calvin addressed this approach in his response to the Council of Trent. He stated,

⁵⁶ This is, in fact, the position that Schreiner and Caneday take about those who lapse. See *The Race Set Before Us*, 243.

⁵⁷ *Ibid.*, 277-78.

⁵⁸ *Ibid.*, 152.

Here there is no dispute between us as to the necessity of exhorting believers to good works, and even stimulating them by holding forth a reward. What then? First, I differ from them in this, that they make eternal life the reward; for if God rewards works with eternal life, they will immediately make out that faith itself is a reward which is paid, whereas Scripture uniformly proclaims that it is the inheritance which falls to us by no other right than that of free adoption.⁵⁹

Even though they are careful to insist that the works done by the believer are actually accomplished by the grace of God, their position is difficult to reconcile with the Reformation principle of *sola fide*.⁶⁰

3. *Middle Knowledge*. Does the means-of-salvation view inadvertently abandon the traditional Reformed understanding of Divine sovereignty? William Lane Craig believes that it does. He argues that the means-of-salvation position implicitly employs middle knowledge.⁶¹ Craig asks that if the believer's will is so overwhelmed by God's grace, then why does God give the warnings at all? And, if the warnings themselves bring about perseverance, does this mean that the believer is capable of apostasy, even if he does not apostatize? Hypothetically, at least, the elect can fall away, but God, using middle-knowledge, has

⁵⁹ John Calvin, "Antidote," 144-45.

⁶⁰ In addition to the problem of the role of works in their position, Schreiner and Caneday make some statements that seem to imply that water baptism plays a role in regeneration. For example, they state, "Forgiveness is portrayed, therefore, in John 13:10 as a bath in which we are cleansed from that which stains us. Such cleansing is closely associated with baptism, for in baptism our sins are washed away. The forgiveness of sins in baptism is probably described in Ephesians 5:26, where Paul says that the church was cleansed 'by the washing with water through the word.' Similarly, Titus 3:5 describes the new birth of Christians in terms of 'the washing of rebirth,' indicating that we should not divide baptism from regeneration" (76). Also, they claim "it is clear that conversion, repentance, faith and baptism are alternate and overlapping ways of describing coming to Christ for salvation..." (64). Perhaps Schreiner and Caneday have misstated their position or, even more likely, this writer simply misunderstands what they are saying. Either way, it would be helpful if they clarified their views on this matter.

⁶¹ The middle knowledge position (also called Molinism), attempts to affirm a deterministic view of Divine sovereignty while at the same time hold to a libertarian view of human free will. By way of middle knowledge, i.e. knowledge

chosen to actualize a world in which scriptural warnings will operate as the means to keep His children from apostasy. This is a novel understanding of perseverance, but it appears to be the view argued by those who hold to the means-of-salvation position.⁶² Craig states,

The classical defender of perseverance must, it seems, if he is to distinguish his view from Molinism, hold to the intrinsic efficacy of God's grace and, hence, the causal impossibility of the believer's apostasy. But in that case, the warnings of Scripture against the danger of apostasy seem to become otiose and unreal.⁶³

Craig concludes that the means-of-salvation view is, in fact, a Molinistic perspective and represents an abandonment of the classic Reformed doctrine of perseverance.

Schreiner and Caneday's response to Craig's article seems to indicate they miss the point to his argument. In an appendix to their book, *The Race Set Before Us*, they contend that Craig misunderstands the difference between his view of how God's grace works in the human will and the view of Reformed theology.⁶⁴ Since Craig assumes a "false disjunction" between God's grace that overwhelms the believer's will and the warnings themselves, he thinks the efficacy of the warnings reside merely in themselves. Schreiner and Caneday claim Craig wrongly attributes his own view to the proponents of the means-of-salvation position, and "thus his whole argument against the Reformed view takes a trajectory that will miss its mark."⁶⁵

However, Craig does fully realize the difference between the Reformed view and the Molinist view of God's use of means. That is exactly his point, which seems to be lost on Schreiner and Caneday. If God is using the warnings as the means to insure perseverance, then either the saints would fall without the warnings (which is contrary to

of what free creatures would do in a certain situation, God ordains scenarios that will cause free persons to do His will. Molinism differs from Calvinism in that it sees God accomplishing His will externally on humans rather than internally in humans.

⁶² William Lane Craig, "'Lest Anyone Should Fall': A Middle Knowledge Perspective on Perseverance and Apostolic Warnings," *Philosophy of Religion* 29 (1991), 65-74.

⁶³ *Ibid.*, 72.

⁶⁴ Schreiner and Caneday, *The Race Set Before Us*, 332-37.

⁶⁵ *Ibid.*, 337.

how Reformed theology understands how God's grace works in the believer) or the saints would persevere even without the warnings (which would make the warnings superfluous). Either way, the means-of-salvation position is a departure from Reformed soteriology.

IV. A MODEST PROPOSAL: A VARIATION OF THE TESTS-OF-GENUINENESS POSITION

The position offered over the next few pages is very close to the once-saved-always-saved view. However, it differs in that it simultaneously affirms both God's preservation of the redeemed and their persistent, persevering faith, so it is more accurately described as a variant of the tests-of-genuineness view. This position has four points. First, the only basis for assurance is the objective work of Christ. Second, assurance is of the essence of saving faith. Saving faith perseveres is the third point, and the fourth point is that there are rewards offered by God to the believer subsequent to salvation.

First, the only basis for assurance is the objective work of Christ. Any doctrine of assurance that includes introspection as a component will produce anxiety in the hearts of the very people it is intended to encourage. Barth is right when he points out that no system that has a Christological beginning and an anthropological ending can provide genuine and sustained assurance.

This is why Schreiner and Caneday's analogy of a three-legged stool for assurance fails. They admit the analogy is imperfect, because they view the leg of God's promises as pre-eminent over the other legs of sanctification and the inward testimony of the Spirit. Nevertheless, a stool that has one leg that is longer, stronger, and more sturdy than the others is an inherently unstable platform. To change metaphors, when it comes to providing assurance, the provision of Christ is the soloist and evidences are just members of the back up choir.

A close corollary to the premise that Christ is the only basis for assurance is the necessity to reaffirm the doctrine of *sola fide*. Perseverance cannot be understood in terms of good works and great effort without having the result of dismantling the Reformation. The doctrine

of perseverance must be formulated so that it does not create the impression that the Scriptures contradicts itself about grace and works.⁶⁶

Second, assurance is of the essence of saving faith. The very nature of conversion and regeneration guarantees that certain knowledge of salvation is simultaneous with being saved. Subsequent doubts and fears may come, but a core conviction about one's relationship with God will remain.

Good works and the evidences of God's grace do not provide assurance. They provide warrant to assurance, but not assurance itself. Perhaps a good analogy is how a Christian knows the love of God. He experiences the love of God every day in a myriad of ways. However, all those countless blessings merely affirm what the Christian already knows—God loves him. Even during those times when the good favor of God seems to be circumstantially absent and that Christian's confidence is tested, he still knows that God loves him the same way he has always known this—by the promises of God. So it is with the assurance of salvation. Good works play the mere supporting role of confirmation.

Third, saving faith perseveres or remains until the day when it gives way to sight. Perseverance should be understood as a faith that cannot be annihilated and therefore persists. This persistent faith inevitably and eventually exhibits itself in the believer's life in such a way as to bring glory to God. The point of Hebrews 11 is that saving faith manifests itself by the journey of discipleship. One may stumble and falter but never leave the trail. Perseverance should be viewed more as a promise than a requirement.⁶⁷

This writer cannot agree with Schreiner and Caneday when they contend that the tests-of-genuineness position makes the mistake of turning the forward-looking warning passages into retrospective tests. Rather, the warning passages that look forward (such as those found in the Book of Hebrews) are pointing out the obvious: genuine belief will

⁶⁶ Romans 11:6 “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” (NKJ).

⁶⁷ Editor's note: While many *JOTGES* readers will likely disagree with this suggestion that apostasy is impossible, note well what the author is and is not saying. He is saying that faith in Christ necessarily persists. He is not saying that good works certainly persist. He holds the view that believers may backslide and even die in that state.

not turn back. Warnings about future behavior can be tests of genuineness without being retrospective.

Some passages teach that past behavior can be an indicator of genuineness. The genuinely saved person hungers and thirsts for righteousness, even when he is struggling with temptation or even if he stumbles into sin. In fact, this writer is not overly concerned with the destiny of those who struggle nearly as much as he is about those who do not care enough to struggle. Indifference is more of a red flag than weakness.

The absence of a desire for the things of God clearly indicates a serious spiritual problem, and a continued indifference can possibly mean that the person professing faith has never been genuinely converted. God is infinitely more dedicated to our salvation than we are, and He will not fail to finish that which He has begun. If a believer engages in willful disobedience or deliberate indifference, our heavenly Father promises him decisive and appropriate action. The indwelling of the Holy Spirit insures that no peaceful backslider exists.

Fourth, there are rewards that are subsequent to salvation for the believer to win or lose. One of the great weaknesses of the Schreiner and Caneday proposal is the necessity to deny that there are any subsequent rewards available for the believer and that all promises of reward must be references to salvation itself. Their position is difficult to reconcile with many biblical passages. For example, 1 Cor 3:12-15 speaks of one Christian's work remaining while another Christian's work burns. The believer whose work remains receives a reward while the other believer suffers loss. Schreiner and Caneday admit the passage teaches "some will be saved that have done shoddy work."⁶⁸ This admission undermines the major plank of their position—that persevering in good works is the necessary means by which our salvation is completed. A better understanding of the role of works in believers' lives is to hold that we will be judged and rewarded according to our service.

In the end, assurance comes from depending on Christ alone. This writer agrees with Calvin's retort to the Roman Catholic controversialist Albert Pighius, "If Pighius asks how I know I am elect, I answer that Christ is more than a thousand testimonies to me."⁶⁹

⁶⁸ Schreiner and Caneday, *The Race Set Before Us*, 51.

⁶⁹ John Calvin, *Concerning the Eternal Predestination of God* (Louisville: Westminster John Knox Press, 1997), 321.