

# WCF 18: OF THE ASSURANCE OF GRACE & SALVATION

## Introduction

When the Canons of Dort was formulated in 1618 against the doctrine of Jacobus Arminius, the fifth head of the Canon was entitled “Of the Perseverance of the Saints” This title and the doctrine that it heads bears testimony against two errors pertaining to the doctrine of salvation. The first relates to the false doctrine that believers can loose their salvation and therefore it is meaningless to have assurance of salvation. Those who hold to this error think that to have assurance of salvation is to be proud, presumptuous and carnally secured. The second error, on the other hand, supposes that salvation is to be seen as punctilliar, that is to say: it should be seen only as entering into a door. The journey that must immediately begin if the believer has entered the strait gate is minimised or completely ignored. Those who hold to this error believe that once a person prayed to receive Christ, he will attain to heaven no matter what. “Once saved, always saved!” they insist. Well, they are right theoretically. If a person is truly saved, he will persevere in salvation unto eternity. However, those who hold to this error also tend also to ridicule self-examination and speak of those who question their own salvation as doubting God.

Well, this chapter of our Confession, which is founded squarely on the biblical doctrine of the Perseverance of the Saints already discussed in the previous chapter, strikes a straight course through these two opposing errors. It teaches us that while true believers cannot loose their salvation, they should be concerned about assurance of salvation and that it is possible, on the one hand, for a believer to have full assurance, and on the other hand, to loose that assurance of salvation.

## On True and False Assurance

*18.1 Although hypocrites, and other unregenerate men, may vainly deceive themselves with false hopes and carnal presumptions of being in the favour of God and estate of salvation;<sup>1</sup> which hope of theirs shall perish;<sup>2</sup> yet such as truly believe in the Lord Jesus, and love Him in sincerity, endeavouring to walk in all good conscience before Him, may in this life be certainly assured that they are in the state of grace,<sup>3</sup> and may rejoice in the hope of the glory of God; which hope shall never make them ashamed.<sup>4</sup>*

<sup>1</sup>Job 8:13–14; <sup>2</sup>Mic 3:11; <sup>3</sup>Dt 29:19; <sup>4</sup>Jn 8:41; <sup>5</sup>Mt 7:22–23; <sup>6</sup>1 Jn 2:3; 3:14, 18–19, 21, 24; 5:13; <sup>7</sup>Rom 5:2, 5.

1. This section basically distinguishes between true and false assurance of salvation.

It is true that the blessing of assurance of salvation can be abuse for it is possible for an unregenerate person to be very assured of his “salvation,” but in actual fact, have no salvation to be assured of! Such a person is what our confession calls a ‘hypocrite’.

However, we must not,—because of this possibility of abuse,—deny that it is possible for a person who is truly saved to be very assured of his salvation.

These then are the two errors we must steer clear off: (a) that it is not possible to be assured of one’s salvation; and (b) that assurance is a given as we should never question our salvation.

- The Roman Catholics hold that faith is mere intellectual assent to the truth, which does not involve personal trust, hence it has nothing to do with the judgment any one makes of his own salvation. This means that no one can have any certainty of his salvation at any point in time without supernatural revelation; “seeing that no one can know with a certainty of faith, which can be subject to error, that he has obtained the grace of God” (*Council of Trent*, chap 9). In fact, Rome teaches that it is neither possible nor desirable that any one should attain such assurance without a special supernatural revelation.
- Much of modern day evangelism, on the other hand, teaches “easy-believism.” This leads to a real distortion and dilution of the biblical doctrine of assurance. People are called to pray a so-called sinner’s prayer, and then told that they have been saved and from then on, they must never doubt their salvation no matter what. This kind of doctrine results in many churches today being filled with hypocrites as well as sincere but unregenerate people, who vainly deceive themselves with false hopes and carnal presumptions of being in favour with God; which hope of theirs shall surely perish. Let us be very careful of such false doctrines and false prophets, who as in the days of Jeremiah cry, “Peace, peace”; when there is no peace (Jer 6:14).

2. How do we know that assurance is attainable in this life?

*Firstly*, there are many passages in Scripture which teach us directly that such assurance is attainable in this life, e.g., Romans 8:16, 2 Peter 1:10, 1 John 2:3, 1 John 5:13. *Secondly*, there are scriptural examples of its attainment, e.g., 2 Timothy 1:12, 4:7–8. *Thirdly*, there are numerous examples of Christians, through the ages, who have enjoyed a full assurance of their personal salvation and whose lives vindicated the genuineness of their faith.

3. How can we distinguish between true and false assurance?

A.A. Hodge gives us four tests: (a) True assurance begets unfeigned humility; false assurance begets spiritual pride (1 Cor 15:10; Gal 6:14); (b) True assurance leads to increased diligence in the practice of holiness; false assurance leads to sloth and self-indulgence (Ps 51:12–13, 19); (c) True assurance leads to candid self-examination and to a desire to be searched and corrected by God; false assurance leads to a disposition to be satisfied with appearance and to avoid accurate investigation (Ps 139:23–24); (d) True assurance leads to constant aspirations after more intimate fellowship with God (1 Jn 3:2–3).

## On the Grounds of True Assurance

*18.2 This certainty is not a bare conjectural and probable persuasion, grounded upon a fallible hope;<sup>1</sup> but an infallible assurance of faith, founded upon the divine truth of the promises of salvation,<sup>2</sup> the inward evidence of those graces unto which these promises are made,<sup>3</sup> the testimony of the Spirit of adoption witnessing with our spirits that we are the children of God:<sup>4</sup> which Spirit is the earnest of our inheritance, whereby we are sealed to the day of redemption.<sup>5</sup>*

<sup>1</sup>Heb 6:11, 19; <sup>2</sup>Heb 6:17–18; <sup>3</sup>2 Pet 1:4–5, 10–11; 1 Jn 2:3; 3:14; 2 Cor 1:12; <sup>4</sup>Rom 8:15–16; <sup>5</sup>Eph 1:13–14; 4:30; 2 Cor 1:21–22.

This section is very important as it lays down the foundation or ground of assurance. This ground may be divided into two categories, namely, a primary objective ground, viz.—“the divine truth of the promises of salvation”) and two secondary subjective grounds, viz.—“the inward evidences of those graces unto which these promises are made” and “the testimony of the Spirit of adoption witnessing with our spirits.” When all these three grounds of assurance are combined together, they form an infallible or full assurance of salvation.

### 1. Primary Objective Ground—The Divine Truth of the Promises of Salvation

The first ground of assurance is the promise given in the Scripture that all who repents of their sin and all who embrace Christ,—believing that He lived and died on behalf of sinful man, and that He rose again, and that He is seated at the right hand of the throne of God interceding for His own,—will be saved and preserved in their faith. Prof John Murray’s explanation can hardly be bettered:

Every believer is assured of God’s reality and the truth of the Gospel. These are the certainties which constitute the ground of faith itself [which] does not exist except as it entertains the assurance of these certitudes. Faith is not compatible with uncertainty as to its object, though it may consist with uncertainty as to the possession of the salvation which is the result of faith. Neither does it mean that there is any insecurity in the salvation of those who believe. The security does not rest upon the stability of the assurance the believers entertains of that security; the security resides in the faithfulness of the Saviour (*Collected Writings* 2:266–7).

In other words, the promises of salvation is not only the objective ground of assurance, but the primary ground as well. It is the bedrock on which the other two grounds of assurance rests. Or to put it in another way, you may only have assurance of salvation, if you know and understand the Gospel, and believe in its promises such as:

- John 3:36,—“He that believeth on the Son hath everlasting life....”
- John 6:37b,—“him that cometh to me I will in no wise cast out.”

A person who does a lot of work in a church, but has no appreciation of the Gospel, is,—in the final analysis,—an unbeliever trying to attain salvation by works. Such a person ought to re-examine his foundation. Similarly, a person who claims to have experiences of the Holy Spirit, but have no desire to know what the Scripture teaches is simply fooling himself or is deluded by an unholy spirit. On the other hand, a person who has a trusting faith (*fudicia*), and not just knowledge (*notitia*), or a mere assent as to the truth of the Gospel (*assensus*), may have the confidence that he is a child of God.

### 2. Secondary Subjective Ground—(a) Inward Evidence of Grace

It is one thing for me to believe and another thing for me to believe that I believe. It is here that the secondary subjective grounds help us examine whether our faith is genuine.

The first of the two secondary grounds is that of evidence of inward grace. The Puritans including the Westminster Divines, distinguish between two closely related aspects of evidence of inward grace.

- The first has to do with the existence and improvement of the marks of grace in the soul such as genuine love, meekness, poverty of spirit (or humility), hatred for sin and hunger and thirst for righteousness, etc (cf. Gal 5:22-23; Mt 5:3-6).
- The second has to do with good works which flows from a heart of love and obedience (cf. Mt 7:16; Heb 6:10).

In other words, the first is invisible to others, the second is visible. The Puritans speak of these two aspects in terms of a “mystical syllogism” and a “practical syllogism.” Basically, they mean that since the Scripture presents these marks as the evidences of regeneration, we may conclude that we are regenerate, if we can honestly detect them in our lives. It is true that when the Puritans were addressing this aspect of assurance, they did enjoin introspection. But they did not end there. Jonathan Edwards, for example taught that “assurance is not to be obtained so much by self-examination as by action.” In other words, we must not think that we may obtain assurance merely by inward examination. True assurance may only be found in children of God who are walking in the straight and narrow way of life, and actively obeying the will of God given in the Moral Laws. “Hereby we do know that we know Him, if we keep His commandments: (1Jn 2:3), says the apostle John.

In any case, how should we evaluate ourselves? John Gerstner suggests 3 steps—(i) Introspection, (ii) Retrospection, (iii) Extrospection. Introspection has to do with looking into our hearts to see if indeed a work of grace has begun, and whether we see those visible marks of regeneration are present. Retrospection has to do with looking back to the past to see if there has been any spiritual growth since we first came to Christ and made a profession of faith. Just as it is a sure sign that a plant is alive when it grows and bears fruits, so also, it is a clear evidence that a person has the new life in him if he grows and matures in it. Lastly, extrospection has to do with what other godly believers have to say about us. Do they observe in us the marks of grace? Can they see Christ in us?

### 3. *Secondary Subjective Ground – (b) The Witness of the Spirit*

This third ground for assurance is taken directly from Romans 8:15–16, “... but ye have received the Spirit of adoption, whereby we cry, Abba, Father. The Spirit itself beareth witness with our spirit, that we are the children of God.”

Dr Joel Beeke has noted that the Westminster divines were not all agreed on what this means. The first group with divines such as Jeremiah Burroughs, Anthony Burgess, and George Gillespie believe that the Spirit works through the conscience in the context of the syllogisms (above). The second group with divines such as Samuel Rutherford, Henry Scudder, William Twisse holds that the Spirit sometimes witness to the believer’s spirit by direct application of the Word. The third group led by Thomas Goodwin holds that this is an extraordinary testimony of the spirit of God in the spirit of believers to give them full assurance of the love of God and to grant them joy unspeakable. Personally, I tend to agree with the second group. Though I would not discount the experiences of those in the third group, I believe these experience are really heightened experience of the illuminating work of the Holy Spirit. I believe the Holy Spirit bear witness with our spirits that we are the sons of God by assuring us of the Fatherly love of God as we read the Scripture or meditate on Scripture already memorised. When this assurance of love floods our hearts, our natural response is to cry call out unto God, calling Him “Abba, Father.” We must remember that such illumination are not “extraordinary revelation” (see *WCF* 18.3, *WLC* 81). If, then, you are would have such additional testimony of the Spirit, you must read and meditate on the Word rather than expect some mystical experience.

Joel Beeke summarised this section very well when he wrote,—

“At every point in true assurance, the activity of the Spirit is essential. Without the application of the Spirit, the promises of God lead to self-deceit and fruitless lives. Without the enlightening of the Spirit, self-examination tends to introspection, bondage, and legalism. The witness of the Spirit, divorced from the promises of God and from scriptural self-examination, is prone to reap unbiblical mysticism and excessive emotionalism.”

## **On the Growth of Assurance**

*18.3 This infallible assurance does not so belong to the essence of faith, but that a true believer may wait long, and conflict with many difficulties, before he be partaker of it:<sup>1</sup> yet, being enabled by the Spirit to*

*know the things which are freely given him of God, he may, without extraordinary revelation, in the right use of ordinary means, attain thereunto.<sup>2</sup> And therefore it is the duty of every one to give all diligence to make his calling and election sure,<sup>3</sup> that thereby his heart may be enlarged in peace and joy in the Holy Ghost, in love and thankfulness to God, and in strength and cheerfulness in the duties of obedience,<sup>4</sup> the proper fruits of this assurance: so far is it from inclining men to looseness.<sup>5</sup>*

<sup>1</sup>1 Jn 5:13; Isa 1:10; Mk 9:24; Ps 88; 77:1–12; <sup>2</sup>1 Cor 2:12; 1 Jn 4:13; Heb 6:11–12; Eph 3:17–19; <sup>3</sup>2 Pet 1:10; <sup>4</sup>Rom 5:1–2, 5; 14:17; 15:13; Eph 1:3–4; Ps 4:6–7; Ps 119:32; <sup>5</sup>1 Jn 2:1–2; Rom 6:1–2; Tit 2:11–12, 14; 2 Cor 7:1; Rom 8:1, 12; 1 Jn 3:2–3; Ps 130:4; 1 Jn 1:6–7.

1. The Confession distinguishes between the “being” and the “well-being” of faith. When the phrase “assurance does not so belong to the essence of faith” is used, we must understand it to mean the “well-being” or the fruit of faith rather than the essence of faith itself. Christopher Love says,

“Take this for a truth: assurance is necessary not for the being, but for the well-being of a Christian. It is not necessary to his estate, but to his comfort.”

In the chapter on “Saving Faith” (*WCF* 14) we noted the difference between assurance of faith and assurance of sense. Assurance of faith has to do with the assurance that God’s Word is true and that all that He says in His Word will surely come to pass. For example, no one can be saved who is not fully convinced and assured that the blood of Christ is able to cleanse us from all our sins and that those who believe in Him shall certainly be saved. Assurance of sense, on the other hand, has to do with knowing whether one has truly believed unto salvation or not. And so, assurance in this sense is really the fruit of a well-developed faith. It is important to understand that faith and assurance are not two separate things, but closely related.

2. Having distinguished between saving faith and developed assurance, the Confession then tells us that it is possible for a person to wait for a period of time and even undergo much difficulty before he comes to enjoy a deeper sense of assurance. Thus the prophet Isaiah says,

“Who is among you that feareth the LORD, that obeyeth the voice of his servant, that walketh in darkness, and hath no light? let him trust in the name of the LORD, and stay upon his God” (Isa 50:10).

God is sovereign with respect to the duration of this period of darkness, but He especially uses difficulties, trials, and doubts to strengthen and mature the faith of a believer.

3. Although God is ultimately sovereign in His bestowing of assurance, nevertheless He normally bestows it through “the right use of ordinary means.” In fact, as Christians, it is our duty to use these means of grace for the obtaining of assurance. This is essentially what the writer of Hebrews mean when he says:

“And we desire that every one of you do shew the same diligence to the full assurance of hope unto the end: That ye may not be slothful, but followers of them who through faith and patience inherit the promises” (Heb 6:11–12).

What are the means of grace? The reading and meditating of God’s Word and promises, the attendance to the sacraments and earnest prayer. Earlier, we mentioned that God often uses trials to strengthen our faith. That is also a means of grace and although only God can send trials into our lives, yet, when they come, we are to pray for wisdom (Jas 1:5), and trust that it is ultimately for our own benefit (Rom 8:28).

4. Finally, assurance bears fruits. The Confession describes for us what they are. Positively, it produces peace and joy in the Holy Ghost, love and thankfulness to God, strength and obedience in duty with cheerfulness. Negatively, it turns us away from sin, carelessness and “loose” living. The more a person is assured of his salvation, the more he will love God and strive to walk in obedience to His laws.

## **On the Renewal of Assurance**

*18.4 True believers may have the assurance of their salvation divers ways shaken, diminished, and intermitted; as, by negligence in preserving of it; by falling into some special sin, which woundeth the conscience, and grieveth the Spirit; by some sudden or vehement temptation; by God’s withdrawing the light of His countenance, and suffering even such as fear Him to walk in darkness, and to have no light:<sup>1</sup> yet are they never utterly destitute of that seed of God, and life of faith, that love of Christ and the brethren, that sincerity of heart and conscience of duty, out of which, by the operation of the Spirit, this assurance may in due time be revived,<sup>2</sup> and by the which, in the mean time, they are supported from utter despair.<sup>3</sup>*

<sup>1</sup>Song 5:2–3, 6; Ps 51:8, 12, 14; Eph 4:30–31; Ps 77:1–10; Mt 26:69–72; Ps 31:22; 88; Isa 1:10; <sup>2</sup>1 Jn 3:9; Lk 22:32; Job 13:15; Ps 73:15; 51:8, 12; Isa 1:10; <sup>3</sup>Mic 7:7–9; Jer 32:40; Isa 54:7–10; Ps 22:1; 88.

- Because this infallible assurance is not of the essence of faith, it may be lost, weakened or even unreachable for a certain period of time. The Confession identifies two causes for this lack of assurance in a true believer, namely: (a) the sin and backsliding of the believer, (b) God’s temporary withdrawing of the light of His countenance.
  - a. A believer who is negligent in preserving this grace of assurance, who falls into some special sin and yields to sudden or vehement temptation, will no doubt suffer a lack of assurance. The Christian cannot enjoy high levels of assurance when he persists in low levels of obedience. Assurance is very closely related to sanctification. The more we grow in the grace of sanctification, the more we will experience assurance of salvation. The more we see ourselves dying to sin and living unto righteousness, the more we’ll have the assurance that we are truly the children of God. Now if a true sense of assurance could still remain on a high note even though a believer’s obedience was minimal, that would no doubt make him take for granted the great privilege of being a child of God, and result in him growing spiritually lazy. This truth that backsliding diminishes assurance ought to make us watchful and active in searching our souls. When assurance turns into presumption through our backsliding, it is most healthy that our doubts and fears would spur desires in our heart to seek afresh for assurance.
  - b. The second reason for a believer’s lack of assurance may lie in God and not so much in the believer himself. God, in His wisdom and sovereignty, may decide to withdraw His gracious presence from us for a season such that we lack assurance and feel God to be very distant. But why would God do something like that? Puritan Thomas Brooks gives us a few reasons: (i) For the exercise of our grace, (ii) because we seek assurance more for ourselves, than we do for His honour and glory, (iii) that when we may have it, we may the more highly prize it, (iv) that we may be kept humble and low in our own eyes. Now it may not be possible for us to know all the reasons for God’s “withdrawment.” In fact, we may not know the reason for God’s withdrawing until eternity. Nevertheless, we can be sure that God does it for His own glory and for the ultimate good of His people. Puritan William Gurnal says, “The Christian must trust in a with-drawing God.” Again, Joel Beeke summarises this point very well when he says, “... both God’s withdrawing of His countenance and His placing of sudden or vehement trials in the path of the believer are motivated, first, by His *fatherly discipline*, which teaches “right walking”; second, by His *fatherly sovereignty*, which teaches us dependence; and third, by His *fatherly wisdom*, which teaches that He knows and does what is best for His own.”
- The final part of this section tells us that a believer may lose his assurance but he will never lose his faith. No matter what happens, a true believer will never cease to be a child of God even though he may not be fully assured of his sonship. Samuel Rutherford writes, “Deserted souls not conscious of the reflex act of believing and longing for Christ, think themselves apostates, when they are advancing in their way....”
- It is through the Spirit of God that we are supported from utter despair and it is by His operation in our hearts that our assurance may in due time be revived. On our part, we, who desire to have our assurance revived, are to use the means of grace diligently, repent of our sins and humbly cast ourselves afresh upon the gracious promises of Christ.

*“Labour, then, to get true assurance; and you that have assurance, labour to grow up more and more into it, and the riches thereof.”* (William Bridge)

[The notes for these *WCF* 17 & 18 were produced largely by Mr Linus Chua]

“... They therefore are the greatest enemies of a Christian’s comfort who teach a doctrine of doubt, that a Christian must always hang in suspense about his eternal state and can never arrive at any certainty whether he shall be saved or not. But as this assurance is excellent, so it is hard to come by. It is not to be obtained

without a great deal of labour and diligence. It is usually the fruit of much prayer, care, humiliation, and waiting. Those who come by it easily and get it soon have great cause to suspect that their assurance is not of the right kind. Carnal security and presumption are easily attained, but Christian assurance, not without great difficulty. It is therefore much to be lamented that there is so little diligence used for obtaining the assurance of our effectual calling and eternal election, which is of such great concern to every Christian...” (Extracted from the preface to the book *A Treatise of Effectual Calling and Election*, by Christopher Love).