

ASSURED

DISCOVER GRACE,
LET GO OF GUILT, AND REST
IN YOUR SALVATION

GREG GILBERT



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To Matt—What a joy to be brothers
not only in this age but in the age to come!

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The Problem of Assurance

Pastoral ministry has more than its fair share of both joy and heartbreak. On the one hand, there are moments and events that make you want to sing in praise to God—babies being born, wedding vows being exchanged, a dear brother or sister seeing God’s hand move in a surprising way and their faith being strengthened because of it. Those are the beautiful moments, the ones that make pastoral ministry all worth it. But on the other hand, there are moments of deep sadness that make your heart cry out to God in an entirely different way—sitting with a couple who have just suffered their fourth miscarriage in three years, counseling someone through a cancer diagnosis or a job loss or the death of a loved one, reading the Bible quietly for the last time to a dear saint who’s finally going home.

However, so far in my years of being a pastor, I haven’t experienced anything more heartbreaking than watching the collapse of a professing Christian’s faith. As I think about it,

though, maybe *collapse* isn't quite the right word, because it's seldom dramatic or fast. You've probably seen internet videos of buildings undergoing a controlled demolition; it's quick and clean and streamlined and, in its own way, neat. The loss of faith isn't like that at all. If you've ever seen time-lapse video of an old tree slowly breaking down and decomposing, then you have a little better picture. When faith gives way to unbelief, there's no controlled explosion or neat collapse but rather just a slow, sometimes even imperceptible, *dwindling* until one day you look up and realize there's simply nothing left. Everything has been consumed.

Years ago, I watched that dwindling of faith happen in the life of a young man I'll call Trent. We couldn't have known it at the time, but he would turn out to be a classic example of the seed sown in the rocky soil from Jesus's parable of the sower—springing up in an explosion of apparent life but then quickly getting scorched by the sun and then withering. When Trent showed up at church, he was an excited and eager new Christian, and he looked like he was bound to grow into a spiritual warrior. He was theologically sharp, eager to spend time with other Christians, and, above all, a voracious reader. He read everything we as his pastors put in front of him—the Bible, books on theology and ecclesiology, devotional materials, commentaries, *everything*. Eventually, he met a wonderful young Christian woman in the church, and they married after a dating relationship that seemed to be a model of faithfulness and responsibility. Everything about Trent's spiritual life looked strong and true.

But that's when the trouble started. I don't remember exactly when the rot set in; even after all our conversations, I don't think Trent himself ever pinpointed it exactly. But

our best guess is that Trent began to read a particular book (a good book, not a bad or heretical one) about what Christian joy ought to look like—how Christians should rejoice in their suffering, love Jesus, and find their joy in God’s divine goodness—and he began to compare his own heart and mind and emotions to what he was reading. Of course, that’s not necessarily a bad thing to do. In fact, it could actually be a good thing for a Christian to do and could very well result in a healthy encouragement to that Christian to loosen their heart’s grasp on the pleasures of this world and cling more tightly to Christ. For Trent, though, the effect of comparing himself to the description in that book was dramatically different. Instead of being challenged to press on in faithfulness, Trent was terrified. Why? Because he didn’t see in his own life the kind of joy that he read about in that book, and so he began to question whether he was really a Christian at all.

From there, the corrosion deepened rapidly. Over the next few months, Trent fell into a hopeless vortex of introspection and self-judgment. No matter how often or how fervently we exhorted him to look to Christ and find peace in the gospel, Trent lost his footing. In the end, he simply declared that he couldn’t possibly be a Christian because he didn’t have the joy or the passionate love for Jesus that a Christian ought to have, and he left the church and ultimately the faith.

Don’t get me wrong. Of course not every Christian’s wrestling with assurance is the same as Trent’s, and thank God not every Christian’s struggle ends so catastrophically either. But I’m also quite sure that Trent’s struggle with the question “Am I a Christian, *really*?” is one that dogs many Christians, if not *every* Christian, at one point or another

in their lives. I say that not just as a truism or a throwaway hunch but as the considered fruit of dozens of conversations I've had across coffee shop tables about this very issue. I'm sure the coffee joints in Louisville don't know it, but they've made a *ton* of money from me talking with people over the years about assurance of salvation!

I wish I could say that the questions people have, and the doubts with which they struggle, are all the same. That would make it easy for me as a pastor. Then I could fix that *one* biblical misunderstanding, answer that *one* theological question, and all would be well. But the questions and doubts are never exactly the same, and they are almost never simple. Sometimes, yes, a person's struggle with assurance is born of a particular unanswered theological question, and it's wonderful to be able to answer that question and watch everything begin to fall into place. But sometimes a lack of assurance is far more complicated than one specific unanswered question. Sometimes it's more emotional than rational. Sometimes it's born of a whole theological worldview that's off by just a few catastrophic degrees. Sometimes there's no identifiable reason for it at all, and a person is just gripped by an existential dread that they will prove to be, as the old confessions put it, a "superficial professor."

To me, the question of assurance of salvation—or, to be more precise, the lack of assurance—is a particularly unwelcome, terrifying, and even surprising presence in the Christian experience, like the black-robed figure at Prince Prospero's ball. After all, at its heart Christianity claims to be all about certainties, not questions or doubts. We *know* Jesus is the Son of God; we *know* he died on the cross as a ransom for many; we *know* he was resurrected from the

grave; and we *know* he offers forgiveness to everyone who trusts in him. Our entire worldview is built on certainties, both historical and theological, and that's what sets Christianity apart from most other religions of the world. They have questions; Christianity has answers. They have enigmas; Christianity has truths. They explore; Christianity declares.

What's more, the biblical authors themselves write with a rock-solid sense of certainty that seems to go deeper than that particular things actually happened. Their certainty appears to be not just historical but existential, even *personal*. They seem confident about not only the facts of Christianity but also those facts' redemptive significance, and they seem sure that they themselves have been swept up in that redemption. What's more, these authors even seem to expect their own certainty to translate to other believers as well. They write as if they want *you* and *me* to be certain about our faith too. Thus, the apostle John says in his first letter, "I write these things to you who believe in the name of the Son of God, that you may *know* that you have eternal life" (1 John 5:13, emphasis added). Paul too writes, "For I am *sure* that neither death nor life, nor angels nor rulers, nor things present nor things to come, nor powers, nor height nor depth, nor anything else in all creation, will be able to separate us from the love of God in Christ Jesus our Lord" (Rom. 8:38–39, emphasis added). And the author of Hebrews speaks of God's oath and promise as "a sure and steadfast *anchor* of the soul" (Heb. 6:19, emphasis added). There's not much room for doubt, is there? The language is strong and solid: "that you may *know*"; "I am *sure*"; a "steadfast *anchor*." The whole atmosphere of the Bible is not one of doubt but rather of an assurance so strong that it

can declare in the words of Job: “I *know* that my Redeemer lives” (Job 19:25, emphasis added).

But if that’s the case, then what is this dark, horrifying figure of doubt that glides through the experience of so many Christians, quieting the rejoicing and delight of assurance? Where does it come from? And why do so many Christians find it so difficult to say with John, with Paul, and with the author of Hebrews, “I know. I am sure. I have this as a sure and steadfast anchor of my soul”? Those are some of the questions I want to tackle with you in this book. Before we start, though, I should be straightforward: you’re not going to walk away from reading this book with some silver bullet that will put an end to doubt altogether. Why? Because there’s no such bullet. Nor is there any faithful theological construct or pat answer that will expel the black-robed figure from the party once and for all. We are finite creatures, with limited minds and dependent souls. In some shape or form, doubt will always be part of our experience, and the search for assurance will always be a fight until the day we stand with Christ and our faith is turned to sight.

But even so, take heart. Because whether you realize it now or not, doubt can be tamed. It can be resisted. It can be brought to its knees. In fact, it may surprise you to find out that doubt can even become, ironically, one of the means God uses to deepen your faith in and dependence on Jesus, to drive you back to the cross and to a desperate trust in Christ. Ultimately, my hope for you as we consider doubt and assurance together in this book is not so much that doubt will vanish entirely, but that as you understand more deeply the architecture of Christian assurance, doubt will begin to lose some of its destructive power in your life and

maybe even drive you to cling more tightly to Christ as your only hope of salvation.

None of that, of course, is easy. Thus, you're reading a *book* about this topic rather than a blog post or a tweet. The topic of Christian assurance has always been a difficult one, and complexities are on every side. For one thing, a few passages of Scripture just seem *designed* to unsettle us, to make us question whether we are really saved, really included in God's promises of eternal life. Take 2 Corinthians 13:5–6 for example: "Examine yourselves, to see whether you are in the faith. Test yourselves. Or do you not realize this about yourselves, that Jesus Christ is in you?—unless indeed you fail to meet the test!" Wait a second . . . "Unless indeed you fail to meet the test"? How can that possibly square with a rock-solid assurance that I'm saved? Then there are the famous (or infamous) warning passages, especially from Hebrews. Sentences such as "It is impossible, in the case of those who . . . have fallen away, to restore them again to repentance" (Heb. 6:4, 6) and "It is a fearful thing to fall into the hands of the living God" (Heb. 10:31) leave many Christians with more fear than confidence, and sometimes even terrified that they might have lost their salvation.

Even beyond specific biblical texts, the topic of assurance has proved to be a treacherous road, theologically speaking. There are so many ways to go wrong. For example, some Christians throughout history have simply thrown up their hands and declared that there can be no assurance of salvation at all. Sometimes that assertion has been largely epistemological in nature—that is, we can't *know* finally if we are indeed saved. But other times it's been a more objective assertion that we can in fact lose the salvation we once had.

Even among those with a strong doctrine of the preservation of the saints, though, exactly *how* Christians can come to any sense of assurance has been a thorny question. In the pursuit of assurance, we can easily run off the road and into two opposite errors—legalism or antinomianism. If we are of a legalist bent, then we tend to gain assurance of our salvation through a focus on our own works, which is inherently dangerous because our assurance can subtly become a matter of putting faith in our works rather than in Jesus. Conversely, if we tend toward an *antinomian* spirit (a word meaning literally “against law”), we’ll discount good works entirely as a confirmation of salvation and find ourselves in danger of presuming on the grace of the King. Both of those pitfalls—legalism and antinomianism—must be avoided if we’re to have a deep, solid, and biblical assurance of salvation.

But let’s be honest. For most of us, the question of assurance isn’t on our minds because of a particular theological construct or even because we’re just curious about a passage of Scripture we happened to run across. It’s on our minds because of our sin. We look at our lives and see the sin that still exists in us, and we wonder if a true Christian’s life and heart can really look like *that*. For some, the issue is that we don’t see the growth in holiness that we’d like to see, even over time. For others, it’s that we don’t experience the victory we’d like to have over a particular sin. And for still others (like Trent), it’s that the fruit, joy, praise, patience, and love we *think* ought to mark a Christian simply don’t seem to mark us—at least as far as we can tell. And so we fear, or sometimes even despair.

So, in the midst of all those complexities and difficulties, how do you find assurance? And is it even possible? Well,

I think it is, and I think the Bible says it is too. In fact, I think the Bible teaches that assurance—to some degree or another—is the new birthright inheritance of every Christian and is even inherent to the nature of faith. Yes, some Christians will experience a deeper and more settled assurance than others. And yes, one’s sense of assurance will ebb and flow through the circumstances and years of life. But assurance isn’t like the pot of gold at the end of a rainbow, as if it’s a treasure only a few Christians enjoy. No, it’s like John explained: “I write these things *to you who believe in the name of the Son of God*, that you may know that you have eternal life” (1 John 5:13, emphasis added). He did not write to undercut assurance but to *establish* and *strengthen* it. And he wanted to do that for *all* who believe, not just some.

Our aim in this book is to explore the biblical idea of Christian assurance and to ask questions like the following:

- What does the Bible teach is the right foundation of Christian assurance?
- What role do our good works play in our assurance?
- What lies do we tend to believe that undermine assurance?
- How do we go wrong in considering our good works?
- How do we strengthen assurance or even regain it if it’s been lost?

For the next several chapters, then, our first task will be simply to explore together the architecture of Christian assurance—that is, how the Bible seeks to assure Christians

of their salvation in Christ. I believe the Bible reveals four main sources of assurance: the gospel of Jesus Christ, the promises of God, the witness of the Spirit, and the fruits of obedience. As we tap into them, these four realities—each in its own way and together in harmony with one another—create a sense of confidence and certainty in our hearts that we are in fact children of God and heirs of eternal life. Here’s the problem, though, and the reason many Christians find their assurance fails to launch: these four sources of assurance don’t function in exactly the same way in our lives, and we aren’t even meant to treat them all in the same way. So, what do I mean by that?

The best way to think about it is that two of these sources of assurance—the gospel of Jesus Christ and the promises of God—are held out by Scripture as *driving* sources of assurance. In other words, they are the ultimate fountainheads from which our sense of certainty of our salvation erupts, and the deeper we press into them with understanding and faith, the greater our sense of assurance will be. As for the fruits of obedience (our good works as Christians), they seem to be held out by Scripture not as a driving source of assurance but as a *confirming* source of assurance—that is, not one in which we should put our faith but one that can nevertheless serve to confirm our sense that we really are children of God or, alternatively, provide a warning that our sense of assurance is actually a false one. Finally, the witness of the Spirit is best described as a *supernatural* source of assurance, a gift from God by which the Holy Spirit gives birth directly in our souls to a deep and profound sense of comfort, security, and assurance.

Perhaps an analogy will help us understand the difference between *driving*, *confirming*, and *supernatural* sources of assurance. Obviously, no analogy is perfect, but this one goes some distance in helping distinguish especially between a driver and a confirmer (or indicator) of assurance. Consider this: In the design of a car, there is a profound difference between a driver of speed and a confirmer of speed, between the accelerator and the speedometer. If we want the car to go faster, we push on the accelerator; we put weight on it, and the car goes. Now, of course, when we do that, one of the results is that the speedometer on the dashboard *indicates*, or *shows*, or *confirms* that the car is going. But the speedometer is a sign of speed, not the source of speed. If we want more speed, we can't just raise our hand to the dashboard and use our fingers to push the needle up and expect the car to go faster. To get speed, you have to focus on and put weight on the source of speed, not the indicator of speed. So what then, you might ask, is the point of having a speedometer in the first place? Well, a speedometer can show us very quickly if we are rightly putting weight on the accelerator in the first place. If the speedometer reads "0," then chances are our foot isn't on the accelerator at all.

Maybe you can already see how this applies to the question of assurance. If we want to get more and stronger assurance, the way to do that is not to fiddle with the indicator—that is, to make sure we do a few more good works and fewer bad ones so that we'll feel more worthy of heaven. This is an important point because, sadly, it's exactly how many Christians react to a lack of assurance. Because that sense of doubt and fear is often caused by seeing their own sin, they think the solution is therefore to focus on their sin, or their

good works, or their lack of good works—which, of course, is ultimately to focus on self rather than on God. But if that’s the way we react to a lack of assurance, we might as well think that the way to respond to a lack of speed in our car is to fiddle with the speedometer! But that’s absurd. The way to respond to a lack of assurance is to focus on and put weight on the driving sources of assurance—the promises of God and the gospel of Jesus Christ. As we do so, the result will be a greater confidence of our salvation *and* an increase in the kind of godly life and works that indicate true salvation.

Here’s another analogy that might help. The fruit on a tree can be an indicator of the tree’s health, but to achieve a healthier tree, the solution isn’t to make the fruit look better. Rather, it’s to tend to the root, which drives and creates the tree’s health. In the same way, the fruit of our lives can be an important indicator of our spiritual health, but we won’t be able to increase our sense of assurance and confidence in our salvation simply by trying to make that fruit look better. Duct-taping apples to a sick tree or painting rotten apples red doesn’t make the tree healthier. No, we have to tend to the root, and then the fruit—the indicator of health—will improve.

And what about the witness of the Spirit, the *supernatural* source of assurance? Well, every analogy breaks down at some point, and this is that point. I’m afraid the witness of the Spirit—something God imparts directly and supernaturally to a believer’s heart—doesn’t have a nice analogue in our image of the car. At best, we might think of it as a mostly unexpected nitro-shot of speed delivered directly from heaven! But the point is, when the Lord decides to give a believer an unusual sense of comfort and assurance, it is a

beautiful and immensely valuable gift—and it usually comes most powerfully right when it’s needed most.

So, this seems to be the architecture of Christian assurance. Our confidence that we really are saved is grounded in and founded on an abiding trust that Jesus saves sinners and that the Father will honor his Son by keeping his promises. Meanwhile, our good works (or lack thereof) act to confirm that we really are saved or warn that something is not right so that we may react accordingly. And God, by his Holy Spirit, imparts a precious, deep, and sometimes profound sense to our souls of our redemption and adoption as his children.

It probably won’t be surprising that this architecture of assurance reflects the theological architecture of salvation itself. Consider this representative passage from Titus 3:4–8:

But when the goodness and loving kindness of God our Savior appeared, he saved us, not because of works done by us in righteousness, but according to his own mercy, by the washing of regeneration and renewal of the Holy Spirit, whom he poured out on us richly through Jesus Christ our Savior, so that being justified by his grace we might become heirs according to the hope of eternal life. The saying is trustworthy, and I want you to insist on these things, so that those who have believed in God may be careful to devote themselves to good works.

Paul makes two statements here about good works. The first is that good works *are not* the basis of, or reason for, or grounds for, or cause of our salvation. “He saved us,” Paul writes, “not because of works done by us in righteousness, but according to his own mercy.” The second, though, is that

once we have believed and thus become heirs of eternal life, we should “be careful to devote [ourselves] to good works.” Now, most Christians recognize immediately the importance of those two statements to the question of salvation: we are not saved by works but rather works flow from salvation. In other words, the correct order is salvation, then works. In fact, if we get that order backward—if we conceive the order as “works, then salvation”—we’ve turned the entire gospel on its head. That theological architecture, so to speak, is key to rightly understanding salvation.

Well, the same architecture seems to hold not only when it comes to getting saved but also when it comes to being assured of our salvation. If we want to increase or build our sense of confidence in our own salvation, the way to do that is to press into our faith and trust in the Triune God’s unbreakable promises in the gospel of Jesus Christ, *not* just to do more good deeds so we’ll be able to say, “Whew! Now I feel good about myself.” To do that would actually be to shift our faith, our confidence, and our reliance from Jesus to self.

Our goal in the next few chapters is to better understand the sources of our assurance—the gospel of Jesus Christ, the promises of God, the witness of the Spirit, and the fruits of obedience. Along the way, we’ll consider a few specific lies we tend to believe, untruths about God and the gospel that slowly but profoundly corrode our assurance. We’ll also consider some specific ways we tend to *misuse* the indicator of good works and how to take care that we use the indicator of good works *rightly*, as the Bible intends, and not in a way that wrongly undermines assurance or (even worse!) shifts our faith from Jesus to our own works. Finally, near the end of the book we’ll turn to some practical questions—how to

think about what Christians have called “besetting sins” and what we can do to strengthen our assurance or even regain it if it’s been lost.

So, that’s where we’re headed. I don’t know exactly why you picked up this book and began to read it, but my guess is that it’s because you want to have a deep and strong sense of confidence that the blessings of salvation in Christ really are yours. Maybe you’re not struggling with any particular crisis of doubt. If that’s true, then I hope this book will encourage you to focus again on the promises of the Triune God, help you rejoice even more about his goodness toward you, and spur you on to even greater love and good deeds.

However, maybe picking up this book was, for you, an act tinged with urgency. After all, it’s one thing to read a book about assurance when you’re feeling quite settled in your faith; it’s another thing entirely to do so when your heart is full of doubt and fear. Friend, if that’s how you feel, then I want you to understand me clearly right from the start: this book is for you. I’m convinced that our kind and loving Lord intends for us to live this Christian life not in a perpetual sense of worry and fear but rather with joy and love and godly determination to run the race well—and ultimately with a delight-filled *confidence* that what waits for us at the end is his strong embrace. My hope is that by the time we finish thinking about this topic together, a new spark of hope and certainty and confidence and assurance will be burning in your heart, lit by a renewed focus on and treasuring of God’s promises in the gospel. I hope you’ll also be better equipped to biblically and faithfully tend to your own sense of assurance—recognizing the lies that most tend

to undermine your confidence and learning how to use an assessment of your life and works to spur you on in the faith.

“I write these things,” John says, “that you may know that you have eternal life” (1 John 5:13). That’s the goal. Now, let’s get started!