

The Nature of Salvation

The Assurance and Security of the Believer

Within the church today, two questions are often asked by believers: *Can one know for certain that he or she is saved?* and *Can one ever lose his salvation?* While there is general agreement in the answer to the first question (“Yes, we can know we are saved”), there is great debate over the answer to the second question. Many in the church actively teach that though one may be saved and “in Christ,” one may ultimately be lost. The basis of this varies from person to person or group to group, but they all generally teach the idea of eternal security (or “once saved always saved”) as a dangerous doctrine, promoting complacency in believers.

Both of these questions, we believe, are fundamentally tied to the nature of salvation itself. If a man is saved simply through a choice of his will, then there is good reason to believe that salvation may ultimately be lost, as he is free to choose to reject what he formerly embraced. If, however, salvation is solely by God’s grace and results in a fundamental change in a believer, that puts things into an entirely different perspective.

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The Nature of Salvation

In discussing the nature of salvation, we must answer a few questions.¹ Firstly, *how is one saved?* In other words, what are the means and the agent of salvation? Secondly, *what happens to a person when he is saved?* In other words, what is the meaning of “salvation”? Thirdly, *on what basis does one keep or maintain his salvation?* In other words, who is responsible for maintaining the believer in the state of salvation?

What Do We Mean?

What is salvation? What is one saved from? The two primary definitions of *save* are 1) the rescue or keep safe from some adverse situation; and 2) to set aside (for future use). Some frequent uses of the term:

- “He saved my life.” (Rescue from death.)
- “I’m saving my money.” (Storing money up for future use, to avoid a sense of poverty, or “being broke.”)
- “She saved me from being humiliated.” (Rescue from an adverse feeling.)

In the New Testament, *salvation* primarily means rescuing from or keeping safe from wrath or tribulation. The primary use of this term is centered on *rescue from the wrath of God against those who are in rebellion against Him*. One is in rebellion against God by violating His law (sin). Thus, Paul shows in Romans that all mankind is subject to God’s wrath, “for all have sinned and fall short of the glory of God” (Rom. 3:23, cf. vv. 10-12). Salvation, then, means to remove us from His wrath.

How Does this Happen?

If one is to be saved from the wrath of God, what is necessary to do that? If one stands guilty before a holy God of violating His law, then the offender must be declared “not guilty.” Therefore, there must be a way for his sin to be forgiven. Because God is holy and cannot overlook sin, the sin

¹ It should be noted that we are limiting our discussion of salvation as described in the promises of the New Covenant and New Testament. Salvation in the Old Testament was on the same basis as the New Testament: faith. It is often said that those in the OT were saved “on credit.” They looked forward to God’s promise of a Messiah and Savior from sin, but did not know it was Christ. On the basis of that faith, God could impute the work of Christ to them.

must be punished. As we read in Romans 5, Jesus accomplished that: “God shows his love for us in that while we were still sinners, Christ died for us” (Rom. 5:8). Likewise, John tells us that “He is the propitiation for our sins, and not for ours only but also for the sins of the whole world” (1 John 2:2). His death satisfied the justice of God. On that basis, man’s sin can be forgiven.

But there is yet another problem. If one’s sin is forgiven, but his nature to sin remains unchanged, he will simply sin more and find himself back in the same condition! He would still be a violator of God’s law. And since Christ has already been punished for and paid the penalty for that sin, that would create a problem—the violator is guilty, but his sin has already been punished. The answer to this is *justification*, to not only be declared “not guilty,” but also declared *righteous*. We are told that Jesus was “delivered up for our trespasses and raised for our justification” (Rom. 4:25). It is thus on the basis of Christ’s resurrection (proving His own righteousness) that a man may be justified. Christ’s righteousness is *imputed* (or reckoned) to the believer.

There is yet one more problem, though. The believer may be forgiven and judicially declared righteous. As we noted above however, without a change in his nature, the one forgiven will continue to sin and thus violate God’s law. Neither forgiveness nor justification will change fallen nature. This fact is evident in the history of Israel. We see God discipline Israel for sin, Israel repent and turn to God, God restoring Israel, and Israel returning again to sin. The answer to this problem lies in the New Covenant.²

What is the New Covenant?

The New Covenant is a promise given by God through the prophets Jeremiah and Ezekiel. They were first spoken as promises to Israel, but they have been offered to the Gentiles on the same basis. Because this is a central topic when discussing salvation, we will deal with it at some length here. First, the relevant passages:

“Behold, the days are coming,” declares the Lord, “when I will make a new covenant with the house of Israel and the house of Judah, not like the covenant that I made with their fathers on the day when I took them by the hand to bring them out of the land of Egypt, my covenant that they broke, though I was their husband,” declares the Lord. “For this is the covenant that I will make with the house of Israel after those days, declares the Lord: I will put my law within them, and I will write it on their hearts. And

² The group of books we know as the New Testament is so called because *testament* is an older word for *covenant*.

I will be their God, and they shall be my people. And no longer shall each one teach his neighbor and each his brother, saying, 'Know the Lord,' for they shall all know me, from the least of them to the greatest, declares the Lord. For I will forgive their iniquity, and I will remember their sin no more" (Jer. 31:31-34).

I will sprinkle clean water on you, and you shall be clean from all your uncleannesses, and from all your idols I will cleanse you. And I will give you a new heart, and a new spirit I will put within you. And I will remove the heart of stone from your flesh and give you a heart of flesh. And I will put my Spirit within you, and cause you to walk in my statutes and be careful to obey my rules. You shall dwell in the land that I gave to your fathers, and you shall be my people, and I will be your God. And I will deliver you from all your uncleannesses (Ezek. 36:25-29).

Taking these passages together, we see that, under the New Covenant, the very nature of a person is changed at salvation.

Firstly, the believer is given a *new identity*. The Lord promised, "And I will give you a new heart, and a new spirit I will put within you." Since *heart*, in Jewish thinking, represents the center of being and moral decision-making, the Lord is saying the person will be changed, from one who fundamentally opposes God to one who desires to obey Him. Further, the Lord promised to "remove the heart of stone . . . and give you a heart of flesh." This accurately pictures the state of the unbeliever – not only self-centered but with a hard, dead heart. The Lord promises to put a new heart, a living heart of flesh, inclined toward Him, within the believer.

Secondly, the believer is given a new *motivation*. The Lord promises, "I will put my law within them, and I will write it on their hearts." The very law of God is written on the new heart of the believer. Thus, his motivation for obedience is no longer external but internal. He obeys because that's what he longs to do, and the law is part of him.

Thirdly, the believer is given a new *status*. Notice what the Lord says: "I will sprinkle clean water on you, and you shall be clean from all your uncleannesses, and from all your idols I will cleanse you. . . . And I will deliver you from all your uncleannesses." The sense of the passage is "I will cleanse you *once and for all*." Whereas the status of the unbeliever was *dead, hard, and unclean*, the status of one under the New Covenant is *alive, yielded, and clean*.

Finally, the believer is given a new *empowerment*. Not only does the believer receive a new heart and spirit, but the Lord promised, "And I will put my Spirit within you, and cause you to walk in my statutes and be careful to obey my rules." In the Old Testament, the Holy Spirit was often

said to be *upon* a person, but never indwelling a person. Under the New Covenant, the Holy Spirit resides within the believer to help the believer to live righteously, according to his new identity and status.

Is the New Covenant shown in the NT writings?

Is this understanding of New Covenant theology evident in the teachings of Jesus and the NT writers? To answer this question, we will take a sampling of New Testament teachings:

- *Jesus answered him, "Truly, truly, I say to you, unless one is born again he cannot see the kingdom of God"* (John 3:3). Here, Jesus is speaking of a radical change in a person.
- *Are grapes gathered from thornbushes, or figs from thistles? So, every healthy tree bears good fruit, but the diseased tree bears bad fruit. A healthy tree cannot bear bad fruit, nor can a diseased tree bear good fruit. Every tree that does not bear good fruit is cut down and thrown into the fire* (Matt. 7:16-19, cp. 12:33-34). Here Jesus is speaking of the fundamental nature of a person.
- *And you were dead in the trespasses and sins in which you once walked . . . carrying out the desires of the body and the mind, and were by nature children of wrath, like the rest of mankind. But God, being rich in mercy, because of the great love with which he loved us, even when we were dead in our trespasses, made us alive together with Christ* (Eph. 2:1-5). We were once dead (heart of stone), but now we are alive (heart of flesh).
- *Or do you not know that the unrighteous will not inherit the kingdom of God? Do not be deceived: neither the sexually immoral, nor idolaters, nor adulterers, nor men who practice homosexuality, nor thieves, nor the greedy, nor drunkards, nor revilers, nor swindlers will inherit the kingdom of God. And such were some of you. But you were washed, you were sanctified, you were justified in the name of the Lord Jesus Christ and by the Spirit of our God* (1 Cor. 6:9-11). Notice here that it says we *were* washed, denoting a change, not *will be* or *were reckoned to be*.
- *Therefore, if anyone is in Christ, he is a new creation. The old has passed away; behold, the new has come* (2 Cor. 5:17). Here Paul tells us explicitly that one who is a believer is different.

As we have seen, the New Covenant goes far beyond the forgiveness of sin, reaching to change the one saved into a brand-new creation who desires to obey God's law. Though it can rightly be said that we are only

righteous in a positional sense (i.e., God has reckoned us so), it is also true that we are new creations who desire to live righteously.

The New Covenant and the Flesh

If this understanding of salvation is correct, then the question must be asked, “If I’m a new creation who desires to obey God, why do I still sin?” The fact that we still sin as believers is quite evident.³ In fact, John tells us,

If we say we have no sin, we deceive ourselves, and the truth is not in us. If we confess our sins, he is faithful and just to forgive us our sins and to cleanse us from all unrighteousness. If we say we have not sinned, we make him a liar, and his word is not in us (1 John 1:8-10).

Notice that John is talking to believers. He uses “we” throughout the letter, refers to his readers as “my little children” (2:1), and references “you who believe in the name of the Son of God” (5:13). Taken in context, the plain sense of the passage above must be that believers can and do sin. But why? The answer is *the flesh*. What is the flesh? The flesh is that part of us that is programmed to live independently of God.

Before we were saved, our old nature, controlled by the Sinful Heart, was thoroughly programmed to live for God. We were enslaved to the desires of the flesh. We had no choice in the matter. Its similar to a network of computers, where every computer is connected to a central mainframe. If the mainframe is infected, that infection spreads to all other computers. Likewise, the Sinful Heart thoroughly programmed our entire being (and body). When the central computer is replaced (we are given the Spiritual Heart of flesh), the “infection” in the rest of us remains. That is why Paul tells us to renew our minds. The flesh primarily resides in the mind of the believer.

Paul makes reference to both being *in the flesh* and *walking according to the flesh*. He says, “Those who are in the flesh cannot please God” (Rom. 8:8). The flesh is incapable of pleasing God. And the unregenerate man is “in the flesh.” Paul is quick to add, however, “You, however, are not in the flesh but in the Spirit, if in fact the Spirit of God dwells in you. Anyone who does not have the Spirit of Christ does not belong to him” (v. 9). So, the believer is not “in the flesh.” He does not belong to the flesh, he belongs to Christ.

³ Unless, of course, one holds the doctrine of sinless perfection, which is another matter entirely, but which we will not dwell on.

The believer can, however, walk *according to the flesh*. Notice that Paul says, “. . . in order that the righteous requirement of the law might be fulfilled in us, who walk not according to the flesh but according to the Spirit. For those who live according to the flesh set their minds on the things of the flesh, but those who live according to the Spirit set their minds on the things of the Spirit” (vv. 4-5). The believer can choose to set his mind on things of the flesh or on things of the Spirit.

This is how the believer can have a heart that desires to please God, yet still walk in disobedience. Desires come from the heart and go through the mind for processing and action. The flesh, then, acts like a grid, or filter, similar to putting on a pair of glasses that make everything around the wearer seem like a different color. The process of renewing the mind, then, is the process of replacing that filter.

What we are describing here is termed *sanctification* by Scripture. It is the “ongoing” part of salvation. Like many concepts in Scripture salvation can be thought of as an already/not yet concept. We have been saved, but we are also *being saved*, and we *will be* saved ultimately.

Conclusion

As we have seen, salvation is much more than just a transaction between God and man (“I’ll forgive your sins, and you walk in My ways.”) It’s a fundamental change in the very nature of the believer, leading him to live a life of righteousness. Salvation is also a process whereby the believer is continually changed to be more like Christ, as the flesh is crucified within him.

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The Hope of the Believer

Not only are questions regarding the assurance and security of the believer tied to the nature of the believer, but they are also tied to the idea of the believer's hope. The New Testament often speaks of "the hope of salvation" (1 Thess. 5:8), "the hope of eternal life" (Tit. 1:2; 3:7), and "the hope of righteousness" (Gal. 5:5). Though today the word *hope* is used in the sense of little more than wishful thinking ("I hope I get that job," with no certainty of it coming to pass), the biblical definition of hope is different.

The Greek word most often translated "hope" is *elpis*, which denotes "favorable and confident expectation." It is much more akin to *certainty* than wishful thinking. We should consider that biblical hope is solely grounded in God and His promises to us. Because He has said it, we may hold fast to that, knowing the certainty of it, though it may not manifest immediately.

The nature of salvation as Scripture presents it demands that the believer have such a certain hope. The hope is, as we said, founded on God and His promises, not any work(s) of the believer. When one looks at the verbiage of the New Covenant promises and the later NT writings, the action is clear and unequivocal:

- "I *will* put a new heart . . . "
- "I *will* forgive their sins . . . "
- "I *will* cleanse you . . . "
- "*Has* passed from death to life . . . "
- "*Is* a new creation . . . "

The thrust here is two-fold: 1) God promised that He would do certain things, and 2) He actually did them. This makes salvation a real, objective, and measurable fact (just as Scripture shows it to be), rather than a simple "I hope (with a large measure of uncertainty) I make it to heaven." In saying this, we must stress again that this hope is not a basis on which the believer may boast. He has this hope solely because of what God has done for and in him. Indeed, the entirety of the gospel is such that no man may boast (Rom. 3:27; 1 Cor. 1:29; Gal. 6:14; Eph. 2:9). Nevertheless, this hope is certain.

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The Assurance of the Believer

So far we have seen two basic truths: First, salvation of necessity involves a fundamental change in the nature and status of the believer. It goes far beyond forgiveness of sins, and is much more than a transaction ("I will if you will"). Second, the believer's hope, a frequent theme in the New Testament, is not a "I wish or hope" concept. It is an expectant, confident certainty.

As we have said previously, this confident expectation does not lie within the believer himself. It is solely based on the work of God. The believer has no room to boast. He brings nothing to salvation--even his faith is given as a gift.

If these things are true, then the question must be asked, "Can one know for certain that he or she is saved?" Put another way, "What assurance does a believer have that he or she is saved and will see Christ?"

Evidence of a Believer

The first answer to this question comes from 1 John. John wrote this letter with a specific purpose. He even states the purpose for us: "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). Note he is writing to believers ("you who believe in the name of the Son of God"). His purpose, then, is to help them, through the Holy Spirit, gain assurance that they are saved and have eternal life.⁴

Throughout the letter, John gives what may be called marks or evidences of a believer. These include such things as walking in the light, maintaining fellowship, loving the brethren, etc. He also gives counter-examples, to help the believers discern those who claim to be Christians but are not.

In this letter, John's tone is, "This is what a believer looks like. A believer does these things, lives this way." These things do not *make* one a believer. They are simply the *evidence* of salvation. John is also careful to point out that the believer will not live perfectly in this life. He tells us,

If we say we have no sin, we deceive ourselves, and the truth is not in us. If we confess our sins, he is faithful and just to forgive us our sins and to cleanse us from all

⁴ For a detailed look at this letter, see *That You May Know: The First Letter of John*, accessed at <http://voiceshepherd.home.blog/todays-disciple-commentary-series/that-you-may-know-the-first-letter-of-john/>

unrighteousness. If we say we have not sinned, we make him a liar, and his word is not in us (1 John 1:8-10).

We as believers will still fight the battle, still struggle with sin. Paul echoes this in the famous passage of Romans 7:1-25. Yet, John still maintains that they are saved and have eternal life. So, one can know that he or she is saved by looking for the evidence of salvation, i.e., a changing life.

In addition to these external evidences, the Holy Spirit is given as a seal and evidence of salvation. Paul tells us,

In him you also, when you heard the word of truth, the gospel of your salvation, and believed in him, were sealed with the promised Holy Spirit, who is the guarantee of our inheritance until we acquire possession of it, to the praise of his glory (Ephesians 1:13-14).

Note here that Paul talks in terms of an inheritance. The Spirit, then, serves as a deposit or guarantee. The Spirit lives in the believer to remind him of the inheritance that awaits him. The passage implies that the indwelling of the Spirit will cease when that inheritance is acquired, and only then. So, one can know that, having repented and trusted Christ for salvation, he or she has eternal life.

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The Security of the Believer

Now we come to the real question. Most Christians agree that one can know whether he or she is saved. Most Christians agree that a believer can have assurance of salvation through those evidences and the work of the Holy Spirit. The real question in their minds is phrased various ways, but generally comes down to this:

Can a person who has repented and trusted Christ for salvation and truly regenerated, be finally lost?

Two Key Points

Often arguments are made for or against this question using the "proof texting" method--drawing out individual texts of Scripture, often out of context, to prove a point. That is a very unsound method on which to base doctrine, especially when it comes to questions of this importance.

We said earlier that this question rests on the nature of salvation. Drawing from our earlier discussion, here are some key points:

1) *Salvation is a fundamental change in the nature of the one saved.*

Whereas he or she was hostile to God, now the believer has a heart that wishes to please God. Taken together with our discussion of the evidences of a believer, we can draw out this implication: *If one claims to be saved but never has any evidence of salvation, that claim may be suspect.*

It is assumed in the New Testament that when one is truly saved, he or she changes. Paul wrote the same thing when he declared, "Therefore, if anyone is in Christ, he is a new creation. The old has passed away; behold, the new has come" (2 Cor. 5:17). He reminded those same readers, in a different letter, that they had been changed:

Or do you not know that the unrighteous will not inherit the kingdom of God? Do not be deceived: neither the sexually immoral, nor idolaters, nor adulterers, nor men who practice homosexuality, nor thieves, nor the greedy, nor drunkards, nor revilers, nor swindlers will inherit the kingdom of God. And such were some of you. *But you were washed, you were sanctified, you were justified* in the name of the Lord Jesus Christ and by the Spirit of our God (1 Cor. 6:9-11, emphasis added).

He assumes they had been changed at salvation. Thus his strong commands to live according to what they had received. (A similar statement is found in Eph. 4:1-3.)

2) *The New Covenant, on which salvation is based, is unconditional.*

Returning to our discussion of the New Covenant, when we look closely at the passages, and we find the repetition of the phrase "I will" (referring to the Lord). There is no conditional qualifier ("I will if you will" or "If you will obey Me, I will"). This was a common formula in the Law of Moses. If Israel would keep the statutes of the Lord, she would be safe and blessed. But, if she turned from God (as she frequently did), then judgment would result. Eventually, Israel was sent away into exile.

However, there is none of that in the New Covenant. It is as one-sided as God's promises to Abram in Gen. 12:

- I will make of you a great nation
- I will bless you and make your name great
- I will bless those who bless you, and him who dishonors you I will curse

We are told in Gen. 15:6 that "[Abram] believed the LORD, and [the Lord] counted it to him as righteousness." The only thing that was required was Abram's faith. There were no conditions put on the promises, just as there are none in the New Covenant.

From this we can draw out this implication: *Not only is the New Covenant an unconditional covenant, but also an **eternal** covenant.*

Other Considerations

In addition to the two points above, there are some other things that bear on this question.

1) Paul's argument in Romans 8

Paul's argument in Romans 8, specifically vv. 28-39, is a window into his thinking on the nature of salvation and its results. In vv. 18-25, he had discussed the glory that the whole creation was longing (and even groaning) for. That includes the believer. In v. 28, then, he tells us that "all things work together for good" (linking his thoughts back to the glory in vv. 18-25).

How does this translate to the life of the believer in the salvation experience? Paul gives us the answer in vv. 29-30. These verses are an unbroken chain from foreknowledge to glorification. Note that they are in the past tense. These things were settled in the mind of God.

Along those lines, we should note that Paul's use of "predestined" has often caused misunderstanding and debate. In context, Paul is limiting his comments to believers. What this means is that once a person is saved, God has predestined him or her to be conformed to the image of Christ. That means to set their destiny ahead of time.

Paul concludes this section by summarizing all that he has said about the Spirit. He does this by asking some rhetorical questions:

- If God is for us, who can be against us? (v. 31). The expected answer is "no one!"
- If God did not spare His own Son for our sakes, will he not give us everything He promised? (v. 32). The expected answer is "most certainly!"
- If there is no condemnation in Christ (8:1), who can bring a charge against the believer? (vv. 33-34). The expected answer is "no one!"
- Can anything, especially death, separate us from Christ? (vv. 35-36). The expected answer (and the one he gives later) is "no, nothing!"

Because of what Christ has done for us and the Spirit's present work in us, we can be conquerors. When Paul says we are conquerors (more than conquerors), he is referring to his previous question. By the Spirit, we will keep hold of our faith in Christ, eventually seeing Him in eternity. We can be assured, then, that nothing--not a single thing in all creation--can separate us from His love.

This argument certainly at least implies that a true believer will persevere to the end. This answers one of the main objections to the doctrine of eternal security, that only those who persevere to the end will be saved.

2) Sin and the believer

It's often contended that the doctrine of eternal security teaches that a person can go down and pray a prayer, then live his life however he wishes. Opponents often use the label "once saved, always saved." The idea is, "Well, I'm 'saved' now, it doesn't matter how I live."

We are in agreement that such an attitude is wrong. There are strong warnings against indulging in habitual sin. There are, as well, numerous passages in the New Testament exhorting the believer to "Examine yourselves, to see whether you be in the faith" (2 Cor. 13:5). This again goes back to the evidences we mentioned. A person can know whether they are

truly saved, by looking at the overall fruit of their life since their profession of faith.

On the other hand, if committing a sin or even many sins is enough to eternally separate the believer from God, then it means:

- Paul was wrong when he said nothing can separate us from God's love.
- The believer is now separated from God, even though all his sins have been forgiven and paid for, and himself justified.
- Ultimately we cannot know whether we are saved. The fact is that we all commit sins every day of which we are unaware. The best we can do is "do our best" and hope that it's good enough. Unfortunately, "our best" will never be good enough.

We take the position that the true believer, one who has been regenerated by the Holy Spirit *will* persevere to the end, and so a person who finally falls away was only a "professor" of faith, not a "possessor." While we must be mindful of the warnings of Scripture, the believer who has sincerely trusted Christ for his salvation can rest securely in the love of God, free to grow, love, live, and be transformed into the image of Christ.

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