

Faith Is Assurance

*“Now faith is the substance of things hoped for,
the evidence of things not seen.”*

[King James Version]

*“Now faith is [the] essence of things being hoped,
the evidence of things not having been seen.”*

[(Green’s) Literal Version]

*“And faith is of things hoped for a confidence,
of matters not seen a conviction”*

[Young’s Literal Translation]

Is assurance of the essence of faith? This question has been the subject of controversy for centuries. Louis Berkhof, in a section of his *Systematic Theology* entitled “Faith and Assurance,” outlined the historical positions of various parts of professing Christendom from Roman Catholicism to the “confessional period” as follows:

“1. The Roman Catholic Church denies, not only that personal assurance belongs to the essence of faith, but even that this is an *actus reflexus* or fruit of faith. It teaches that believers cannot be sure of their salvation, except in those rare cases in which assurance is given by special revelation. This is a natural result of the Semi-Pelagianism and the confessional system of Rome. The early Arminians, who shared the Semi-Pelagian position of Rome, took a very similar stand. Their view was condemned by the Synod of Dort.

“2. The Reformers reacted against the unsound and pernicious position of the Church of Rome. In their protest they occasionally stressed assurance one-sidedly as the most important element of faith. They sometimes spoke as if one who lacks the assurance of salvation, the positive conviction that his sins are forgiven, did not possess true faith. The *fiducia* of faith was sometimes represented by them as the assured trust of the sinner that all his sins are pardoned for the sake of Christ. Yet it is quite evident from their writings, (a) that they did not mean to teach that this *fiducia* did not include other elements; and (b) that they did not intend to deny that true children of God must frequently struggle with all kinds of doubts and uncertainties.

“3. The Reformed confessional standards vary somewhat. The Heidelberg Catechism teaches, also in reaction to Rome, that the *fiducia* of faith consists in the assurance of the forgiveness of sins. It places itself entirely on the standpoint of the Reformers, and conceives of the assurance of salvation as belonging to the essence of faith. The Canons of Dort take the position that this assurance in the elect is not the fruit of a special revelation, but springs from faith in God’s promises, from the testimony of the Holy Spirit, and from the exercise of a good conscience and the doing of good works, and is enjoyed according to the measure of faith. This certainly implies that it belongs in some measure to the essence of faith. It is explicitly stated, however, that believers

frequently have to struggle with carnal doubts, so that they are not always sensible of the assurance of faith. The Westminster Confession, speaking of the full assurance of faith, asserts that this does not so belong to the essence of faith that a true believer may not have to wait for it a long time. This has given some Presbyterian theologians occasion to deny that personal assurance belongs to the essence of faith. Yet the Confession does not say this, and there are some reasons to think that it did not intend to teach this. The Marrow-men in Scotland certainly gave a different interpretation of its position.”

The debate on assurance between George Gillespie and Jonathan Edwards adequately represents the two sides within Calvinistic professing Christendom. Gillespie believed that doubting is the opposite of faith and that assurance belongs to faith. Edwards believed that since faith is given to a sinner *before* he is in a saved state (faith being a condition of, a prerequisite to, salvation), assurance cannot be of the essence of faith. Note the excerpts from Edwards’s letter to Gillespie (from Edwards’s *Works*):

“You speak of ‘a saint’s doubting of his good estate, as a part of unbelief, and the opposite of faith, considered in its full compass and latitude, as one branch of unbelief, one ingredient in unbelief; and of assurance of a man’s good estate, as one thing that belongs to faith.’ I do not know whether I take your meaning in these expressions. If you mean, that a person’s believing himself to be in a good estate, is one thing which appertains to the essence of saving faith, or that saving faith, in all that belongs to its essence, yea its perfection, cannot be without implying it, I must humbly ask leave to differ from you. That my believing that I am in a good estate, is no part or ingredient in the essence of saving faith, is evident from this, that the essence of saving faith must be complete in me, *before it can be true* that I am in a good estate. If I have not as yet acted faith, yea if there be any thing wanting in me to make up the essence of saving faith, then I am not as yet in a state of salvation, and therefore can have no ground to believe that I am so. Any thing that belongs to the essence of saving faith is prior, in the order of nature, to a man’s being in a state of salvation, because it is saving faith which brings him into such a state. And therefore believing that he is in such a state, cannot be one thing which is essential or necessary, in order to his being in such a state; for that would imply a contradiction. It would be to suppose a man’s believing that he is in a good estate, to be *prior*, in the order of nature, to his being in a good estate. But a thing cannot be both prior and posterior, antecedent and consequent, with respect to the very same thing. The real truth of a proposition is in the order of nature first, before its being believed to be true. But, till a man has already all that belongs to the essence of saving faith, that proposition, *that he is in a good estate*, is not as yet true. ... If a man, in his first act of faith, has ever so full a conviction of God’s sufficiency and faithfulness, and ever so strong and perfect a reliance on the divine testimony; all will have no tendency to make him believe that this proposition, *I am in a good estate*, is true, until it is true; which is not the fact, till the first act of faith is complete, and has made it true. ... I think, if it be allowed to be sinful for a believer to doubt whether he has faith, that this doubting is not the sin of unbelief on any such account as you mention, *viz.* as belying or denying any testimony of the Holy Ghost. There is a difference between doubting of the being of some *work* of the Holy Ghost, and denying the *testimony* of the Holy Ghost; as there is a difference between doubting concerning some other works of God, and denying the testimony of God.”

There is even a segment of Reformed or Calvinistic professing Christendom (as exemplified by A.W. Pink) that views doubt as a sign of true faith because it shows humility.

But what says the Word of God? Is there any controversy among those who believe God's Word?

God Himself gives us a definition of faith in Hebrews 11:1. He starts it with "NOW FAITH IS ..." Is this plain enough? If we want to know what faith is, all we need to do is read and understand what follows!

The first phrase in the definition of faith is "*the essence of things being hoped*" (LITV). The Greek word for "essence" ("substance" in the KJV) is *hupostasis*, which comes from *hupo*, meaning "under," and *histemi*, meaning "to stand." It literally means "a standing under" – "a confidence." Young's Literal Translation is right on in translating this word "confidence."

A study of how this Greek word is used in other parts of Scripture is very revealing. The following are some passages that use *hupostasis* (with the LITV English translation of the word underlined):

"lest if Macedonians come with me and find you not ready, that we (we do not say you) should be ashamed in this assurance of boasting" (2 Corinthians 9:4). The KJV translates the word "confident"; YLT translates it "confidence."

"What I speak, I speak not according to [the] Lord, but as in foolishness, in this boldness of boasting" (2 Corinthians 11:17). Both the KJV and YLT translate the word "confidence."

"For we have become partakers of Christ, if truly we hold the beginning of the assurance firm to [the] end" (Hebrews 3:14). Both the KJV and YLT again translate the word "confidence."

As the reader can see, Young's Literal Translation is the only one that is consistent throughout, including Hebrews 11:1. Shame on the translators of the LITV and KJV for their inconsistency. The word should be translated "confidence" or "assurance" throughout, as we can see from the above passages that use this same word.

Thus, the first part of Hebrews 11:1 should be translated as follows: "*Now faith is the confidence of things having been hoped*" or "*Now faith is the assurance of things having been hoped.*" Assurance, confidence, and certainty are synonyms of each other.

When we understand Hebrews 11:1, the answer is clear to the question: "Is assurance of the essence of faith?" Assurance (confidence, certainty) is MOST DEFINITELY of the essence of faith. If there is no assurance, there is no faith. If there is no faith, there is no assurance. In fact, according to God's definition of faith, faith IS assurance!

But we have not yet finished the definition. Yes, faith is assurance, but assurance of what? It is

the assurance “*of things having been hoped.*” The Greek word comes from the verb *elpizo*, meaning “to hope.” But is this the “hope” that is commonly used in modern-day English that means “a desire without full expectation of fulfillment”? Today, many think of “hope” as in “I hope, I hope, I hope”; “I hope my flight is on time”; “I hope my new boss will be nice”; “I hope I get to be first in line”; “I hope it won’t rain today”; “I hope I roll double sixes”; etc.

But this is NOT the hope that is the hope of Scripture! The hope that is found in Scripture is an UNWAIVERING TRUST, a CERTAIN EXPECTATION, a FIRM PERSUASION!

Look at how *elpizo* is translated in other passages of Scripture (with the LITV English translation of the word underlined):

“*And the nations will hope in His name*” (Matthew 12:21) [KJV: “trust”; YLT: “hope”].

“*And again Isaiah says, The Root of Jesse shall be, and He rising up to rule the nations; on Him nations will hope*” (Romans 15:12) [KJV: “trust”; YLT: “hope”].

“*[Love] quietly covers all things, believes all things, hopes all things, endures all things*” (1 Corinthians 13:7) [KJV & YLT: “hopeth”].

“*If we only have hope in Christ in this life, we are of all men most miserable*” (1 Corinthians 15:19) [KJV & YLT: “hope”].

“*who delivered us from so great a death, and does deliver; in whom we have hope that He will still deliver [us]*” (2 Corinthians 1:10) [KJV: “trust”; YLT: “hope”].

“*for to this we also labor and [are] reproached, because we hope on [the] living God, who is Savior of all men, especially of believers*” (1 Timothy 4:10) [KJV: “trust”; YLT: “hope”].

“*Because of this, having girded up the loins of your mind, being sober, perfectly hope on the grace being brought to you at [the] revelation of Jesus Christ*” (1 Peter 1:13) [KJV & YLT: “hope”].

The LITV and YLT consistently translate the word “hope,” while the KJV almost always uses “trust” – except in Hebrews 11:1. Why did the KJV not use “trust” in Hebrews 11:1?

The noun form of *elpizo* is *elpis*. The following verses use *elpis* (with the LITV English translation of the word underlined; both KJV and YLT also translate the word “hope” in all cases):

“*having hope toward God, which these themselves also admit, [of] a resurrection being about to be of [the] dead, both of just and unjust ones*” (Acts 24:15).

“*And now for [the] hope of the promise having been made by God to the fathers, I stand being judged*” (Acts 26:6).

“Then being justified by faith, we have peace with God through our Lord Jesus Christ, through whom also we have had access by faith into this grace in which we stand, and we glory on the hope of the glory of God” (Romans 5:1-2).

“For we through [the] Spirit eagerly wait for [the] hope of righteousness out of faith” (Galatians 5:5).

“because of the hope being laid up for you in Heaven, which you heard before in the Word of the truth of the gospel” (Colossians 1:5).

“if indeed you continue in the faith grounded and settled and not being moved away from the hope of the gospel which you heard proclaimed in all the creation under Heaven, of which I, Paul, became a minister” (Colossians 1:23).

“remembering without ceasing your work of faith and labor of love, and the patience of hope of our Lord Jesus Christ before our God and Father, knowing, brothers, having been loved, your election by God” (1 Thessalonians 1:3-4).

“For what [is] our hope, or joy, or crown of glorying? [Are] not even you, before our Lord Jesus Christ at His coming?” (1 Thessalonians 2:19).

“Paul an apostle of Jesus Christ according to a command of God our Savior, even [the] Lord Jesus Christ, [our] Hope” (1 Timothy 1:1).

“Paul, a slave of God and an apostle of Jesus Christ according to [the] faith of [the] elect of God and full knowledge of [the] truth according to godliness, on hope of eternal life which the God who does not lie promised before [the] eternal times” (Titus 1:1-2).

“looking for the blessed hope and appearance of the glory of our great God and Savior Jesus Christ” (Titus 2:13).

“that being justified by His grace, we should become heirs according to [the] hope of eternal life” (Titus 3:7).

“In which way, desiring to more fully declare to the heirs of the promise the unchangeableness of His counsel, God interposed by an oath, that through two unchangeable things, in which [it was] not possible [for] God to lie, we might have a strong consolation, those having fled to lay hold on the hope set before [us], which we have as an anchor of the soul, both certain and sure, and entering into the inner [side] of the veil, where Jesus entered as forerunner for us, having become a High Priest forever, according to the order of Melchizedek” (Hebrews 6:17-20).

“Blessed [be] the God and Father of our Lord Jesus Christ, He according to His great mercy having regenerated us to a living hope through [the] resurrection of Jesus Christ from [the] dead, to an inheritance incorruptible and undefiled and unfading, having been kept in Heaven

for you [the ones] in [the] power of God being guarded through faith to a salvation ready to be revealed in the last time; in which you exult; yet a little [while], if need be, grieving in manifold trials, so that the proving of your faith, much more precious than perishing gold, but having been proved through fire, may be found to praise and honor and glory at the revelation of Jesus Christ; whom having not seen, you love; in whom not yet seeing, but believing, you exult with joy unspeakable and being glorified, obtaining the end of your faith, the salvation of [your] souls” (1 Peter 1:3-9).

Is this some “maybe yes, maybe no” kind of hope? Is this an uncertain, wavering, worrying kind of hope? By no means! It is a sure and certain expectation of everlasting life based on the work of the Lord Jesus Christ! We have a STRONG CONSOLATION, an ANCHOR OF THE SOUL, an INCORRUPTIBLE and UNDEFILED and UNFADING INHERITANCE!! We love and believe in whom we have not seen, and we exult with joy unspeakable at the CERTAINTY OF FINAL GLORY!!

From what we have seen thus far, we can now plainly state what the first half of Hebrews 11:1 means: FAITH is the FULL ASSURANCE that what is EXPECTED based on God’s PROMISE will HAPPEN!

In the second half of the verse, the Greek word for “evidence” is *elegchos*, which means “proof” or “conviction.” So the second half of the verse confirms and reinforces the truth of the first half. FAITH is the CONVICTION, the PROOF of things not seen. We who are alive and who know Christ have not ever seen God or Jesus Christ or the Holy Spirit. We have never seen final glory. Yet we are FULLY CONVINCED that we will be in final glory, because “*I know whom I have believed, and I am persuaded that He is able to guard my deposit until that Day*” (2 Timothy 1:12)! We KNOW that God’s promise of salvation, from regeneration to final glory, conditioned on the atoning blood and imputed righteousness of Jesus Christ alone, is SURE AND CERTAIN. This is our HOPE! Praise God!

Some might say: “Hebrews 11:1 says faith is assurance. I thought faith was belief.” Faith most certainly is belief. Faith believes in the promises of God. Faith believes the promise of salvation conditioned on the work of Jesus Christ alone. It would be a redundancy to say that one is “convinced that he believes” or is “assured that he believes,” would it not? Belief in and of itself implies certainty! If I say that I believe that God created the heavens and the earth, I am saying that I am CERTAIN that God created the heavens and the earth. If I say that I believe I have eternal life based on the work of Jesus Christ alone, I am saying that I am CERTAIN I have eternal life based on the work of Jesus Christ alone!

Are there any true Christians who do not have such a hope, such an assurance, such a confidence, such a conviction, such a certainty of their salvation? There is no such monstrosity. For that would mean that there are true Christians who have no faith. Faith believes in the promises of God. If a professing Christian were uncertain of God’s promise, then that person does not believe that God is a promise-keeper! That person does not believe God’s promise of salvation conditioned on the atoning blood and imputed righteousness of Jesus Christ alone! That person

does not believe the gospel!

Notice what God equates with faith in Hebrews 11:13: *“These all died by way of faith, not having received the promises, but seeing them from afar, and being persuaded, and having embraced and confessed that they are aliens and tenants on the earth.*

These men and women, as examples of faith, were persuaded that God’s promises would be fulfilled. They were as sure of God’s promises as if what God had promised had already happened. THIS is faith. The following are more Scriptures on this certain persuasion:

“On account of this, [it is] of faith, that [it be] according to grace, for the promise to be certain to all the seed, not to that of the Law only, but also to that of [the] faith of Abraham, who is father of us all, according as it has been written, I have appointed you a father of many nations; before God, whom he believed, the [One] making the dead live, and calling the things that are not as [if] they were. [He] against hope believed in hope, for him to become a father of many nations, according to what has been said, So shall your seed be. And being about a hundred years [old], not weakening in faith, he did not consider his body to have died already, nor yet the death of Sarah's womb, and did not stagger by unbelief at the promise of God, but was empowered by faith, giving glory to God, and being fully persuaded that what He has promised, He is also able to do. Because of this, it was also counted to him for righteousness” (Romans 4:16-22).

“What then shall we say to these things? If God [be] for us, who [can be] against us? Truly [He] who did not spare His own Son, but gave Him up on behalf of us all, how will He not freely give all things to us with Him? Who will bring any charge against God's elect? God [is] the [One] justifying! Who [is he] condemning? [It is] Christ who has died, but rather also [is] raised, who also is at [the] right [hand] of God, who also makes intercession on our behalf. Who shall separate us from the love of Christ? [Shall] tribulation, or distress, or persecution, or famine, or nakedness, or danger, or sword? Even as it has been written, For Your sake we are killed all the day; we are counted as sheep of slaughter. But in all these things we more than conquer through Him loving us. For I am persuaded that neither death, nor life, nor angels, nor rulers, nor powers, nor things present, nor things to come, nor height, nor depth, nor any other creature will be able to separate us from the love of God in Christ Jesus, our Lord” (Romans 8:31-39).

“I thank my God on all the remembrance of you, always in my every prayer on your behalf making [my] prayer with joy over your fellowship in the gospel, from [the] first day until now, being persuaded of this very thing, that the [One] having begun a good work in you will finish [it] until [the] day of Jesus Christ” (Philippians 1:3-6).

Some might say: “But these are examples of the giants of the faith having assurance. This doesn’t mean that every believer has assurance.”

In response to this, note what is the foundation of this assurance. It is the promise of God through Jesus Christ. Those who are persuaded believed that God keeps His promises, that nothing can

keep His people from the love of Christ because God justifies His people through the work of Jesus Christ who makes intercession for His people, and that God is faithful to preserve His people. Which of these beliefs is just for the “giants of the faith”? These beliefs are part and parcel with believing the gospel! All who believe the gospel are persuaded of these truths!

“For our gospel did not come to you in word only, but also in power, and in [the] Holy Spirit, and in much assurance, even as you know what kind we were among you for your sake” (1 Thessalonians 1:5).

What do all of God’s people know?

“For I know my Redeemer [is] living, and He shall rise on the earth at the last; and after my skin has been struck off from my flesh, yet this, I shall see God, whom I shall see for myself, and my eyes shall behold, and no stranger; [though] my reins be exhausted in my bosom” (Job 19:25-27).

“Beloved, now we are the children of God, and it was not yet revealed what we shall be. But we know that if He is revealed, we shall be like Him, because we shall see Him as He is” (1 John 3:2).

“By this we know that we abide in Him, and He in us, because of His Spirit He has given to us” (1 John 4:13).

Related to 1 John 4:13, let us look at Romans 8:14-16:

“For as many as are led by [the] Spirit of God, these are sons of God. For you did not receive a spirit of slavery again to fear, but you received a Spirit of adoption by which we cry, Abba! Father! The Spirit Himself witnesses with our spirit that we are children of God.”

The first thing we see is that EVERY regenerate person is led by the Spirit of God. This does not mean that they do not sin; it means that they are led by a Spirit that causes them to acknowledge God as their Father and that witnesses with their spirits that they are children of God.

We see in verse 15 that believers “*did not receive a spirit of slavery again to fear.*” A spirit of slavery to fear means a legalistic slavery to the law, serving in oldness of letter. Those who have a spirit of slavery to fear have the fear that if they disobey the law, they will be under the wrath of God; they also have the belief that if they obey the law, they will be in God’s favor.

The second part of verse 15 says that believers have received a spirit of adoption by which they cry, “Abba! Father!” The word “*Abba*” here is a Syriac word that has been left untranslated. It is a term that, according to Jewish law, only free men could address to other free men. It was forbidden for a slave to call a free man “Abba.” So when Paul says that believers cry “Abba!” to God, it means that they are no longer slaves but are free men. And they have been adopted as God’s children; thus they cry, “Father!” We who are the children of God have assurance that we

are truly children of God because the Spirit causes us to cry, “Abba! Father!”, meaning that we are the free children of God. We believe we have been made free from the curse of the Law and have been made the sons of God through the atoning blood and imputed righteousness of Jesus Christ. This witness of the Spirit is not some mystical feeling; it is the belief of the truth of the Gospel.

Romans 8:16 is one of the clearest passages in the Bible that every believer is assured of his salvation:

“The Spirit Himself witnesses with our spirit that we are children of God.”

This goes right along with 1 John 4:13. If I am a true believer, the Holy Spirit witnesses with my spirit that I am a child of God. If you are a true believer, the Holy Spirit witnesses with your spirit that you are a child of God. Now what about someone who does not believe that he is a child of God? Is the Holy Spirit witnessing with his spirit that he is a child of God? Obviously not, because if the Holy Spirit were witnessing with his spirit that he is a child of God, he would BELIEVE that he is a child of God. Obviously, just from this passage, it is clear that people who CONFESS they are not saved are ACTUALLY not saved. So if you encounter someone who says he is not saved, it is certain that he is not.

And then we have all the religionists, even ones who come in the name of sovereign grace, who speak peace to these people, who try to soothe these people, who try to give assurance to these people, who say, “Oh, it’s okay. You’re just going through an intense conviction of sin, and sometimes Christians believe they’re not saved when they go through these times.” As mentioned earlier in this article, there are even people like A.W. Pink who think that such doubts are EVIDENCE of regeneration! From his *Studies in the Scriptures*, Pink put forth the heresy that a regenerate person can believe that he has never been made a new creature in Christ, that his heart is deceitful above all things and desperately wicked, that he is totally depraved, that he is thoroughly blinded by Satan and completely under the dominion of sin, that he is alive to sin and dead to God, and that his natural heart is set contrary to the way of salvation proposed in the Gospel. Those who speak peace to the ones who confess they are lost are giving false assurance and setting up a false refuge for these unbelievers.

Think about a person who says, “I’m too sinful for God to save me.” What is this person saying? Is this evidence of humility? While many false religionists will say it is, it is actually the opposite – it is Satanic pride! If a person believes he is too sinful to be saved, then he obviously believes that his acceptance before God is conditioned on himself! He believes that if he becomes less sinful, he will be acceptable to God! What a proud, haughty man it is who would say that he is too sinful to be saved by God! He does not believe that salvation is conditioned on the work of Christ alone.

When you encounter a person who tells you he is unregenerate, one very simple thing to ask yourself is this: Does this person believe he is saved based on the atoning blood and imputed righteousness of Jesus Christ alone? The obvious answer is: This person does not believe he is

saved at all. Thus, if he does not believe he is saved at all, he obviously does not believe he is saved based on the atoning blood and imputed righteousness of Jesus Christ alone. Is anyone who does not believe he is saved based on the atoning blood and imputed righteousness of Jesus Christ alone a regenerate person? Of course not. He does not believe the gospel.

After reading this article a question such as this might arise: “Are you saying that Christians never go through periods of doubting their salvation?” We are not saying that Christians never have bizarre thoughts and questions that pop into their minds, including the question, “Am I really saved?” But that question that intrudes is always answered with a YES in a believer. The believer will NOT respond to that question with doubts or with the belief that he is unregenerate.

But how about periods of doubting one’s salvation? This question will be answered by a series of rhetorical questions that relate to the Scripture put forth in this article. Do Christians go for periods of time under slavery to fear? Do Christians go for periods of time believing that they are not the free children of God? Do Christians go for periods of time when the Holy Spirit does not witness with their spirits that they are the children of God? Do Christians go for periods of time not having the assurance that what is expected based on God’s promise will happen? Do Christians go for periods of time not having faith? Do Christians go for periods of time not believing that they are saved based on the atoning blood and imputed righteousness of Jesus Christ alone? Do Christians go for periods of time not believing the gospel?

How can a believer become an unbeliever for a time? It is impossible. Believers remain believers, meaning that they continually believe God’s promise of salvation conditioned on the work of Christ alone. The believer is constantly, continually submitted to the righteousness of God revealed in the gospel, meaning that he is constantly, continually assured of his salvation, through the high points and the low points, through struggles with temptation and sin and times of joyful communion. A person with true faith looks unto CHRIST ALONE for all of his salvation, for all of his sanctification, for all of his assurance. He never looks to himself.

If you are reading this article and do not believe you are saved or have doubts that you are saved, it is certain that you are not saved. Repent and believe the true gospel of salvation conditioned on the atoning blood and imputed righteousness of Christ. The only hope of salvation is in Christ. It is not in anything you do, in any sins you conquer, in any victorious life. It is in Christ alone. And if God saves you, He will give you that blessed hope, that certain assurance based on God’s promise that what is expected will happen. I pray that He will give you this hope.

by Marc D. Carpenter
www.outsidethecamp.org