

# Westminster Larger Catechism

## *Question 81*

Halifax, 17 May 2009

**Q. 81 Are all true believers at all times assured of their present being in the estate of grace, and that they shall be saved?**

**A. Assurance of grace and salvation not being of the essence of faith, true believers may wait long before they obtain it; and, after the enjoyment thereof, may have it weakened and intermitted, through manifold distempers, sins, temptations, and desertions; yet are they never left without such a presence and support of the Spirit of God as keeps them from sinking into utter despair.**

### **Introduction:**

Way back in question 69, we began to look at the communion in grace that we have with Jesus Christ in the covenant of grace.

- Today, we come to our twelfth and final question on this communion in grace...
  - All along we have seen what a splendid thing this communion in grace with Christ is...
    - There is justification, adoption, and sanctification...
  - There is nothing to be compared with these benefits of grace in this world!
    - If you understand them, you know that they are greatly to be desired...
      - Just think what a marvellous thing it is...
        - that we who were ruined by sin and corruption should be completely pardoned and given the very righteousness of Christ...
        - and that we should be called the sons of God...
        - and that God should be at work in us to make us holy as He is holy!
        - There is nothing in all the world that can be compared with these blessings that Christ communicates to all those He has joined to Himself by grace!
  - Surely you regard these benefits as a great treasure—
    - a treasure you do not want to lose—ever—
      - and a treasure that you want to be sure that you have in the first place...
    - Two weeks ago I showed you that God's Word assures you that all those who have once been saved will indeed continue to the end—

- they will persevere because God will keep them...
- And last week, I showed you that those who have eternal life can obtain assurance that they truly do have it without extraordinary revelation...
  - Essentially, you can know you have life if you can see this new life in you...
    - A life that trusts in the promises of God in Christ...
    - A life that is characterised by confession of sin, obedience to God's commandments, and love for God and your brother,
    - And a life lived in the sense of communion with God as your Father.
- But you need to understand that not every Christian will always have this assurance.
  - The question we look at today—Q. 81—addresses this issue.
- This assurance of salvation is something that every Christian ought to desire to have and ought to pursue,
  - but the reality is that not every Christian will obtain it and those who do obtain it can lose it for various reasons.
  - We are not talking about losing salvation...
    - you can't lose your salvation...
    - but we are talking about losing the assurance that you are saved—that you have repented and believed.

For our scripture reading,

- I have selected a psalm in which the author speaks of his lack of assurance.
- He speaks about his lack of it and there is no indication that he ever gets it back by the end of the psalm.
  - Do you know what Psalm I am talking about?
    - It is Psalm 88.
- In a way, it is a very melancholy psalm, but in another way it is actually very encouraging...
  - because here you see this one who obviously has very strong faith...
  - He has faith because he is looking to the LORD and crying out to Him as his only hope, even though he has no assurance.
  - He is not one who goes looking to find answers or help from some other resource.
    - He knows that if help is to come to him at all, it will have to come from the LORD.

- This is the way of true faith.
- This Psalm is very much expressive of the experience Job had when the Lord afflicted him and when even his friends who came to comfort him instead accused him...
  - And it could, my brothers and sisters, even more marvellously, be the expression of our LORD Jesus Christ when He bore the sins of His people on the cross.
    - We know how He cried out in anguish from the cross that He had been forsaken by His heavenly Father.
    - There was a time in the midst of His agony that all around Him was darkness...
      - The earth had cast Him out and the heavens above were closed in darkness against Him...
        - Yes brothers and sisters, even our Lord Jesus lost a sense of His assurance of the Father's love.
        - Many of you have experienced the terror that comes when there is a loss of this assurance,
          - and it is good for you to know that our great high priest, Jesus Christ, has experienced all this and much more.
- With these things in mind, let me now read to you from Psalm 88.
  - READ> Psalm 88

**I. This Psalm clearly shows us that believers may lose their assurance.**

- A. First, observe that this poor soul senses that he is under God's wrath.
1. In verse 7, he says, "Your wrath lies heavy upon me."
    - This is not a mere complaint about tough circumstances...
      - This is a cry that God is turned against him in fierce anger and wrath.
  2. In verse 14, you see how he sees the LORD as refusing to respond to him...
    - He has been crying out for deliverance, just as our LORD did on the cross,
      - but God has not answered him at least not to comfort him...
    - He says,
      - **v. 14: LORD, why do You cast off my soul? Why do You hide Your face from me?**
      - It seems that his prayers are simply not getting through—God is avoiding him and refusing to receive him.

- B. There is nothing worse than to know who God is and to feel that He is your enemy, ready to destroy you.
1. The Psalmist speaks of himself as terrified...
    - He speaks of this as experiencing the Lord's terrors.
    - In verse 15, he says...
      - **v. 15-17: I have been afflicted and ready to die from my youth; I suffer Your terrors; I am distraught. Your fierce wrath has gone over me; Your terrors have cut me off. They came around me all day long like water; They engulfed me altogether.**
    - You see that these terrors are described as enveloping him and overwhelming him like a flood...
      - Terror is all around, closing him in...
  2. He is terrified that he will die in this state as one under the wrath of God.
    - This is especially frightening because he knows if that happens, there will be no way to reverse it, no way to find mercy—
      - He knows that once you are dead, your fate is sealed forever...
      - If you die in your sin, without repentance, you are undone—lost forever!
    - See how he describes death as a state in which repentance and reconciliation are impossible in verses 10-12?
      - **v. 10: Will You work wonders for the dead? Shall the dead arise and praise You?**
        - Once you are dead there is no way to arise and praise the Lord. It is too late. If your praise has not been received on earth, it will not be received in death.
      - **v. 11 Shall Your lovingkindness be declared in the grave? Or Your faithfulness in the place of destruction?**
        - Nor is there any way to hear the gospel of salvation—God's covenant mercy and faithfulness...
          - Once you are dead, the way of salvation is shut up for ever!
          - The psalmist pictures himself as shut up in death with no way to escape forever and ever!
  3. You see that he feels that he is already as good as dead—being shut out from the LORD's salvation...
    - In verse 3 he says that he draws near to the grave,
      - and in verse 4 that he is counted with those who go down to the pit..
        - like a man with no strength...

- helpless to do anything about his wretched condition—unable to gain God’s favour and grace.
- He is, as verse 5 says,
  - **“like the slain who lie in the grave and whom God remembers no more and who are cut off from His hand.”**
  - He is not talking about annihilation here...
    - He is talking about being cut off from God’s mercy—shut out by death to the terror of God—to doom.
    - If it was only annihilation that he refers to, it would be a huge relief to him to be free of the terrors...
      - He is talking about the end of the opportunity for salvation!

TRANS> Clearly, poor Heman, the author of this psalm, has no assurance.

C. Yet, it is clear that this one is in fact a believer...

1. It is clear because we find him crying out to the LORD for mercy—crying out with earnestness and supplication...
  - Just look at him...
    - In verse 1, he says he has been “cried out night and day” before the LORD.
      - He pleads with the Lord to hear him...
        - Night and day refers to crying out continually.
      - This has been his chief concern—it is not a secondary matter to him...
        - He is earnest and sincere and desperate, knowing that unless he has God’s favour, he loses everything good and gains everything miserable.
        - In verse 9, he says his eye wastes away because of affliction...
          - the affliction of not knowing how he stands with the LORD.
  - Not only does he cry out night and day, but verse 9 goes on to say that he has called upon the LORD daily—stretching out his hands to him.
    - And in verse 13, he says:
      - **v. 13: But to You I have cried out, O LORD, and in the morning my prayer comes before You.**
  - Here is a person who yearns for salvation more than anything...
    - He is not messing around—he knows the seriousness of dying in his sin.
      - He knows that he must have God’s salvation, and he cannot rest until he is sure he has it.

- I could wish that there were more people in our society who recognised this!
  - We are so dull and insensible of our wretched condition...
    - of the place of wrath to which we are surely headed without grace.
  - Do not try to avoid the truth—
    - do not try to trivialise all this...
    - This is serious business and you need to face it the way the psalmist does here.

TRANS> This man is crying out to the LORD for salvation—and I tell you,

2. The LORD tells us that those who come to Him He will not cast out.
  - This man knows that he is a sinner and he knows that God is merciful and he knows that God's covenant mercy is his only hope...
    - And he is reaching out to lay hold of this mercy, and though he does not have the sense of forgiveness,
      - by crying out as he does in sincerity,
        - he is in fact laying hold of God's saving mercy which he will discover to be his possession in time.
  - There is no doubt that a man who prays like this is a converted man!
    - For some reason, he just does not know it yet—he does not have the assurance of his salvation...
      - but God will hear these prayers...made so sincerely and so earnestly to Him—looking to Him for mercy.
3. The very fact that we are given such a psalm as this to sing teaches us that the condition of Heman is the condition of many of God's elect...
  - God would not have included this song in the book of Psalms He has appointed for corporate praise if it were not true to the experience of His people.
    - This was the experience of Job in the day the Lord afflicted him,
    - This was the experience of Abraham when he thought he would be killed,
    - This was the experience of Jacob when he wrestled with the Lord,
    - This was the experience of Isaiah when he saw the glory of the Lord and felt that he was undone,
    - This was the experience of Jonah in the fish's belly,
    - This was the experience of Peter when he fell at Jesus feet and said, "Depart from me for I am a sinful man."

- This was the experience of John when he saw the Lord's glory and the revelation and fell down as a dead man, much as Daniel had done.
- This was even the experience of Jesus Christ when He went to cross to bear the sins of His people and cried out, "Why have you forsaken me?"
- We are to sing this Psalm in communion with the saints who experience the terror of the Lord.
  - Paul speaks of us all as those who know the terror of the LORD.
    - He does it in passing, very naturally, as he speaks about his motive for evangelising...
      - In 2 Cor 5:11, he says,
        - **2Co 5:11 Knowing, therefore, the terror of the Lord, we persuade men; but we are well known to God, and I also trust are well known in your consciences.**
- I would even go so far as to say that what is spoken of in this Psalm is known by every true believer to at least some extent...
  - We have come to see the wrath of God that is upon us and the entire human race—but also upon each one of us as individuals...
    - And we have come to dread the terrors of that wrath—the horror of falling under the full displeasure of God and being stuck there without remedy forever!
    - True believers know this is for real and they dread it and they cry out to God for mercy and deliverance...
      - Most of them find great relief when they do, knowing that the LORD sent Jesus to redeem sinners and that whoever calls upon him will be saved.

TRANS> But there are times when believers may lose the sense that they themselves are saved, just as Heman did...or may not ever attain it in the first place.

- This Psalm makes it clear that this can happen.
  - We must not suppose that we are not saved just because we do not have assurance.
- You will notice, if you look, that this Psalm is very general...
  - It does not give us the reason that Heman has fallen into this state of terror.
  - All we are shown here is that the terror is there and that we are to cry out to God for deliverance when under such terrors...
    - But we are shown the reasons that believers can fall under such a state—can lose their assurance—in other places of scripture.
      - And so now I will turn to:

## II. A survey of the causes of a believer's lack of assurance together with counsel as to what can be done about it!

A. First, you can lack assurance because you have not yet attained it.

1. Peter begins his second epistle by telling the recipients that they have “obtained like precious faith” by which we are made partakers of the divine nature...

- and then in verse 5, he calls them to:

- **2 Peter 1:5-7: “also for this very reason, giving all diligence, add to your faith virtue, to virtue knowledge, to knowledge self-control, to self-control perseverance, to perseverance godliness, to godliness brotherly kindness, and to brotherly kindness love.”**

- He seems to be writing to those who have just started out and so is encouraging them to get on with the living of the new life they have been given through Jesus Christ.

- He is encouraging them not to be barren or unfruitful in the knowledge of Jesus Christ...they need to be those who are making progress.

- And then in verse 9-10 he adds:

- **2 Peter 2:9-10 “For he who lacks these things is shortsighted, even to blindness, and has forgotten that he was cleansed from his old sins. Therefore, brethren, be even more diligent to make your call and election sure, for if you do these things you will never stumble;”**

2. The point here seems to be that there are those who have trusted in Christ, but who have not yet made much progress in living out the new life to which they have been called...

- And because of this, they have not made their calling and election sure.

- In other words, they do not have assurance of their faith.

- If this is you, you need to be even more diligent to do these things—

- that is, to add to your faith virtue, and to virtue knowledge, and so forth.

- In that way, you will make your calling and election sure.

- I have known young believers to have an initial excitement when they come to Christ,

- but then to fall into doubts because they do not get on with serving Christ.

- You are a new creation in Christ Jesus and you are to live out that new life.

- If you don't, you have no evidence that there has really been a change at all.

- So the Holy Spirit, through Peter, is telling you to get on with it.



3. This is sometimes counsel that is needed for covenant children as well...
  - You were born in the covenant, but if you are idle—if you are not moving forward in your Christian life for Jesus Christ,
    - you may end up with a lot of doubts about whether you are a believer.
    - It is not that you have to live a wicked life so that you can then have a glorious conversion...
      - That is not where assurance will come from...
      - It comes from beginning to live in the high calling to which Christ has called you.

B. Second, you can lack assurance because of errors in theology.

1. An example of this would be found Paul's epistle to the Galatians.
  - At Galatia, there was a party that arose that taught that to be accepted of God, you must not only believe in Christ, but you must also be circumcised.
    - This brought trouble to some of the Galatians believers who had not been circumcised.
    - Paul twice refers to those who were insisting upon circumcision as "those who trouble you,"
      - speaking to the Gentile believers at Galatia.
  - The false theology caused them to have doubts and questions about their faith.
    - It hindered their assurance because they supposed that perhaps there was something they had not done that they must do to be saved.
2. Not long after I began to follow Christ, I ran across people who told me that you had to call upon the LORD to be saved—that you had to know you were lost and then ask Jesus to save you...
  - This caused questions for me about my own salvation because I had not exactly done that—not quite in the way they said.
    - So that made me doubt if I was really a believer.
    - Later on, I learned that this was bad theology...
      - that the important thing was not whether you had followed some formula in prayer,
        - but that you are simply looking to Jesus Christ for your salvation.
  - You can see how errors in theology or questions about it can cause you to have doubts...
3. So what can you do?

- Well, look at what Paul does for the Galatians!
    - He teaches them right theology!
    - He teaches them that circumcision is no longer necessary and he speaks very strongly about it—
      - declaring that he could wish those who troubled the Galatians about cutting the flesh of their foreskins would even cut themselves off!
      - That is what he says in Galatians 5:12.
  - So you can learn from this that the best thing to do when some question comes along about your faith is to study the matter out!
    - Get help from others and insist that they make what they say good from the scriptures.
    - Once you see the truth clearly, your assurance will be restored provided there is nothing else to hinder it.
- C. Third, you can lose your assurance because of sins of commission (especially when repentance is delayed).
1. David speaks of this in Psalm 32.
    - He begins that Psalm by declaring the blessedness of those whose sins are forgiven...and in whose spirit there is no deceit...
    - But then he speaks of his experience when there was deceit in him—when he did not frankly confess his sin to God but tried to cover it up!
    - In Psalm 32:3-5 he says:
      - **When I kept silent, my bones grew old through my groaning all the day long. For day and night Your hand was heavy upon me; my vitality was turned into the drought of summer. I acknowledged my sin to You, and my iniquity I have not hidden. I said, “I will confess my transgressions to the LORD,” and You forgave the iniquity of my sin.**
    - This is speaking about the time when David committed adultery and then, instead of confessing it, tried to cover it up.
      - He was miserable—groaning all the day long—feeling God’s hand as heavy upon him.
  2. The solution was very simple...he had to confess his sins to God...
    - Once he did that, he found the Lord’s forgiveness and his assurance was restored.
    - So it is for you...
      - If you have sin in your life that you have not confessed—that you have not faced up to and frankly acknowledged to be sin to God...

- If you are holding on to what you know to be wrong and are not dealing with it...
  - you can expect to have your assurance disappear.
- In fact, if you don't lose your assurance in such a case,
  - I fear that the assurance you have is a false assurance.
  - Anyone who is living rebellion ought not to have assurance—not until he repents...
    - God chastens the ones he loves...
    - He does not leave them go on without discomfort and disturbance in their sins.
- So the counsel here is that given by David...
  - **Ps 32:6: For this cause everyone who is godly shall pray to You in a time when You may be found.**
  - Keep short accounts with the Lord if you want to maintain your assurance.
    - As soon as you find sin in your life, confess it and forsake it and you will find mercy and peace.

D. Fourth, your assurance can be hindered because of affliction.

1. I think of Job in this respect...

- You know how the LORD afflicted Job in order to test him...
  - and you remember how Job's wife came to him after all his children had died and all his wealth had been lost to "curse God and die."
  - The thought was, "God obviously does not love you, so why do you go on serving Him?"
    - That is a question from the devil of course, but it is a real one that sometimes troubles those who are under much affliction...
- And you know how later on, Job did start to question God's love for him...
  - For example, in Job 7:19-21 he says:
    - **Job 7:19-21: How long? Will You not look away from me, and let me alone till I swallow my saliva? Have I sinned? What have I done to You, O watcher of men? Why have You set me as Your target, so that I am a burden to myself? Why then do You not pardon my transgression, and take away my iniquity?**
  - He did not reject the LORD, but he wondered why all this suffering kept coming upon him.

- Perhaps you have wondered of God's acceptance of you in your sufferings...
2. What can you do when this happens?
- a. You can begin by asking God to show you if there is any sin for which He is now chastening you...
    - Psalm 139:23-24 says:
      - **“Search me, O God, and know my heart; try me, and know my anxieties; and see if there is any wicked way in me, and lead me in the way everlasting.”**
    - It is always a wise thing when you fall under the hand of God's afflicting providence to inquire of Him about this...
      - Then, if sin is discovered to you, confess it and repent and plead for mercy...
  - b. But if none is to be found, then it is fitting to ask the Lord to lift the affliction from you...
    - Psalm 44 is a good example of prayer to God for relieve of affliction that as far as you know was not brought on as a chastisement for your sin...
      - Listen to what it says from verse 17 to the end—Psalm 44:17-26:
        - **Psalm 44:17-26: All this has come upon us; but we have not forgotten You, nor have we dealt falsely with Your covenant. Our heart has not turned back, nor have our steps departed from Your way; but You have severely broken us in the place of jackals, and covered us with the shadow of death. If we had forgotten the name of our God, or stretched out our hands to a foreign god, would not God search this out? For He knows the secrets of the heart. Yet for Your sake we are killed all day long; we are accounted as sheep for the slaughter. Awake! Why do You sleep, O Lord? Arise! Do not cast us off forever. Why do You hide Your face, and forget our affliction and our oppression? For our soul is bowed down to the dust; our body clings to the ground. Arise for our help, and redeem us for Your mercies' sake.**
      - It is important to cry out to God for relief,
        - but then, like Paul with his thorn in the flesh, to accept the affliction and go on serving the Lord.
        - Affliction need not cause you to doubt God's love...
  - c. In fact, it can actually cause you to become all the more sure of His love...
    - 1) In Romans 5, we are taught that tribulation brings about patience...
      - of course it does—you have to keep on serving while afflicted as Job did.

- Then you are told that patience brings about proven character...
  - of course it does—as it did with Job also—he demonstrated his integrity and his love for God by continuing to serve under affliction.
- Then you are told in Romans 5 that proven character brings about hope and that hope does not disappoint...
  - When you endure suffering, it proves to you that God’s grace really is at work in you—that is how it gives you hope...
  - You see that God truly is at work in you, giving you grace to bear your afflictions...
    - and hope does not disappoint because the love of God is poured out in your heart by the Holy Spirit...
      - That means that you have an increased sense of God’s love.
- Then Romans 5 starts to speak about how God’s love is demonstrated to us...
  - “in that while we were yet sinners, Christ died for us.”
  - It is not demonstrated by His keeping you free from all affliction...
    - it is demonstrated by what Jesus did for you on the cross!
  - If you were basing your assurance on the fact that things were all going well for you, and that God was keeping you from affliction...
    - then affliction can be the best thing in the world to wean you off of such a flimsy basis for your assurance and set your eyes on the cross...

TRANS> Remember this when you are called to suffer...it is not a time to question, but a time to strengthen your assurance.

- 2) It is important to remember what the Bible says about affliction...
- Remember that Jesus told us that we must endure much tribulation in this world...
    - We should not suppose that something has gone wrong when we are called to suffer...Jesus said it would be so...
      - but He tells you to be of good cheer because he has overcome the world.
  - In 2 Corinthians 4:17, it says:
    - **2Co 4:17 For our light affliction, which is but for a moment, is working for us a far more exceeding and eternal weight of glory,**
    - Affliction is actually increasing your reward...

- In Philippians we are told that it is a gift...
    - **Php 1:29 For to you it has been granted on behalf of Christ, not only to believe in Him, but also to suffer for His sake.**
    - Paul actually says that he delights in knowing Christ through the fellowship of His sufferings...
- E. Sixth, your assurance can be affected by what the catechism refers to as distempers...
1. This seems to be speaking of **bodily** distempers—
    - there are times you can wake up and just feel discouraged for no apparent reason.
      - and there are some people who struggle with this a lot more than others.
      - You can be affected by certain foods, by menstruation, by sleep loss, by sickness, by medications...even by the phases of the moon.
        - all these things can sometimes affect you.
        - I know that for me, regular exercise is important—more important than regular sleep—
          - for others, it might be the opposite.
  2. There is not always a lot you can do about such things...
    - But except to treat these as times of temptation and testing and apply some of the things I spoke about under the fifth heading of afflictions...
      - Remember that there are times when you are called to suffer for Him and to be tested by Him,
        - and part of this may be even by bodily distempers...
        - It is for you to just keep going in your service to the Lord, praying to Him, and remembering His promises.

And there is one thing of which you can be sure...

- Even though you may have doubts,
  - if you do indeed belong to Christ, he will not let these doubts bring you to such despair that you will stop serving the Lord.
  - As we saw when we looked at perseverance,
    - 1 John 3:9 says: **“Whoever has been born of God does not sin, for His seed remains in him; and he cannot sin, because he has been born of God.”**
    - This is not saying that you will not sin at all, but that you will not sin the sin of apostasy so as to reject the Lord.
      - For you are “kept by the power of God through faith unto salvation.”

- It is your duty to do all you can to maintain your assurance...
- But when you do not have it and it is through no apparent fault of your own, it is for you to keep on looking to Christ until He restores your assurance again.