

The Security of Salvation

By Dave DeWitt

I shall here discuss a biblical perspective on the security of salvation in the following areas:

1. Salvation and Eternal Life
2. Salvation, Predestination, and the Sovereignty of God
3. Salvation and the Book of Life
4. Salvation and Faith
 - a. Defining Faith
 - b. Continuing to Have Faith
 - c. Salvation by Faith, Judgments by Works
5. Salvation and the Warning Passages
6. Salvation and the Works' Passages
7. Salvation in Hebrews 6:4-6 and 10:26-27

Appendix, Questions and Answers about the Security of Salvation

1. Salvation and Eternal Life

The most obvious fact about our salvation, as dealt with in the Bible, is that it is not usually referred to as “salvation” or being “born again.” It is most frequently referred to as “eternal life.” The Greek word is αἰώνιος (*aiōnios*), defined as “agelong” or “eternal.” [NAS Greek Dictionary] The NASB translates it “eternal” 67 times. It has the idea of something without beginning, something without end, or something everlasting. Here are some examples:

John 3:16, [Jesus said] *“For God so loved the world, that He gave His only begotten Son, that whoever believes in Him should not perish, but have **eternal life**.”*

Notice, believing is the only prerequisite for eternal life.

John 4:14, *“but whoever drinks of the water that I will give him shall never thirst; but the water that I will give him will become in him a well of water springing up to **eternal life**.”*

Notice, Jesus told the woman at the well in Samaria the life He was offering was eternal.

John 5:24, *“Truly, truly, I say to you, he who hears My word, and believes Him who sent Me, has **eternal life**, and does not come into judgment, but has passed out of death into life.”*

Notice, *eternal life* means not coming into judgment (the word for “condemnation”).

John 10:28-29, [Jesus also said] *“And I give **eternal life** to them, and they shall never perish; and no one shall snatch them out of My hand. My Father, Who has given them to Me, is greater than all; and no one is able to snatch them out of the Father’s hand.”*

Notice, *eternal life* is defined as *they shall never perish*, which is explained as *no one is able to snatch them out of the Father’s hand*.

John 17:3, *This is **eternal life**, that they may know You, the only true God, and Jesus Christ whom You have sent.*

Notice, the result of *knowing the only true God and Jesus Christ* is *eternal life*.

Acts 13:48, *When the Gentiles heard this, they began rejoicing and glorifying the word of the Lord; and as many as had been appointed to **eternal life** believed.*

Notice, those who believed were those appointed (from eternity past) to *eternal life*.

Romans 6:23, *For the wages of sin is death, but the free gift of God is **eternal life** in Christ Jesus our Lord.*

Notice, the gift of God through Jesus Christ is *eternal life*.

Titus 3:7, *...so that being justified by His grace we would be made heirs according to the hope of **eternal life**.*

Notice, the hope of our justification is *eternal life*.

1 John 5:13, *These things I have written to you who believe in the name of the Son of God, so that you may know that you have **eternal life**.*

Notice, what believers can know is that they have *eternal life*.

Jude 21, *keep yourselves in the love of God, waiting anxiously for the mercy of our Lord Jesus Christ to **eternal life**.*

Notice, what we are anxiously waiting for is *eternal life*.

Also:

1 Peter 1:3-4, *Peter said we are born again...to obtain an inheritance which is imperishable and undefiled and will not fade away, reserved in heaven for you.*

Notice, salvation is compared to being *born*, something *imperishable*, and *reserved in heaven*.

Romans 8:1, *There is therefore now no condemnation for those who are in Christ Jesus.*

Romans 8:38-39, *For I am convinced that neither death, nor life, nor angels, nor principalities, nor things present, nor things to come, nor powers, nor height, nor depth, nor any other created thing, shall be able to separate us from the love of God, which is in Christ Jesus our Lord.*

Notice, salvation is described as *no condemnation* and something with which *no created thing, shall be able to separate us from the love of God*. And the context of the love of God is salvation, *which is in Christ Jesus our Lord*.

[Here is a longer list of verses that refer to salvation as eternal life: Matthew 19:16, 29; 25:46; Mark 3:29; 10:17, 30; Luke 10:25; 18:18, 30; John 3:15-16, 36; 4:14, 36; 5:24, 39; 6:27, 40, 47, 54, 68; 12:25, 50; 17:2-3; Acts 13:46, 48; Romans 2:7; 5:21; 6:22-23; Galatians 6:8; 1 Timothy 1:16; 6:12, 19; Titus 1:2; 3:7; 1 Peter 5:10; 1 John 1:2; 2:25; 3:15; 5:11, 13, 20; and Jude 21.]

2. Salvation, Predestination, and the Sovereignty of God

All the verses, which connect salvation to faith, connect salvation to free will, because saving faith is an act of the will (John 1:12; Romans 1:16). But exercising free will to believe is not the only way salvation is discussed. Prominent in the Bible is the concept of the pre-determination of salvation by a sovereign God. Here are some examples:

Matthew 24:22, 31, *Unless those days had been cut short, no life would have been saved; but for the sake of the **elect** those days will be cut short* (also Mark 13:20, 27).

Notice, the end of the tribulation is *for the sake of the elect*, and the Second Coming of Christ involves the gathering together of *His elect*.

Acts 2:39, *For the promise is for you and your children and for all who are far off, as many as the Lord our God will call to Himself.*

Notice, Peter tells the crowd in Jerusalem that salvation is for those who *the Lord our God will call to Himself*.

Romans 8:29-33, *For those whom He foreknew, He also predestined to become conformed to the image of His Son...and these whom He predestined, He also called; and these whom He called, He also justified; and these whom He justified, He also glorified...Who will bring a charge against God's elect? God is the one who justifies...*

Notice, those who God *justified* (declared right) and *glorified* (made their value known) are also those who God *foreknew*, *predestined*, and *called*.

Ephesians 1:11, *...we have obtained an inheritance, having been predestined according to His purpose who works all things after the counsel of His will...*

Notice, our salvation is an inheritance, which has been predestined according to God's purpose and will.

Titus 1:1, *Paul, a bond-servant of God and an apostle of Jesus Christ, for the faith of those chosen of God and the knowledge of the truth which is according to godliness.*

Notice, those who have *faith* and *the knowledge of the truth*, are also those *chosen of God*.

1 Peter 1:1-2, *Peter, an apostle of Jesus Christ, to those who reside as aliens, scattered throughout Pontus, Galatia, Cappadocia, Asia, and Bithynia, who are chosen according to the foreknowledge of God the Father.*

Notice, the church, scattered abroad, are also those *chosen according to the foreknowledge of God*.

3. Salvation and the Book of Life

Repeatedly, the Bible mentions a book which records the salvation of believers from eternity past.

Psalms 139:16, *Your eyes have seen my unformed substance; and in Your book were all written the days that were ordained for me, when as yet there was not one of them.*

Notice, David pictures every day of his life from conception as written in a book which was ordained by God. This would mean that the time of David's salvation was also pre-recorded.

Daniel 12:1, *...And there will be a time of distress such as never occurred since there was a nation until that time; and at that time your people, everyone who is found written in the book, will be rescued.*

Notice, Daniel records that the believing Jews who are rescued from the upcoming tribulation (Revelation 7; 12; 14) are *everyone who is found written in a book*. That means their salvation was pre-recorded.

Philippians 4:3, *...my fellow workers, whose names are in the book of life.*

Notice, Paul refers to the believers who served with him as those *whose names are in the book of life*.

Revelation 3:5, *He who overcomes will thus be clothed in white garments; and I will not erase his name from the book of life, and I will confess his name before My Father and before His angels.*

Notice, this is a statement of eternal security for the overcomers. They are told their names will not be erased from the book of life. This means there is a *book of life* from which their names are not erased.

Revelation 13:8, *All who dwell on the earth will worship him, everyone whose name has not been written from the foundation of the world in the book of life of the Lamb who has been slain (also 17:8).*

Notice, the names listed in the Lamb's book of life have been written in there since the foundation of the world [better translated *cosmos*, from the Greek word *κοσμος* (*kosmos*)].

Revelation 21:27, and nothing unclean, and no one who practices abomination and lying, shall ever come into it, but only those whose names are written in the Lamb's **book of life**.

Notice, those whose names are written in the book of life before the foundation of the cosmos stay in the book of life on into the distant future.

4. Salvation and Faith

a. Defining Saving Faith

We first need to make three basic observations:

- (1) Repeatedly, the Bible tells us that salvation is received by faith (John 1:12; 3:16).
- (2) Belief and faith are the same thing, both translating the same Greek word.
- (3) Salvation was not accomplished by faith. It was accomplished by Christ's death on the cross (Hebrews 1:5; Revelation 1:5). But salvation is obtained by faith. So we need to define faith.

The most basic thing to understand about faith is that it is inevitably tied to what we understand to be true (Titus 1:1). Faith is a slave of understanding. If you understand something to be true, you have already chosen to believe it. Our understanding makes the choice for us. If faith were an arbitrary choice, then you would be able to choose to believe what you understand is not true—like, say, in mermaids, pink elephants, unicorns, and leprechauns. But that is impossible, no matter how hard you try or want to believe in them.

[Note, the word *is* in Hebrews 11:1 does not define faith, it describes what faith does. For example, I might say my car **is** what gets me to work, but that does not define my car, it describes what my car does. Johann Sebastian Bach wrote music translated, "Jesus [is] the joy of man's desiring," but that does not define Jesus.]

Here is the point I do not want you to miss—

It is impossible to choose to believe or not believe anything, contrary to your understanding.

Biblical faith is not different, it is only unique in that it is an understanding of the truth itself.

[Note, truth is the way things actually are.]

If a person understands the biblical salvation message and does not receive Christ, there is something lacking in their understanding. Possibly, they do not yet understand how bad their sin is or, like the demons (James 2:19), they understand that their pride and freedom to sin is more valuable. Perhaps they do not understand the significance of the judgment of a holy God, which comes through the conviction of the Holy Spirit (John 16:8). For everyone who does not receive Christ, there is some truth which they do not understand to be true.

b. Continuing to Have Faith

It is, of course, possible to stop believing. We stop believing in something when we no longer understand it to be true. But the question is, "Does that disbelief result in losing salvation?"

Of all the major world religions, biblical Christianity is the only one that teaches that we cannot lose our salvation. It seems natural for people to feel they need to maintain their position before God (or their gods), because all other religions see salvation as a work of man. Obviously, if we must be something or do something to get right with God, then we would stop being right with God when we stopped being or doing those things.

Some Christians believe that we would not lose our salvation for doing something sinful (like violating the Ten Commandments), but we would lose our salvation if we stopped believing, rejecting our former faith. But that means we are the ones who keep ourselves saved. Of course, we should not give assurance of salvation to someone who claims they have stopped believing in Jesus. But Paul said our position with God is maintained, not by our faith but by God's faithfulness.

Romans 3:3-4, *What then? If some did not believe, their unbelief will not nullify the faithfulness of God, will it? May it never be! Rather, let God be found true, though every man be found a liar.*

1 Thessalonians 5:24, *Faithful is He who calls you, and He also will bring it to pass.*

2 Timothy 2:13, *If we are faithless, He remains faithful, for He cannot deny Himself.*

c. Salvation by Faith, Judgments by Works

Some time ago, just before the pope came to America, I was going through the TV channels with the hope of finding some news and happened upon a discussion where a moderator was asking if the Catholics and the Protestants would ever get back together. On the panel was a Roman Catholic priest, the president of a Baptist seminary, an evangelical pastor, and a Catholic monk. [I know this sounds like the intro line of a bad joke, and no, they did not just walk into a bar (after all, one of them was a Baptist).] Where was I. Oh yeah, anyway, this was an actual discussion.

After the moderator asked the question, the evangelical pastor did a good job of giving the gospel. Then the priest babbled on with some liberal nonsense about us all being God's children. I do not think he even understood the question. Next, the president of the Baptist Seminary got to the most basic issue and said (quoted to the best of my recollection): "I do not see how it is possible for the Catholics and Protestants to get back together because we have a fundamental disagreement about the nature of salvation. Protestants believe a person is saved by faith alone without any works. The Catholics believe salvation is faith plus works. I do not think there is any way to reconcile those two fundamental differences."

The moderator then asked the Catholic monk what he thought about that. The monk understood the Baptist president's response, and he went to the Scripture, rather than church tradition, for his answer. He said (again, to my best recollection): "In Matthew 25, Jesus tells us about the separation of the sheep from the goats. And that separation is based on works. Those who went into God's kingdom were the ones who did good works. So we believe salvation is based upon faith plus works."

It was an excellent answer. The moderator went on to other questions, and no one responded to the monk. So I would like to respond. The monk was absolutely right about Matthew 25. The separation of the sheep from the goats is all about works. There is no faith mentioned in Matthew 25. What he missed is the context. Matthew 25 is about judgment, not salvation.

Whenever the Bible talks about salvation, it is always about faith, not works.

Whenever the Bible talks about judgment, it is always about works, not faith.

Here are a few passages where the Bible talks about salvation. Notice—all faith, no works.

- **John 1:12**, *But as many as received Him, to them He gave the right to become children of God, even to those who **believe** in His name.*
- **John 3:16**, *For God so loved the world, that He gave His only begotten Son, that whoever **believes** in Him shall not perish, but have eternal life.*
- **John 5:24**, *Truly, truly, I say to you, he who hears My word, and **believes** Him who sent Me, has eternal life.*
- **Acts 16:31**, ***Believe** in the Lord Jesus, and you will be saved.*
- **Ephesians 2:8-9**, *For by grace you have been saved through **faith**... not as a result of works, so that no one may boast.*

Here are a few passages where the Bible talks about judgment. Notice—all works, no faith.

- **Matthew 7:2**, *...in the way you judge, you will be judged; and by your **standard of measure**, it will be measured to you.*

- **Matthew 25:46**, *These will go away into eternal punishment, but the **righteous** into eternal life.*
- **2 Corinthians 5:10**, *For we must all appear before the judgment seat of Christ, so that each one may be recompensed for his **deeds** in the body, according to what he has done, whether **good or bad**.*
- **1 Corinthians 3:14-15**, *If any man's **work** which he has built on it remains, he will receive a reward. If any man's work is burned up, he will suffer loss...*
- **2 Corinthians 5:10**, *For we must all appear before the judgment seat of Christ, so that each one may be recompensed for his deeds in the body, according to what he has done, whether good or bad.*
- **Revelation 20:12**, *the dead were judged from the things which were written in the books, according to their deeds.*

Conclusion: Salvation is always by grace through faith in the finished work of the Lord Jesus Christ on the cross, not works. Judgment is always based upon works done on this earth, not faith.

[I really wish I could have talked to that monk.]

5. Salvation and the Warning Passages

There are many warning passages in the Bible. For example:

Jesus warned people not to think they are saved because they perform miracles. He said,

Matthew 7:21-23, *Not everyone who says to Me, "Lord, Lord, did we not prophesy in Your name, and in Your name cast out demons, and in Your name perform many miracles?" And then I will declare to them, "I never knew you; depart from Me, you who practice lawlessness."*

Notice, Jesus tells religious people they might not be saved. He does not say they were once saved then lost.

Jesus warned the Pharisees against blasphemy of the Holy Spirit, when they said Jesus cast out demons because He was of the devil.

Matthew 12:31-32, *Therefore I say to you, any sin and blasphemy shall be forgiven people, but blasphemy against the Spirit shall not be forgiven...either in this age or the age to come.*

Notice, this is about unsaved Pharisees calling Jesus the devil. Some say this sin is not possible today because Jesus is not here. Some say it is about rejecting Christ, which is unpardonable. Some say all sin is blasphemy against the Holy Spirit and unforgivable without the cross of Christ paying for it (I favor this view). But whatever the unpardonable sin is, it is not about saved people losing their salvation.

Paul warned the Colossians that they needed to continue in the faith.

Colossians 1:22-23, *yet He has now reconciled you in His fleshly body through death, in order to present you before Him holy and blameless and beyond reproach—if indeed you continue in the faith firmly established and steadfast, and not moved away from the hope of the gospel.*

Tom Constable in his "Expository Notes" says,

The word "if" introduces a condition that the writer assumed was true to reality for the sake of his argument (a first-class condition in Greek). We could translate it: "Since." [Constable's Bible Study Notes (planobiblechapel.org)]

This is an affirmation of the faith of the Colossians. Paul is saying, "If you continue in the faith, and you will..." But whatever "if" means, this says their continuing in the faith is **evidence** of their salvation.

There is nothing here about believers losing their salvation.

Although there are many warning passages in the Bible, no passage warns us about saved people losing their salvation.

6. Salvation and the Works' Passages

There are many biblical passages that emphasize good works.

John 5:28-29, *Do not marvel at this; for an hour is coming, in which all who are in the tombs will hear His voice, and will come forth; those who did the **good deeds to a resurrection of life**, those who committed the **evil deeds to a resurrection of judgment**.*

Notice, the passage says those who do good and those who do evil have a different resurrection, not that those who were destined to a resurrection of life lost their destination. The whole New Testament teaches that believers do good deeds and unbelievers do evil deeds, and their resurrections reflect that.

Mark 10:20-22, *And he said to Him, "Teacher, I have kept all these things from my youth up." Looking at him, Jesus felt a love for him and said to him, "One thing you lack: go and sell all you possess and give to the poor, and you will have treasure in heaven; and come, follow Me." But at these words he was saddened, and **he went away grieving**, for he was one who owned much property.*

Notice, whether this man was a believer or not we do not know. But we do know he did not start following Jesus and then stop following Jesus.

James 2:24, *You see that a man is **justified by works** and not by faith alone.*

Notice, justification is "to pronounce righteous." [Accordance Greek Notes]. What proclaims or announces a person's righteousness is their works. We cannot see faith, but we can see works. And James makes the point that there is no inconsistency between our faith and our works. We do what we do because we believe what we believe (James 2:18).

Romans 2:5-8, *But because of your stubbornness and unrepentant heart you are storing up wrath for yourself in the day of wrath and revelation of the righteous **judgment of God**, who will render to each person **according to his deeds** to those who by perseverance in doing good seek for glory and honor and immortality, eternal life ;but to those who are selfishly ambitious and do not obey the truth, but obey unrighteousness, wrath and indignation.*

Paul uses the words *eternal life* as a positive reward, resulting from judgment. This is a passage about judgment. **In the New Testament, salvation is always about faith, and judgment is always about works.** If Paul were saying that salvation is based on works, he would be contradicting the most basic message in all his epistles. But there is no inconsistency. [Once again] Salvation is about faith, judgment is about works. This is about the *judgment of God*.

7. Security, Assurance, and the Book of Hebrews

Hebrews 6:4-6, *For in the case of those who [1] have once been enlightened and [2] have tasted of the heavenly gift and [3] have been made partakers of the Holy Spirit, and [4] have tasted the good word of God and [5] the powers of the age to come, **and then have fallen away, it is impossible to renew them again to repentance**, since they again crucify to themselves the Son of God and put Him to open shame.*

There are three basic interpretations given to this passage:

Interpretation #1 – It is about losing salvation.

The problem with this interpretation is that it violates the basic reasons for security [discussed above] given throughout the Bible:

1. Salvation is called eternal life.
2. Salvation comes from predestination and the sovereignty of God.
3. Salvation is recorded in the book of life.
4. Salvation is always based upon faith, judgment is based on works.

Also, if the phrase, *it is impossible to renew them again to repentance*, is about losing salvation, then those who have *fallen away* could never be saved again. But repentance assumes the possibility of belief (John 3:16). For example, the prodigal son was allowed to return (Luke 15:11ff). If *fallen away* is losing salvation, this would say those who have sinned could not repent, and those who have stopped believing could not believe again.

Interpretation # 2 – It is about unbelievers who were never saved.

The biggest problem with this interpretation is that 6:4-5 goes beyond any description of an unbeliever. Unbelievers cannot obtain those things by living in community with believers. And if they were never saved, what would be the point in saying that it is impossible to renew those who have fallen away? What did they fall away from? What would they be renewed to?

Interpretation # 3 – It is a warning for believers to not lose the assurance of their salvation.

1. The five characteristics of 6:4-5 describe true believers.
2. *Fallen away* is the loss of assurance of salvation, after sinning, resulting in believers not entering God's rest (Hebrews 3-4). For example, this is how Paul described the men Hymenaeus and Alexander, who *suffered shipwreck in regard to their faith* (1 Timothy 1:19-20).
3. *Impossible to renew...* means it is impossible to turn back the clock and deal with the problem by getting saved all over again. Sinning Christians must confess their sins (1 John 1:8-9) and press on to maturity (Hebrews 5:11-6:3), not keep getting saved (renewed to repentance) all over again.

This seems to be the best view because it fits the context of the book and its subject of assurance and best explains the four issues emphasized in the text. Also, notice that in Hebrews 6:1, the author warns against *laying again a foundation of repentance*. Ryrie gives this example:

It is similar to saying something like this to a class of students: "It is impossible for a student, once enrolled in this course, if he turns the clock back [which cannot be done] to start the course over." [Ryrie Study Bible]

Hebrews 10:26-27, *For if we go on sinning willfully after receiving the knowledge of the truth, there no longer remains a sacrifice for sins, but a terrifying expectation of judgment and the fury of a fire which will consume the adversaries.*

There are four basic interpretations given to this passage:

Interpretation #1 – It is about losing our salvation.

The biggest problem with this view is the same as in Hebrews 6:4-6. Salvation is called eternal life, salvation is predetermined, salvation is being recorded in God's book of life, and salvation is about faith, judgment is about works. Also, here in Hebrews 10:14, the author says, *For by one offering He has perfected for all time those who are sanctified.*

Interpretation # 2 – It is about unbelievers who were never saved.

There are two big problems with this view:

1. The people who *go on sinning willfully* are those who have received *the knowledge of the truth*. No unbeliever is ever described as having received *the knowledge of the truth*. Receiving is the basis for becoming a child of God in John 1:12.
2. The phrase *there no longer remains a sacrifice for sins* cannot possibly refer to Christ's death as a sacrifice for sin. Christ's sacrifice for sin is not nullified by someone's willful sinning. The author says the sacrifice in question *no longer remains*. Christ's sacrifice remains. His death for sin paid for all sin of all time, not just the sin committed before someone goes on sinning willfully (Romans 5:18-19).

Interpretation # 3 – It is a warning for believers to not lose the assurance of their salvation.

This view fits the subject of the book of Hebrews (the assurance of our salvation). But the phrase *there no longer remains a sacrifice for sins* sounds like the sacrifice itself no longer remains.

Interpretation # 4 – It is a warning against using temple sacrifices to resolve sin.

This is the view I prefer. It says the phrase, *there no longer remains a sacrifice for sins*, means there no longer remains an animal sacrifice or grain offering or any other Levitical sacrifice of the Mosaic law, for sin. You cannot just go on sinning and expect to cover it with an animal sacrifice at the temple because that old order *no longer remains*.

The phrase, *a terrifying expectation of judgment*, focuses on the theoretical judgment of a believer who has nothing to cover his sins since he has ignored Christ's sacrifice and depends on an animal sacrifice *which no longer remains*. This view seems preferable because it has the advantage of being consistent with the author's warnings throughout the book, about going back to the Mosaic Law, or mixing it with Christianity. It also allows a literal interpretation of the phrase, *there no longer remains a sacrifice for sins*, and it seems to fit well with the context following verses 26 and 27.

Summary and Conclusion

The Bible teaches a security of salvation. From the Bible, we learn:

1. Salvation is called eternal life.
2. Salvation is in the context of predestination and the sovereignty of God.
3. Salvation is recorded in the book of life.
4. Salvation is received by faith (an understanding of the truth), but salvation is accomplished by God through the cross of Christ, not our faith. Salvation is also maintained by God's faithfulness, not our faith. And although God's judgments are always about our works, His salvation is always about our faith.
5. The warning passages do not say that a saved person can lose their salvation.
6. The works' passages teach that there is a consistency between our faith and our works. Bad works reflect bad faith but not a loss of salvation.
7. Hebrews 6 and 10 teach: sinning believers cannot get saved all over again by a renewal to repentance (Hebrews 6), and there no longer remains an animal sacrifice for sin (Hebrews 10). But Hebrews does not teach that saved people can lose their salvation.

We must conclude that, although we should not give assurance of salvation to someone living in sin or unbelief, those, who were actually at one time saved, are eternally saved.