Assurance of Salvation
Horatius Bonar

Editor’s Note: This essay is taken from Chapter 9 of Horatius Bonar’s The Everlasting Righteousness, originally published in 1874. The Trinity Foundation is now publishing a revised edition of the book.

"Christ for us," the obedient in the place of the disobedient, is the first part of our message. His assumption of the legal claims, which otherwise would have been made good against us, is the security for our deliverance. That deliverance becomes an actual thing to us immediately upon our consenting to allow him to undertake our case.

"Christ in us" is the second part of our Gospel. This second is of mighty moment, and yet is not to be confounded with the first. That which is done for us is not the same as that which is done in us. By the former we are constituted righteous, by the latter we are made holy. The one is properly the Gospel, in the belief of which we are saved; the other, the carrying out of that Gospel in the soul. Christ "for us" is our justification. "Christ in us, and we in Christ," is our holiness. The former is the external substitution; the latter, the internal energy or operation, taking its rise from the former, yet not to be confounded with it, or substituted for it. Christ the substitute, giving his life for ours upon the cross, is specially the object of faith. The message concerning this sacrificial work is the Gospel, the belief which brings pardon to the guilty. God has given us this Gospel not merely for the purpose of securing to us life hereafter, but of making us sure of this life even now. It is a true and sure Gospel; so that he who believes it is made sure of being saved. If it could not make us sure, it would make us miserable; for to be told of such a salvation and such a glory, yet kept in doubt as to whether they are to be ours or not, must render us truly wretched. What a poor Gospel it must be, which leaves the man who believes it still in doubt as to whether he is a child of God, an unpardoned or a pardoned sinner! Till we have found forgiveness, we cannot be happy; we cannot serve God gladly or lovingly; but must be in sore bondage and gloom. This is the view of the matter which Scripture sets before us; telling us that salvation is a free, a sure, and a present gift. "He that believes is justified" (Acts 13:39). "He that believes has everlasting life" (John 3:36). The Bible gives no quarter to unbelief or doubting. It does not call it humility. It does not teach us to think better of ourselves for doubting. It does not countenance uncertainty or darkness.

The Reformation

This was the view taken of the subject by our fathers, from the Reformation downwards. They held that a man ought to know that he is justified; and that it was Popery to teach uncertainty, or to set aside the full assurance of faith, or to hold that this sureness was not to be had from the beginning of a man’s conversion, but only to be gathered up in process of years, by summing up his good feelings and good deeds, and concluding from his own excellences that he must be one of the elect, a man
in favor with God. Our fathers believed that the jailor at Philippi rejoiced as soon as he received the good news which Paul preached to him (Acts 16:34). Our fathers believed that, "being justified by faith, we HAVE peace with God" (Romans 5:1), and that the life of a believing man is a life of known pardon; a life of peace with God; a life of which the outset was the settlement of the great question between himself and God; a life in which, as being a walk with God, the settlement of that question did not admit of being deferred or kept doubtful: for without felt agreement, without conscious reconciliation, intercourse was impossible. All the Reformation creeds and confessions take this for granted; assuming that the doctrine of uncertainty was one of the worst lies of Popery, the device and stronghold of a money-loving priesthood, who wished to keep people in suspense in order to make room for the dealings of priests and payments for pardon. If assurance be the right of every man who believes, then the priest's occupation is at an end; his craft is not only in danger, but gone. It was the want of assurance in his poor victims that enabled him to drive so prosperous a trade, and to coin money out of people's doubts. It was by this craft he had his wealth, and hence the hatred with which Rome and her priests have always hated the doctrine of assurance. It took the bread out of their mouths. If God pardons so freely, so simply, so surely, so immediately upon believing, alas for the priesthood! Who will pay them for absolution? Who will go to them to make sure that which God has already made sure in a more excellent way than theirs?

**Roman Catholicism**

Romanists have always maintained that assurance is presumption; and it is remarkable that they quote, in defense of their opinion, the same passages which many modern Protestants do, such as, "Work out your salvation with fear and trembling;" the apostle's expression about being "a castaway;" "Let him that thinks he stands;" and the like. One of them, in reasoning with one of the English Reformers, speaks of "the presumptuous opinion of the certainty of grace and salvation, contrary to that which St. Paul counselleth, Philippians 2:12;" and the great Romish controversialists give the following reasons against assurance, which we abridge and translate:

1. No man certainly ought to disbelieve God's mercy and Christ's merits; but on account of his own imperfections, he ought to be fearful about his own grace, so that no one can certainly know that he has found favor with God.

2. It is not expedient that men should have certainty about their own grace; for certainty produces pride, while ignorance of this secret preserves and increases humility.

3. Assurance is the privilege of only a few favored ones, to whom God has revealed the singular benefit of the pardon of their sins.

4. The most perfect men, when dying, have been humbled because of this uncertainty; and if some of the holiest men have been uncertain, is it credible that all believers ought to have assurance of their justification?

5. The best men may fall from faith; therefore there can be no assurance.

6. The following passages confute the error of assurance: 1 Corinthians 10:12; 2 Corinthians 6:1; Romans 11:20; Philippians 2:12.

Such are the Popish arguments against assurance, and the conclusion to which the Council of Trent came was: "If any man shall say that justifying faith is confidence in the mercy of God, who remitteth sins for Christ's sake, or that it is by such confidence alone that we are justified, let him be accursed." Old John Foxe, who three hundred years ago wrote the history of the martyrs, remarks concerning the Pope's church, that it "left the poor consciences of men in perpetual doubt" (vol. 1, p. 78). This is a true saying. But it is true of many who earnestly protest against the Church of Rome. They not only teach doctrines which necessarily lead to
doubting, and out of which no poor sinner could extract anything but uncertainty; but they inculcate doubting as a humble and excellent thing; a good preparation, nay, an indispensable qualification, for faith. The duty of doubting is in their theology much more obligatory than that of believing. The propriety and necessity of being uncertain they strongly insist upon; the blessedness of certainty they undervalue; the sinfulness of uncertainty they repudiate; the duty of being sure they deny. This same John Foxe, after showing that a man is saved not by working, but by believing, gives us the following specimen of "the horrible blindness and blasphemy" of the Church of Rome:

That faith wherewith a man firmly believeth and certainly assureth himself, that for Christ's sake his sins be forgiven him, and that he shall possess eternal life, is not faith, but rashness; not the persuasion of the Holy Ghost, but the presumption of human audacity.

The above extract is from a Popish book of the time, and is a fair specimen of the Romish hatred of the doctrine of assurance. Its language is almost the same as that employed by many Protestants of our day. The Romanists held that a man is to believe in the mercy of God and the merits of Christ, but that this belief brought with it no assurance of justification; though possibly, if the man lived a very holy life, God might before he died reveal his grace to him, and give him assurance; which is precisely what many Protestants hold.

In opposition to this, our forefathers not only maintained that a man is justified by faith, but that he ought to know that he is justified, and that this knowledge of justification is the great root of a holy life. The Romanists did not quarrel with the word assurance; they did not hold it to be impossible: They held that men might get it, nay, that some very holy men had got it. But they affirmed that the only means of reaching the grace of assurance was by a holy life; that with the slow development of a holy life, assurance might develop itself; and that in the course of years, a man by numbering his good deeds, and ascertaining the amount of his holiness, might perhaps come to the conclusion that he was a child of God; but perhaps not. They were very strenuous in contending for this life of religious suspense, sad and dismal as it must be; because conscious justification, such as Luther contended for, shut out priesthood and penance; giving a man the joy of true liberty and divine fellowship at once, without the intervention of another party or the delay of an hour. This conscious justification started the man upon a happy life, because relieved from the burden of doubt and the gloom of uncertainty; it made his religion bright and tranquil, because springing so sweetly from the certainty of his reconciliation to God; it delivered him from the cruel suspense and undefined fears which the want of assurance carries always with it; it rescued him from all temptations to self-righteousness, because not arising from any good thing in himself, it preserved him from pride and presumption, because it kept him from trying to magnify his own goodness in order to extract assurance out of it; it drew him away from self to Christ, from what he was doing to what Christ had done; thus making Christ, not self, the basis and the center of his new being; it made him more and more dissatisfied with self, and all that self contained, but more and more satisfied with Jesus and his fulness; it taught him to rest his confidence toward God, not on his satisfaction with self, not on the development of his own holiness, not on the amount of his graces and prayers and doings, but simply on the complete work of him in whom God is well pleased.

The Romanists acquiesced in the general formula of the Protestants, that salvation was all of Christ, and that we are to believe on him in order to get it. But they resisted the idea that a man, on believing, knows that he is saved. They might even have admitted the terms "justification by faith," provided it was conceded that this justification was to be known only to God, hidden from the sinner who believes. They did not much heed the mere form of words, and some of them went apparently a long way to the Protestant doctrine. But that which was essential to their system was, that in whatever way justification took place, it should be kept secret from the sinner himself, so that he should remain without assurance for years, perhaps all his life. Unconscious justification by faith suited their system of darkness quite as well as justification by
works. For it was not merely the kind of justification that they hated, but the sinner’s knowing it, and having peace with God simply in believing, without waiting for years of doing. No doubt they objected to free justification in the Protestant sense; but the force of their objection lies not so much against its being free, as against the sinner being sure of it. For they saw well enough that if they could only introduce uncertainty at any part of the process, their end was gained. For to remove such uncertainty the Church must be called in; and this was all they wanted.

The doctrine, then, that makes uncertainty necessary, and that affirms that this uncertainty can only be removed by the development of a holy life, is the old Popish one, though uttered by Protestants. Luther condemned it; Bellarmine maintained it. And many of the modern objections to assurance, on the part of some Protestants, are a mere reproduction of old Romish arguments, urged again and again, against justification by faith. There is hardly one objection made to a man’s being sure of his justification which would not apply, and which have not been applied, against his being justified by faith at all. If the common arguments against assurance turn out valid, they cannot stop short of establishing justification by works. Salvation by believing, and assurance only by means of working, are not very compatible. The interval, which is thus created between God’s act of justifying us, and his letting us know that he has justified us, is a singular one, of which Scripture certainly takes no cognizance. This interval of suspense (be it longer or shorter) which Romanists have created for the purpose of giving full scope to priestly interposition, and which some Protestants keep up in order to save us from pride and presumption, is not acknowledged in the Bible any more than purgatory. An intermediate state in the life to come, during which the soul is neither pardoned nor unpardoned, neither in Heaven nor Hell, is thought needful by Romanists for purging out sin and developing holiness; but then this interval of gloom is one of man’s creation. An intermediate state in this life, during which a sinner, though believing in Jesus, is not to know whether he is justified or not, is reckoned equally needful by some Protestants, as a necessary means of producing holiness, and through holiness leading perhaps ere life close to assurance; but then of this sorrowful interval, this present purgatory, which would make a Christian’s life so dreary and fearful, the Scripture says nothing. It is a human delusion borrowed from Popery, and based upon the dislike of the human heart to have immediate peace, immediate adoption, and immediate fellowship. The self-righteous heart of man craves an interval of the above kind as a space for the exercise of his religiousness, while free from the responsibility for a holy and unworldly life which conscious justification imposes on the conscience.

But it will be greatly worth our while to see what Romanists have said upon this subject; for their errors help us much in understanding the truth. It will be seen that it was against present peace with God that Rome contended; and that it was in defense of this present peace, this immediate certainty, that the Reformers did battle so strenuously, as a matter of life and death. The great Popish Assembly, the "Council of Trent" in 1547, took up these points concerning faith and grace. Nor was that body content with condemning assurance; they proclaimed it an accursed thing, and pronounced an anathema against every one who affirmed that justifying faith is "confidence in the mercy of God." They denounced the man as a heretic who should hold "the confidence and certainty of the remission of his sins." Yet they had a theory of a justification by faith. We give it in their own words, as it corresponds strikingly with the process which is prescribed by some Protestants as the means of arriving, after long years, at the knowledge of our justification:

The beginning of justification proceedeth from preventing grace. The manner of the preparation is, first to believe the divine revelations and promises, and knowing oneself to be a sinner, to turn from the fear of God’s justice to his mercy, to hope for pardon from him, and therefore to begin to love him and hate sin, to begin a new life, and keep the commandments of God. Justification follows this preparation.
This theory of a gradual justification, or a gradual approach to justification, is that held by many Protestants, and made use of by them for resisting the truth of immediate forgiveness of sin and peace with God.

Then comes another sentence of the Council, which expresses truly the modern theory of non-assurance, and the common excuse for doubting, when men say, "We are not doubting Christ, we are only doubting ourselves." The Romish divines assert:

No one ought to doubt the mercy of God, the merits of Christ, and the efficacy of the sacraments; but in regard to his own indisposition he may doubt, because he cannot know by certainly of infallible faith, that he has obtained grace.

Here sinners are taught to believe in God’s mercy and in Christ’s merits, yet still to go on doubting as to the results of that belief, namely, sure peace with God. Truly self-righteousness, whether resting on works or on feelings, whether in Popery or Protestantism, is the same thing, and the root of the same errors, and the source of the same determination not to allow immediate certainty to the sinner from the belief of the good news. This Popish council took special care that the doctrine of assurance should be served with their most pointed curses. All the "errors of Martin" were by them traced back to this twofold root, that a man is justified by faith, and that he ought to know that he is justified. They thus accuse the German Reformer of inventing his doctrine of immediate and conscious justification for the purpose of destroying the sinner’s works of repentance, which by their necessary imperfection make room for indulgences. They call this free justification, a thing unheard of before – a thing which not only makes good works unnecessary, but sets a man free from any obligation to obey the law of God. It would appear that the learned doctors of the Council were bewildered with the Lutheran doctrine. The schoolmen had never discussed it, nor even stated it. It had no place either among the beliefs or misbeliefs of the past. It had not been maintained as a truth, nor impugned as a heresy, so far as they knew. It was an absolute novelty. They did not comprehend it, and of course misrepresented it. As to original sin, that had been so often discussed by the schoolmen, that all Romish divines and priests were familiar with it in one aspect or another. On it, therefore, the Council were at home, and could frame their curses easily, and with some point. But the Lutheran doctrine of justification brought them to a stand. Thus the old translator of Paul Sarpi’s History puts it:

The opinion of Luther concerning justifying faith, that it is a confidence and certain persuasion of the promise of God, with the consequences that follow, of the distinction between the law and the gospel, etc., had never been thought of by any school writers, and therefore never confuted or discussed, so that the divines had work enough to understand the meaning of the Lutheran propositions.

Luther’s doctrine of the will’s bondage they were indignant at, as making man a stone or a machine. His doctrine of righteousness by faith horrified them, as the inlet of all laxity and wickedness. Protestant doctrines were to them absurdities no less than heresies. Nor was it merely the Church, the Fathers, and tradition that they stood upon. The schools and the schoolmen! This was their watchword; for hitherto these scholastic doctors had been, at least for centuries, the body-guard of the church. Under their learning and subtleties and casuistries, priests and bishops had always taken refuge. Indeed, without them, the Roman Church was helpless, as far as logic was concerned. When she had to argue, she must call in these metaphysical divines; though generally by force and terror she contrived to supersede all necessity for reasoning. Three men in the Council showed some independence: a Dominican friar, by name Ambrosius Catarinus; a Spanish Franciscan, by name Andreas de Vega; and a Carmelite, by name Antoninus Marinarus. The "Hermites" of the order to which Luther originally belonged were especially blind and bitter, their leader Seripandus outdoing all in zeal against Luther and his heresy.

**Paul and Luther**
Compelled, in the investigation of the subject, to pass beyond Luther to Luther’s Master, they were sorely puzzled. To overlook him was impossible, for the Protestants appealed to him; to condemn him would not have been wise. They were obliged to admit the bitter truth that Paul had said that a man is justified by faith. They had maintained the strict literality of "This is my body," must they admit the equal literality of "justified by faith"? Or may this latter expression not be qualified and overlaid by scholastic ingenuity, or set aside by an authoritative denial in the name of the Church? At the Council of Trent both these methods were tried. It was not Luther only who laid such stress upon the doctrine of free justification. His adversaries were wise enough to do the same. They saw in it the root or foundation-stone of the whole Reformation. If it falls, Popery stands erect, and may do what she pleases with the consciences of men. If it stands, Popery is overthrown; her hold on men’s consciences is gone; her priestly power is at an end, and men have directly to do with the Lord Jesus Christ in Heaven, and not with any pretended vicar upon Earth, or any of his priests or seven sacraments. "All the errors of Martin are resolved into that point," said the bishops of the Council; and they added, "He that will establish the [Roman] Catholic doctrine must overthrow the heresy of righteousness by faith only."

But did not Paul say the same thing as Luther has said? Did he not say, "To him that works not, but believes on him that justifies the ungodly, his faith is counted for righteousness"? (Romans 4:20). Yes; but we may use some liberties with Paul’s words, which we cannot do with Luther’s. It would not do to refute Paul; but it is quite safe to demonstrate that Luther is wrong, and is at variance with the [Roman] Church. Let us then assail Luther, and leave Paul alone. Now Luther has said such things as the following:

1. Faith without works is sufficient for salvation, and alone justifies.

2. Justifying faith is a sure trust, by which one believes that his sins are remitted for Christ’s sake; and they that are justified are to believe certainly that their sins are remitted.

3. By faith only we are able to appear before God, who neither regards nor has need of our works; faith only purifying us.

4. No previous disposition is necessary to justification; neither does faith justify because it disposes us, but because it is a means or instrument by which the promise and grace of God are laid hold on and received.

5. All the works of men, even the most sanctified, are sins.

6. Though the just ought to believe that his works are sins, yet he ought to be assured that they are not imputed.

7. Our righteousness is nothing but the imputation of the righteousness of Christ; and the just have need of a continual justification and imputation of the righteousness of Christ.

8. All the justified are received into equal grace and glory; and all Christians are equally great with the Mother of God, and as much saints as she.

These were some of Luther’s propositions which required to be confuted. That they looked wonderfully like the doctrines of the Apostle Paul only made the confutation more necessary.

That "faith justifies," the bishops said, we must admit, because the apostle has said so; but as to what faith is, and how it justifies, is hard to say. Faith has many meanings (some said nine, others fifteen; some modern Protestants have said the same); and then, even admitting that faith justifies, it cannot do so without good dispositions, without penance, without religious performances, without sacraments. By introducing all these ingredients into faith, they easily turned it into a work; or by placing them on the same level with faith, they nullified (without positively denying) justification by faith. Ingenious men! Thus to overthrow the truth, while professing to admit and explain it!

In this ingenious perversity, they have had many successors, and that in churches which rejected Rome and its Council. "Christ crucified" is the burden of the message which God has sent to man. "Christ died for our sins, according to the
Scriptures." The reception of this Gospel is eternal life; and non-reception or rejection of it is everlasting death. "This is the record, that God has given to us eternal life, and this life is in his Son." The belief of the Gospel saves; the belief of the promise annexed to that Gospel makes us sure of this salvation personally. It is not the belief of our belief that assures us of pardon, and gives us a good conscience towards God; but our belief of what God has promised to every one who believes his Gospel – that is eternal life. "Believe in the Lord Jesus Christ, and you shall be saved."

What is God to me? That is the first question that rises up to an inquiring soul. And the second is like unto it – What am I to God? On these two questions hangs all religion, as well as all joy and life to the immortal spirit. If God is for me, and I am for God, all is well. If God is not for me, and if I am not for God, all is ill (Romans 8:31). If he takes my side, and if I take his, there is nothing to fear, either in this world or in that which is to come. If he is not on my side, and if I am not on his, then what can I do but fear? Terror in such a case must be as natural and inevitable as in a burning house or a sinking vessel. Or, if I do not know whether God is for me or not, I can have no rest. In a matter such as this, my soul seeks certainty, not uncertainty. I must know that God is for me, else I must remain in the sadness of unrest and terror. Insofar as my actual safety is concerned, everything depends on God being for me; and insofar as my present peace is concerned, everything depends on my knowing that God is for me. Nothing can calm the tempest of my soul, save the knowledge that I am his, and that he is mine.

Thus the questions about assurance resolve themselves into that of the knowledge of our relationship to God. To an Arminian, who denies election and the perseverance of the saints, the knowledge of our present reconciliation to God might bring with it no assurance of final salvation; for, according to him, we may be in reconciliation today, and out of it tomorrow; but to a Calvinist there can be no such separation. He who is once reconciled is reconciled forever; and the knowledge of filial relationship just now is the assurance of eternal salvation. Indeed, apart from God’s electing love, there can be no such thing as assurance. It becomes an impossibility. Assurance does not save us; and they have erred who have spoken of assurance as indispensable to salvation. For we are not saved by believing in our own salvation, nor by believing anything whatsoever about ourselves. We are saved by what we believe about the Son of God and his righteousness. The Gospel believed saves; not the believing in our own faith.