

# STRUGGLING WITH ASSURANCE OF SALVATION

G. Michael Cocoris

Some Christians struggle with assurance of their salvation. They have heard the gospel (which means “good news”) that Jesus Christ died for their sins and arose from the dead (1 Corinthians 15:1-8), but they still don’t know for sure if they’re going to heaven when they die.

A pastor named J. D. Greear wrote an article that appeared online that addresses this problem. Here is part of what he said:

“If there were a *Guinness Book of World Records* record for ‘amount of times having asked Jesus into your heart,’ I’m pretty sure I would hold it.

“By the time I reached the age of 18 I had probably ‘asked Jesus into my heart’ 5,000 times. I started somewhere around age 4 when I approached my parents one Saturday morning asking how someone could know that they were going to heaven. They carefully led me down the ‘Romans Road to Salvation,’ and I gave Jesus his first invitation into my heart.

“Both my parents and my pastor felt confident of my sincerity and my grasp on the details, and so I was baptized. We wrote the date in my Bible and I lived in peace about the matter for nearly a decade.

“One Friday night during my 9<sup>th</sup> grade year, however, my Sunday school teacher told us that according to Matthew 7:21-23, many people who think they know Jesus will awaken on that final day to the reality that he never really knew them. Though they had prayed a prayer to receive Jesus, they had never really been born again and never taken the lordship of Jesus seriously. They would, my teacher explained, be turned away from heaven into everlasting punishment with the terrifying words, ‘Depart from me, you workers of iniquity. I never knew you.’

“I’ll never forget the impact those words had on me. Would I be one of those ones turned away? Had I really been sorry for my sins? And could I *really* have known what I was doing *at age 4*?

“So I asked Jesus to come into my heart again, this time with a resolve to be much more intentional about my faith. I requested re-baptism, and gave a very moving testimony in front of our congregation about getting serious with God.

“Not long after that, however, I found myself asking again: Had I *really* been sorry enough for my sin this time around? I’d see some people weep rivers of tears when they got saved, but I hadn’t done that. Did that mean I was not really sorry? And there were a few sins I seemed to fall back into over and over again, no matter how many resolutions I made to do better. Was I *really* sorry for those sins? Was that prayer a moment of total surrender? Would I have died for Jesus at that moment if he’d asked?

“So I prayed the sinner’s prayer again. And again. And again. Each time trying to get it right, each time really trying to mean it. I would have a moment when I felt like I got it right and experienced a temporary euphoria. But it would fade quickly and I’d question it all again. And so I’d pray again.

“I walked a lot of aisles during those days. I think I’ve been saved at least once in every denomination.

“Because I understood baptism to be a post-salvation confession of faith, each time I gained a little assurance, I felt like I should get re-baptized. Four times, total. Honestly, it got pretty

embarrassing. I became a staple at our church's baptism services. I got my own locker in the baptismal changing area.

"It was a wretched experience. My spiritual life was characterized by cycles of doubt, aisle-walking, and submersion in water. I could not find the assurance of salvation no matter how often, or how sincerely, I asked Jesus into my heart.

"I used to think I was alone in this struggle, but as I've shared my story over the years so many have come forward to tell me that my experience was theirs (usually minus the baptisms and the OCD tendencies) that I've concluded this problem is epidemic in the church."

I, too, have talked to many people who have struggled with the assurance of salvation.

## The Problems

*Terminology* The first problem is terminology. Evangelical Christians use confusing expressions for what people must do to be saved.

1. The first expression is, "Ask Jesus into your heart." This comes from Revelation 3:20: "Behold, I stand at the door and knock. If anyone hears My voice and opens the door, I will come in to him and dine with him, and he with Me."

The man who taught me how to lead people to Christ, taught me to use Revelation 3:20. I used it until one day it dawned on me that it is not a salvation verse. Here is a brief explanation of this verse, from a book I wrote on evangelism:

"Shortly after I was saved, an experienced soul-winner taught me how to lead people to Christ. He gave me a booklet that told me everything. It told me what verses to use and what to say. As my tutor handed me the booklet he said, 'This will tell you everything you need to know, but there is just one thing missing. The author's presentation includes everything but the gospel.'

"Imagine a booklet on how to lead someone to Christ containing everything but the gospel. Sure enough, the recommended verses to use were Romans 3:23, Romans 6:23, John 1:12, and Revelation 3:20. The problem was easily corrected. My mentor suggested I insert Romans 5:8 after Romans 6:23.

"So, armed with a practical presentation of God's dynamite, I marched into life to capture people for Christ, and I did. For the next several years I led several hundred people to the Lord. In the process, I came to believe that there was another problem with the presentation given in that booklet. It all began when I stated to teach others how to lead people to Christ. I was still in college at the time, but I trained other students and took them out to witness.

"One day I watched one of the trainees talk to a teenage fellow. As I listened, it was evident that the teenager did not understand what he was doing and did not get saved. Yet when the counselor was done, the young man believed that he was saved. That high school student had no conviction of sin, no conception of Christ's dying in his place to pay for his sin, no comprehension of trusting in Christ alone for salvation. Rather, just about all he got was that he was to bow his head and ask Jesus into his heart.

"When the counselor was asked, 'Do you know for sure that you are saved?'" He answered, "No." Then the counselor (mind you, the one I trained) instead of going back to the basics on sin, the cross and faith, tried to convince the fellow he was saved because he had prayed a prayer. "After all, 'he argued, 'you asked Jesus to come into your heart, and He said He would, didn't He?'"

"That day, I doubted. I doubted that asking Jesus to come into your heart was valid. That provoked me to study. Since then I have come to the conclusion that the Bible does not teach that

people get saved by asking Jesus Christ to come into their heart or into their life” (G. Michael Cocoris, *Evangelism: a Biblical Approach*).

Revelation 3:20 is not talking about how to be saved.

- It was written to a church, not an individual (Rev. 3:14).
- It was written to Christians (Rev. 3:19; “chasten” means “child train”).
- It is talking about the door of the church (Rev. 3:20; “in to”—two words, not “into”).
- It is talking about the church’s fellowship with Christ, not salvation.

I am not saying that people have not been saved when Revelation 3:20 was used. On the contrary, I think people have been saved when this verse was used, but in my opinion it was *in spite* of this verse and not *because of* it. Augustine was saved when he read Romans 13:14. Does that mean we should use Romans 13:14 to lead people to Christ? I once met a lady who swore that when she was saved she did not know anything else to do, so she prayed the Lord’s Prayer. Does that mean the Lord’s Prayer should be used to lead people to Christ? There are people who have heard and understood the gospel, but have not trusted Christ. When they were confronted again, and this time decided to come to Christ, they used the “ask Jesus to come in” prayer. In their case, they understood all the right things, and the words were almost immaterial.

On the other hand, people have been deceived by this approach. I am personally convinced that many who have prayed asking Jesus to come into their hearts were not really regenerated. Because they were told that praying that prayer was the means of salvation, they thought they were saved. How much better it would be to point people to Christ and the cross and exhort them to trust Him and His finished work.

Once another pastor and I were talking to a lady who said she was saved. The pastor asked her what she did to get saved, and she replied, “I asked Jesus to come into my heart.” Not satisfied with that, he asked, “If you were to stand before God and God were to ask, ‘Why should I let you into My heaven’, what would you say?” Her response was, “I love God and I deserve it.” The more we talked, the more obvious it was that she had no comprehension of salvation and no relationship with Jesus Christ; however, she thought she was saved because she had asked Jesus to come into her heart.

Let me state the whole issue another way. Biblically, faith is the *means* of salvation. The indwelling of Christ is the *result*. There are other results of salvation. Take, for example, the sealing of the Holy Spirit. It is no more proper to make His indwelling (that is, asking Jesus to come into your heart) the means than it is to make sealing the means. If you told people to pray to ask God to seal them with the Spirit, and they did, would that person be saved? My personal opinion is that we cannot really say one way or the other. It depends on whether or not that person understood the gospel and trusted Christ. We must be Biblical, and the Biblical word for what a person must do to be saved is “believe.”

2. The second confusing term is “Repent,” which some evangelicals translate as meaning “feel sorry for your sin.” The Bible says that you have to repent in order to be saved. So, some evangelicals say that means you must be sorry for your sins to be saved. The Greek word translated “repent” means “change your mind.” It does not mean “feel sorry for your sins.”

“Now I rejoice, not that you were made sorry, but that your sorrow led to repentance. For you were made sorry in a godly manner, that you might suffer loss from us in nothing. For godly sorrow produces repentance leading to salvation, not to be regretted, but the sorry of the world

produces death.” (2 Corinthians 7:9-10). Paul previously wrote a letter that made the Corinthian believers sorry. We call that letter 1 Corinthians. Paul acknowledges that he does not now regret having written that letter though he admits he did at one point regret it. Why did he regret writing 1 Corinthians? Why did he change his mind? He explains (“for”). He regretted writing it when he perceived that it made them sorry, but their sorrow led them to repent. Therefore, he now rejoices in their repentance.

Sorrow is not the same as repentance, but it can *lead* one to repent, that is, change one’s mind (Hodge). That does not mean that sorrow *must* precede repentance. The goodness of God can also lead to repentance (Rom. 2:4).

3. The third confusing term is, “Turn from your sin.” Some say that repentance means “turn from your sin.” That is simply not true. Jesus told the church at Ephesus, “Remember therefore from where you have fallen; repent and do the first works, or else I will come to you quickly and remove your lamp stand from its place; unless you repent” (Rev. 2:5). They had *fallen* from where they were when they *first* (“first works”) came to Christ. In order to return to their first love, Jesus commands them to remember, repent, and repeat their first works. Notice, repentance is between remembering and *doing something*. Repentance is not remembering; repentance is not doing something. Repentance is a change of mind.

If repentance is a change of mind, what is the object of repentance in the New Testament? In Acts 20:21, the object of repentance is God. If people have a wrong concept of God, they must change their mind about God. If they believe that God is an idol, they must see that the true and living God is the invisible creator of the universe.

In Acts 2:38, the object of repentance is Jesus Christ. Peter preached that the Jews had the wrong view of Christ. They thought of Him as a common criminal, a boastful blasphemer. He is no mere man; He is the magnificent Messiah. When they heard the message they cried out, “What must we do?” Peter responded, “Repent” (Acts 2:37-38). In this context, repentance means to change one’s mind about Jesus Christ.

In Hebrews 6:1, the object of repentance is dead works. Some people are of the opinion that good works get them to heaven. God declares that the works are unable to save. Our effort is dead works; it has no life or ability to rescue us. So, people must repent of their dead works, that is, change their minds about their works getting them to heaven.

In Revelation 9:21, the object of repentance is sin. Some sinners take a light view of sin. In their minds, sin is not serious. God’s view is that sin is hideous. It separates humans from Himself. It causes destruction and death. To be saved, people must change their minds about their sin to see that it is their problem.

John the Baptist said, “Repent” (Mt. 3:2). Then he said, “Bear fruit worth of repentance” (Mt. 3:8). Repentance is the inward change of mind; it is the root. The outward change of behavior is the fruit. Some want to make the fruit, the root. They say repentance is the change of behavior; that is not true. Change of behavior is the fruit of repentance.

When Jesus talked with the woman at the well, He said to her, “Go, call your husband, and come here” (Jn. 4:16). When she said, “I have no husband.” Jesus said to her, “You have well said, ‘I have no husband,’ for you have had five husbands, and the one whom you now have is not your husband; in that you spoke truly” (Jn. 4:17-18). Then they changed the topic of the conversation and began to discuss worship. In other words, He did not tell her she had to turn from the sin in order to be saved! He was simply trying to demonstrate to her she was a sinner. Dealing with that sin would come after her conversion.

For a detailed study of repentance see the book G. Michael Cocoris, *Repentance: the Most Misunderstood Word in the Bible*. It is available at [www.amazon.com](http://www.amazon.com).

*Temperament* The second problem is temperament. I have talked to many people who have struggled with the assurance of salvation. Long ago I made the observation that most of the people I have talked to who struggle with this issue are perfectionists. They are analytical. When they turn that detailed analytical technique on themselves, they come up short every time. They struggle with, “Did I feel sorry enough?” “Did I shed enough tears?” “Did I stop sinning enough?” The fellow whose story I told at the beginning admitted he had Obsessive-Compulsive Disorder tendencies.

## The Solution

*Trust Jesus Christ for eternal life* Jesus died “for our sins” (1 Cor. 15:3). When Jesus Christ died in our place to pay for our sin, He did everything necessary for us to have eternal life. There is nothing else you can add to what He did. Suppose I owed Bank of America \$500,000 and I could not pay. Suppose you won the lottery and had many millions of dollars and you decided, out of the goodness of your heart, to pay my debt. If you paid Bank of America \$500,000 for me, how much would I owe? The answer is, “Nothing!”

Paul said, “Believe on Him [Jesus] for everlasting life” (1 Timothy 1:16). The expression “believe on” means “to trust.” The preposition “for” indicates what you are trusting Him to do for you. In other words, you are trusting Him to give you the gift of eternal life (Rom. 6:23).

The finest test I know of to see if you are saved is this: If you were to stand before God and God were to ask you, “Why should I let you into My heaven?” what would you say? The answer to the question is that you trusted Jesus Christ, Who died for your sins, for the gift of eternal life, plus nothing, minus nothing.

*Stop looking at yourself* People get confused about salvation when they start thinking about what they have or have not done. To illustrate the problem, I take a sheet of paper and draw a line across the bottom of the page. On the left-hand side of the page I draw a stick figure. Then above and beyond the stick figure I draw a cross. I explain that people get saved by looking at the cross. Then I draw a stick figure on the right hand side of the page and an arrow pointing back to the stick figure on the left-hand side of the page. The point I’m making is that people look at themselves and that’s where the confusion comes from. Then I draw another arrow from the second stick figure to the cross and say, “The solution is to stop looking at yourself, and look at what Christ did for you.”

This story comes from fictional Lake Wobegon, Minnesota, where author and humorist Garrison Keillor attends a reunion. Even though it’s funny, it is repeated here to make a serious point. Keillor wrote, “Larry the Sad Boy was there, who was saved twelve times in the Lutheran church, an all-time record. Between 1953 and 1961, he threw himself weeping and contrite on God’s throne of grace on twelve separate occasions—and this in a Lutheran church that wasn’t evangelical, had no altar call, no organist playing, ‘Just As I Am Without One Plea’ while a choir hummed and a guy with shiny hair took hold of your heart strings and played you like a cheap guitar—these are Scandinavians, and they repent in the same way that they sin: discreetly, tastefully, at the proper time, and bring a Jell-O salad for afterward. Larry Sorenson came forward weeping buckets and crumpled up at the communion rail, to the amazement of the minister, who had delivered a dry sermon about stewardship, and who now had to put his arm around this limp, soggy individual and pray with him and see if he had a ride home. Twelve

times. Even we fundamentalists got tired of him. Granted, we are born in original sin and are worthless and vile but *twelve conversions is too many. God didn't mean us to feel guilt all our lives. There comes a point when you should dry your tears and join the building committee and start grappling with the problems of the church furnace and the church roof and make church coffee and be of use*" (Garrison Keillor, "Exiles," in *Leaving Home*, italics added).

In other words, stop looking at yourself and start helping other people.

**Summary:** Those who have tried repeatedly to get the assurance of their salvation need to trust Christ for eternal life and stop looking at themselves.

The man whose story I read at the beginning did get it settled, when he read what Martin Luther said. He quotes Luther, who said, "We obtain the true righteousness of God by believing sincerely the promises of God." After reading Luther, he said, "In that moment, at last, it all made sense. Salvation was obtained by simply resting on the two 'facts' God had promised about Jesus: He was crucified as the payment for our sins; He was resurrected as proof that God accepted the payment. Just as Abraham was saved by believing God *would* keep his word, I was saved by believing he had."

He also said he learned to "transfer the weight of your hopes of heaven off of your own righteousness and onto Jesus Christ" and "start resting in the finished work of Christ."

John 3:16 says, "For God so loved the world that He gave His only begotten Son, that whoever believes in Him should not perish but have everlasting life." First John 5:13 says, "That you may *know* that you have eternal life" (italics added for emphasis). If you've never trusted Christ's sacrifice for you to get you to heaven, you need to do that today. And if you have trusted Him, and you still have trouble believing it, you need to joyously learn to take God at His Word.