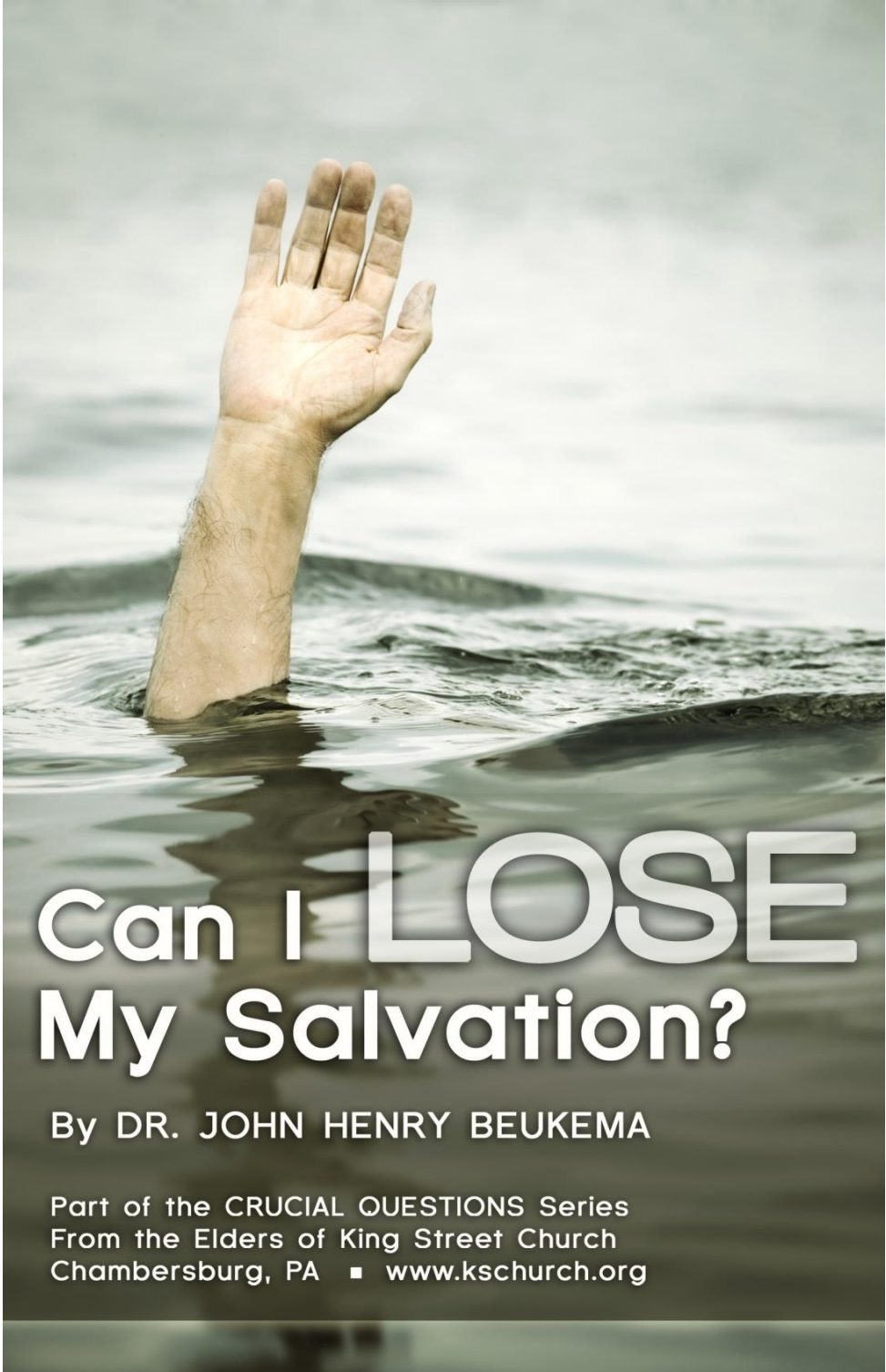


A photograph of a hand reaching out of dark, rippling water towards a cloudy, overcast sky. The hand is open, palm facing forward, with fingers slightly spread. The water is dark and textured with small waves. The sky is a pale, greyish-blue with soft, white clouds.

Can I **LOSE** My Salvation?

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The first time she called was Thanksgiving Day.

"You don't know me," the woman said tearfully. "I live in a different state. But I am terrified that I have lost my salvation. Someone gave me your home number and said you could help."

A few minutes of conversation with this stranger, and it was clear that she was traumatized with doubt and fear. Things seemed a little better after an hour on the phone, but over the next two years, she called again and again with the same uncertainty. She never even told me her real name.

"Can I lose my salvation?" is a question that troubles many Christians. Most times, people are asking out of concern for themselves. They wonder: *Has my sin caused God to withhold his forgiveness from me? Have I failed him so often that he has rejected me?*

Others are filled with the same anxiety over the status of loved ones. Parents with grown children who are not living for Christ think: *I raised him in a Christian home... She prayed to trust in Jesus as a little girl... He went forward at an altar call when he was a teen... Does that mean he or she is still saved?*

A wife remembers her husband's testimony of faith before their marriage, but now that he no longer seems to follow Christ, she wonders: *Is my husband no longer saved?* To answer this question, we must know what the Bible says salvation really is.

True Salvation

The Bible declares that every human is guilty before God, a prisoner of sin (Romans 3:10-23; Galatians 3:22). Each of us is under the death sentence of sin from which we must be rescued and re-born through Christ (John 3:3; John 14:6). Because of his great love, God sent Jesus to rescue all who believe (1 Peter 3:18; John 3:16). The sinless Son of God took on himself all the punishment we deserve (1 John 4:10; 1 Peter 2:24). He was crucified, dead, and buried; raised to life on the third day (1 Corinthians 15). His victory guarantees victory over sin and death for all who put their trust in him (Romans 8:1-2; 1 Peter 1:3-5). Those who confess with their mouth that Jesus is Lord, and believe in their heart that God raised him from the dead, will be saved (Romans 10:9).

This salvation is a free gift (Romans 6:23). There is nothing anyone has done or can do to deserve or earn it (Galatians 2:16). Salvation is offered freely to the unworthy and undeserving because of God's great love (Romans 5:8). If we mix human merit into obtaining or maintaining our salvation, it becomes a false gospel (Galatians 5:4; 1:6-8).

New Reality

Salvation means God rescues me from my hopeless condition, and transforms me from a child of darkness into a child of light (Ephesians 5:8; Colossians 1:13). By God's grace, love and mercy, I become a new creation (2 Corinthians 5:17). Jesus now functions as my Great High Priest, representing me before a holy God (Hebrews 4:14-16; 1 Timothy 2:5). He is alive in me (Galatians

2:20). This new reality is true forever, and is a hope that provides a firm and secure anchor for my soul (Hebrews 6:19-20). Nothing shall separate me from the love of God in Christ Jesus (Romans 8:35-39). I can have assurance of my salvation, knowing I belong to the truth, as I trust in the sacrifice of Christ (Hebrews 10:10). His saving work is sufficient and permanent, and the Holy Spirit guarantees the possession and realization of all God has promised "And you also were included in Christ when you heard the word of truth, the gospel of your salvation. Having believed, you were marked in him with a seal, the promised Holy Spirit, who is a deposit guaranteeing our inheritance until the redemption of those who are God's possession-- to the praise of his glory" (Ephesians 1:13-14).

God keeps me. My security does not rest on my ability to maintain my salvation, any more than I could earn my salvation in the first place (Ephesians 2:8-9; Romans 11:6). I have been saved from the penalty of sin (Romans 6:23). I have been saved from the power of sin (Romans 6:6-7). But because I am on this earth and in this body, I will still battle the presence of sin (Romans 7:15-25). Even though I fall short of perfection (1 John 1:8-10) those failures do not put my salvation in jeopardy because I rest in the promise that I "have been made holy by the sacrifice of the body of Jesus Christ once for all" (Hebrews 10:10).

When talking about the permanence of salvation, this leads some people to question: *Does that mean that I can do whatever I want to do, and God will accept me? Does that mean it doesn't matter how I live, because once I'm saved I'm always saved?*

The apostle Paul directly answers this in Romans 6. "We are dead to sin; how can we live in it any longer?" By the new birth, I am not only cleansed from the penalty of sin, I am released from its power. I can say no to sin. So the mark of one who is dead to sin

is a righteous life in Christ. The pattern of the true believer is confession and repentance. This recognition of guilt is prompted by the Holy Spirit, who lives in all who believe (Ephesians 4:30; 2 Timothy 1:14; 1 Corinthians 6:19). The Holy Spirit convicts me of sin (John 16:8). Because he lives in me, the Spirit is grieved by my unholy attitudes and actions. Since I am a temple of the Holy Spirit, he provokes me to confess and repent when I fall short of God's glory. While there should be an ever increasing holiness in my life, I will still sin. So my identity as God's child is not secured by sinlessness, because perfection is impossible in this life. Rather, my identity as God's child is shown by my readiness to confess and repent, knowing that God faithfully forgives and cleanses me from every sin (1 John 2:1-2).

Something Lost

If I claim to believe, and willfully persist in sin, I do lose something. When I refuse to admit my sinfulness, and continue in the path of rebellion, I lose assurance. By continuing in waywardness, refusing to turn from sin and humble myself before God, I cannot have confidence that I ever believed. Fellowship with God comes when I walk in the light, and is absent when I walk (persistently and without confessing) in darkness. "If we claim to have fellowship with him yet walk in the darkness, we lie and do not live by the truth. But if we walk in the light, as he is in the light, we have fellowship with one another, and the blood of Jesus, his Son, purifies us from all sin" (1 John 1:6-7).

Suppose a woman says, "I'm dumping my husband and moving in with the man I've been having an affair with... but I'm saved. I can't lose my salvation." Godly people urge her to break off the adulterous relationship. But she refuses. That woman may or may not be truly saved. However, I cannot assure her that she is.

It is impossible for me to know. In fact, because of her hard heart, it is impossible for her to know. The question is not about whether she will lose her salvation. If she wasn't saved, she has no salvation to lose. If she is saved, she will eventually turn from sin and humble herself before God.

Suppose a college student says, "I prayed to trust Christ when I was little. I've got the date of my conversion written in my Bible. So even though I get drunk now and then, hook up with different partners, and don't do anything to grow in my faith, I'm saved." That student may or may not be truly saved. But until there is confession and repentance, and the student's life begins to reflect righteousness, there can be no assurance. Through willful and persistent sin, this student is giving up all confidence of belonging to God. In fact, the student may actually be trusting in the date of conversion as evidence of salvation, rather than trusting in the promise of God and transforming power of Christ.

Suppose a man says, "I don't need to gather with other believers in worship. I don't need to serve those in need, offer my resources to the Lord, grow in my faith, or submit myself to accountability, instruction, fellowship, and authority... but I'm saved. I walked the aisle at a gospel crusade, and I can't lose my salvation," that man may or may not be saved. Yet because he is living in persistent defiance of biblical commands, he can have little assurance that he is saved. If he is, this man will eventually recognize his error, confess, and return to a life of obedience. If he does not, his salvation was never genuine.

The mark of a believer is not sinless perfection, which is not possible in this life. One mark of a believer is that when I do sin, I eventually recognize that sin, and genuinely confess it to the Father. Without that, assurance of salvation and fellowship with God is lacking.

Full Confidence

During the Great Depression, banks began failing at an alarming rate. In 1930, depositors in 1,350 banks lost everything. The following year, 2,293 banks closed their doors. The worst came in 1933 when 4,000 American banks suspended operation. Many people no longer felt it was safe to entrust what little money they had to a financial institution. Folks hid their cash under mattresses, or in tin cans for burial in the backyard, anywhere but in the bank.

In the midst of this crisis, a new president was inaugurated, declaring "the only thing we have to fear is fear itself." One way confidence in banks was restored was the creation of the Federal Deposit Insurance Corporation. The FDIC guaranteed that all deposits up to a certain amount (currently \$250,000) were protected by the Federal Government. Every member bank was required to post a sign that read "deposits are backed by the full faith and credit of the United States Government." Eventually, most people trusted that promise, pulled their money out of hiding, and put it in the bank.

The question is: Where have you deposited your trust? If you have been reborn through the sacrifice of Jesus "your life is now hidden with Christ in God" (Colossians 3:3). Far superior to any financial institution or government, is the promise of God. When you hold on to your salvation yourself, there is no basis for security. It is under your own protection. Held by your safe-keeping, it is destined to be corrupted, eroded, or stolen, as with any earth based item (Matthew 6:19-20). When your salvation is in God's hands, it will not fail. Since it is kept by God, it will never perish, spoil, or fade (1 Peter 1:4). He holds it. It has his full

guarantee. As Jesus said: “All that the Father gives me will come to me, and whoever comes to me I will never drive away. For I have come down from heaven not to do my will but to do the will of him who sent me. And this is the will of him who sent me, that I shall lose none of all that he has given me, but raise them up at the last day” (John 6:37-39).

Honest Questions

Throughout this document, I reference dozens of Scriptures that speak to the certainty and permanence of salvation through Jesus. However, there are some Scripture passages that seem to challenge this truth. Let’s look at two of the most prominent ones.

In 2 Peter 2, Peter warns the church of the error and greed of false teachers. These pseudo Christians looked, sounded, acted, and perhaps even saw themselves as Christians. It is to these men Peter refers when he says: “If they have escaped the corruption of the world by knowing our Lord and Savior Jesus Christ and are again entangled in it and overcome, they are worse off at the end than they were at the beginning” (2 Peter 2:20). These false teachers had knowledge of Christ that led them to escape the corruption of the world for a time, but then they went back to the old way of life. Peter goes on to affirm that it would have been better if they had never had the knowledge in the first place. These false teachers did not lose their salvation, because they had no salvation to lose. Despite the fact that they were accepted as teachers in the church, and shared in the knowledge of Christ, they turned away from that knowledge.

Hebrews 6:4-6 speaks of those who have experienced the things of God and then fallen away as impossible to bring back to repentance. Whoever these people are, they have not simply

fallen into sin, but have actively rejected God. John Calvin says the writer of Hebrews is not talking about “theft, or perjury, or murder, or drunkenness, or adultery; but he refers to a total defection or falling away from the gospel, when a sinner offends not God in some one thing, but entirely renounces his grace” (Calvin’s Commentary on Hebrews, page 93). This passage doesn’t tell us what happens when a professing Christian commits sin, or goes through a period of disobedience. This is about a professing Christian who renounces everything they once claimed to believe.

I don’t know anyone who seriously wonders, *If I completely renounce Christ and reject the gospel, am I still saved?* This Scripture warns us of how deadly it is to reject Jesus. These are people, who no matter what they once said, now disown God. Their hearts are so hard, they will never repent. Commenting on the people described in this passage, Ray Stedman writes, “They prove to be enemies of Christ and not a part of the people of God at all.”

Some questions Christians ask are:

- What if I don’t feel saved?
- What if I didn’t believe enough when I put my trust in Christ?
- What if I didn’t accept the gift of God in exactly the right way?
- What if I don’t confess every sin?
- What if I don’t know when I was saved?

Think about it.

- Are you dependent on your feelings or on Jesus for your salvation?
- Is your trust in the perfection of your belief or in the perfection of your Savior?
- Are you relying on the words of a prayer or in the power of your Redeemer?

- Is your confidence in your ability to confess or in the promise of your heavenly Father?
- Are you hoping in a date on the calendar or in the gift of God that is eternal life through Christ our Lord?

The truth is as plain as 1 John 5:12: “He who has the Son has life; he who does not have the Son of God does not have life.”

Final Thoughts

Someone who believes salvation cannot be lost can easily start sinning willfully, using God’s grace as an excuse to live in rebellion. This removes the unrepentant sinner’s assurance of salvation.

Someone who believes salvation can be lost can easily start trying to secure salvation with good works. This reduces the grace of God to human effort.

In either case, we must guard against the human tendency to trust in something or someone instead of Christ. There is no good deed, religious ritual, human relationship, moral action, or emotional experience that can save us. Only Jesus. Whoever has the Son has life.

So if you have a loss of confidence regarding salvation, the basic cause comes down to one of two things:

1. Either you are in a place of weakness, forgetting God’s promises, and momentarily doubting something God says you have no reason to doubt

OR

2. You are living in open rebellion, persisting in sin, refusing to confess and repent, giving no evidence that you truly believe, which removes all reason for confidence.

The woman who repeatedly phoned me, agonizing in fear of losing her salvation, was in the first category. Far from living in unrepentant sin, she feared the sin she had committed was too great. She kept confessing, but in weakness had trouble believing God's forgiveness. This woman had every reason to be encouraged. The very fact that she hungered and thirsted for righteousness was evidence of her salvation. The true believer is humbled before God, knowing she is unworthy, knowing he is guilty, but also knowing that God is greater (1 John 3:19-20). For when Christ died for your sin, it was not just the sins committed before you were saved. The sacrifice of Jesus paid it all: past, present, and future (Col 2:13-15; 1 Peter 3:18).

I pray that my doubting phone caller finally found the peace promised to those who have been justified through Christ (Romans 5:1). I also pray that your confidence would be in Christ. He is greater than your guilt, forgives your failure, and receives all who draw near to God by his blood. Through him we have confidence, for he who promised is faithful (Hebrews 10:19-23).

“To him who is able to keep you from falling and to present you before his glorious presence without fault and with great joy – to the only God our Savior be glory, majesty, power and authority, through Jesus Christ our Lord, before all ages, now and forevermore! Amen.” (Jude 24-25).