

Can You Be Sure Where You Will Spend Eternity? – Part 6, Saved for Sure – Overcoming Doubt

Dr. John Ankerberg, Dr. Erwin Lutzer

Dr. John Ankerberg: We're talking about how you can be certain that you will spend eternity with God when you die. Is there anything more important than that? Let me ask you, "Do you know?"

Erwin, in your book, you talk about the nitty-gritty problems that people have, the doubts that they have, and they would give gold to have these doubts answered. They want to have a sure, certain salvation with the Lord.

Let's start by describing some of these anxieties. If you go into Rome, you go into St. Peter's and you look at the painting of the Last Judgment that Michelangelo did, if people can get the idea of what he was talking about, see yourself knowing that within an hour you're going to die and you're going to be in the Judgment, what would your face look like? In his painting, he captured the expressions of people who were facing the Last Judgment; and overall, there was just anxiety. There was fear. And a lot of folks right now, even thinking about facing God, a holy God, a God that knows all about them, they have fear; they have uncertainty, even people that go to church, people that have made a profession of faith in Christ.

Now, some folks have a false faith. Some folks have a true faith. We want to sort that out. But what would you say to comfort, to give promises from the Word of God that people can have a certain faith? It doesn't depend on their performance. Start us off.

Dr. Erwin Lutzer: Well, John, that, of course, is the most important question that anyone could ever ask ultimately, is our relationship to God; add Heaven and judgment and all the rest. We are going to sort out a false faith from a true one. If we weren't going to do that, I wouldn't begin with this story. But let me tell you a story about a woman who used to teach Bible studies. And I believe that she had a genuine faith. I say that because most assuredly her husband believed that. The people that knew her believed that. But she would always go through times of doubt.

While we were out at a camp, I was sitting on the back porch with her and her husband and I was looking over the lake. I was reminded of a story. Perhaps the story is true or isn't true, but it has a tremendous point. A man was going across a frozen lake, but fearful that the ice was too thin. And so in order to make sure that he

was spreading his weight, he actually was crawling on his hands and knees, hoping eventually to get across this lake. Well, the story goes that in the distance coming toward him he suddenly noticed a team of horses crossing the ice. He began to realize, if the ice is thick enough for the team of horses, why am I crawling on this lake? Why don't I get up and jump and run on it and enjoy it? And the woman saw the point immediately because I said to her, "The ice beneath you as a true believer is just as thick as it is beneath me. We're both depending on Christ." And she said, "The only difference is, you're enjoying it and I'm not." And that's true.

This leads us to a point that needs to be emphasized again and that is this, that if we have faith in the right object, namely Christ, it is better to believe in Christ alone with a trembling hand, so to speak, than it is to have a false faith with steady confidence.

You see because if that man had been out on the lake and had had total confidence that he could run on it but it was only a half inch thick, he'd have gone under. Faith is only as good as the object in which it is placed. And that's what we are talking about here. How does one have a faith in Christ that is so satisfying that one is brought, as the Bible says, to the full assurance of faith?

Ankerberg: If you're going to straighten out people's thinking and give them assurance of their salvation, you do have to put certain promises into their head. And unfortunately, some of our friends that are preachers sometimes do not say it crisply, precisely, or even accurately when they talk about what salvation is.

For example, there was a lady that you talked about in the book that listened to a preacher on the air. And this preacher said, "Yes, you've got to believe in Christ, but he also made it sound like they had to look at their works. And if there wasn't a confirmation by their works, then they weren't really saved. That, I think, is a recipe for disaster. Because you have to ask, "How many of our works, how much of our works have to arrive before I would have security or knowledge or assurance that I had been accepted?" Then, the emphasis switches now to my works instead of what Christ did. Tell us about that lady and what you told her.

Lutzer: Well, the situation is this. I was sitting in my office in church and the phone rang. It was a woman who was in a nursing home. She said, "You know, we get together in a room and we listen to a certain preacher every morning." And she said, "I know that I was a Christian" because, again, she had genuinely believed. And we have to keep that before people, John, because we've not yet talked about a true faith and a false faith. But she had every evidence that she had a true faith. But she said, "According to this preacher, I'm lost." I said, "Why?" She said, "Oh, because he says that true Christians never really sin. If they do, it's only for a little while then they always bounce back real quickly." She says, "Oh, I have failed my Lord so many times. I know that I am a great sinner and I've failed God." And then she says, "I always thought the blood of Christ is enough, but according to him it isn't."

I said to her, "Of course the blood of Christ is enough." Later on we're going to give an illustration of how the blood of Christ is enough. But I said, "The blood of

Christ is enough.”

She said, “What can I do with my heart?” and this was so cute. Here’s this elderly woman. And she said, “I cannot take steel wool to my heart and scrub it. What shall I do?”

And I said to her, “If your trust is in Jesus Christ and His shed blood on the cross, **that is enough.**”

She said, “Really? Is that enough?”

I said, “Yes. That is enough.”

She said, “As soon as I’m going to hang up the telephone, I’m going to tell all of the other women in the room that the blood of Christ is enough.” And John, we want to say categorically that the blood of Christ is enough.

Now, that presupposes a lot of things. It presupposes that you have a true faith in the blood of Christ and what Jesus did on the cross. It presupposes indeed that you have savingly believed and that, you know, there are evidences in your life that you are a true Christian, because that’s a part of it that we’ll talk about. But up-front, what we want to say is that assurance ultimately comes by seeing that what Jesus did for us is enough. “It is finished;” “Paid in full;” And accepting that for ourselves.

Ankerberg: Now you’ve got everybody’s attention. They’re saying, “Okay, then I need to know what the real McCoy is. I need to know what is a false faith? What is a true faith?” So let’s contrast them. Okay? Let’s talk about, first of all, one of the false faiths that I think will get us to that, and that is that there are people who say, “I believe in Christ **and**...” they put another word there. What would you say? What’s wrong with that?

Lutzer: Well, that’s something like, as far as they’re concerned faith is like a mutual fund. You know, you don’t want to put all your eggs in one basket so “I believe in Jesus and I believe in this....” I’ve had this thing happen many times. I say to a person, “Now, if you were to die today and God were to say to you, ‘Why should I let you into Heaven?’ what would you say?”

And he said, “Well, I’m a good person, you know,” and he goes on and on and on.

And then I say, “You know, that’s wrong. The answer is that Jesus Christ died on the cross for people’s sins.”

“Oh, well, of course I trust Him, too. Oh sure, that’s a part of it.”

A person like that, we can say quite confidently, is lost. Because think of the insult this is to Christ. Because what you’re actually saying is, “Jesus, what you did on the cross is not sufficient. It only becomes sufficient if I add my puny works to your blessed work. Then it’ll be enough. So I do my part; you do your part.” One thing is sure, those people do not have assurance because you can never be sure about your side of the bargain. That is a false faith. Christ **and** rituals; Christ **and** the Sacraments; Christ **and** baptism.

Ankerberg: Let’s stop right there because that’s just a little more sophisticated form of the same argument and that is, they would say, “This is what grace is. Christ

comes in, gives me the power to do works, and I contribute to what He did with His power.”

Lutzer: Exactly. That’s what the man who went into the temple to pray thought [Luke 18]: “I thank thee, God, that I am not like other men. God, I am better; You are the one who gives me the grace to do good works.” So really it is of grace, but his understanding of grace was too shallow and Jesus said he was not justified. Grace does not come through manmade ritual so that you can hold the salvation of someone else in your hands. Grace comes immediately through the human heart, to the human heart, through the preaching of the Word, through the work of the Holy Spirit of God and we need to keep that in front of people. Because even salvation that comes through rituals, if you talk to those people, they can have no assurance.

Ankerberg: Right. Titus 2 says, “It is not by works of righteousness which we have done,” either with the strength of the Lord or without it, the fact is, there’s nothing that we do that contributes.

Lutzer: There’s a second kind of false faith and that’s a general belief in Christ.

Ankerberg: Right.

Lutzer: “Oh, I believe in Jesus. Yes.”

“Do you believe that He died for sinners?”

“Yeah. I kind of believe that.”

You know, a casual kind of faith. You know, Luther was right when he said we have to descend into hell before we can ascend into Heaven; unless there’s an understanding of our sinfulness and a recognition as to why what Jesus did on the cross is so necessary. There’s nothing casual about a person who puts faith in Christ. He is trusting Christ with his eternal destiny, with his soul, and somebody who generally believes in Jesus but it’s a casual faith, that kind of a faith is spurious.

Now, in addition to that, there’s a thousand other false faiths, too; people who are into other religions, people who are into the New Age Movement and so forth. We can’t even get into those. We’re just simply talking about those who affirm Christianity and still have a false faith.

Ankerberg: Yes. Alright, we’ve talked about false faith. Now we need to talk about what is true, saving faith. Give me the four characteristics.

Lutzer: Well, first of all, it is faith that is directed toward Christ **alone**. I think more than 100 times, even in the Gospel of John, salvation is linked to faith in Christ. “He that comes to me has eternal life” [6:37-40]; “As many as received Him, to them He gives the authority to become the sons of God” [1:12]; “He that believeth in the Son hath everlasting life” [3:36]. We could quote verses of Scripture for the rest of this program about the fact that it has to be a faith in Christ alone.

Now, as we mentioned, if it’s “Christ **and**” then we run into problems, then we’re depending on something other than Christ. And you know, Luther asked a very interesting question. He said, “What makes you think that your good works are as precious to God or can add to the wonderful, beautiful work that Jesus Christ did on our behalf?” Isn’t that pride to think that our good works can contribute to the won-

derful work of Jesus? So, salvation is all of the Lord.

Ankerberg: Yeah, it really doesn't understand the seriousness of sin or who Christ really is and what the Father required.

Lutzer: I love Augustine. He said that he who understands the holiness of God despairs in trying to please Him. You see, if we really understood God's holiness, we would understand why our good works cannot contribute to salvation. Salvation must be God's thing. You know, I love the words of Charles Haddon Spurgeon who was a preacher in London during the 1800's. I mean, isn't this awesome, John? Why can't you and I think of things like this? He said, "I could fly or swing over the flames of hell hanging onto a flax stock; without fear I could do that, if I knew that my faith were in Jesus Christ alone." Isn't that beautiful?

Ankerberg: That's wonderful.

Lutzer: And that's where assurance comes. It is a faith that is directed to Jesus Christ alone.

Ankerberg: No works, no baptism, no sacraments, nothing else that we contribute. Alone – He's enough. He's a sufficient Savior. He can pull it off.

Lutzer: Oh, isn't He? And He's wonderful and He's the only one out there. We could do another show on that, too.

Ankerberg: Yes. Let's go to number two.

Lutzer: Number two: it is confirmed by the Holy Spirit. I'm taking this from Romans 8 and other passages where it says, "The Spirit Himself bears witness with our spirit that we are the children of God." I want to just give a personal testimony. Okay, I'm 14 years old. I struggled with assurance as a child. I finally pray and accept Christ by faith, believing that He indeed did die for me. And you know, John, the next day, I honestly thought as a kid – now, I'm 14 years old – I had such an overwhelming sense of God's presence, I thought to myself, "You know, I think I could go through a door without opening it." I didn't try or I wouldn't be here today. But there was this sense of God's presence. You know, there was a man who was dying. What an awesome story. I didn't include it in the book because it has happened since this book was written. Here's a man who is dying of cancer. I visit him. He has only a couple of weeks to live. I tell him, "You know, you have to accept Christ as your Savior." And even though he had heard dozens and dozens of messages, you know what he said to me? "I know I do, but I don't know how." Can you imagine?

Ankerberg: Wow.

Lutzer: So I led him to faith in Christ, Christ alone, using a prayer to help him direct his thoughts to Christ and receiving Christ as Savior and I prayed that he might have the assurance of faith. You know what he wanted his relatives to do when they came to visit him in the closing days of his life? "Read me the Bible. Read me the Bible." Why? He never had an interest in the Bible before.

There's a second way that our faith is confirmed, and that is, through the ministry of the Holy Spirit. We now know that we're children of God. We received a new nature, the new birth that we talked about.

Ankerberg: I also think, Erwin, that the confirmation of the Holy Spirit also comes through looking at Scripture.

Lutzer: Yes.

Ankerberg: There's something like if Jesus was sitting across the desk from me and said, "Look, you want to know if I've saved you for sure?" He says, "You put your faith in me. Put your name right here in the contract." I sign my name and then He signs His name at the bottom and He ships it across and He says, "Here it is." And that's the Word of God that we've got.

Lutzer: That's right.

Ankerberg: The promises of God are the promises of God. When it dawns on you God is not going to give you a legal loophole here. He's not trying to get out of this. He wants to assure you that if you believe His words, He saved you, and that's one of the things the Holy Spirit is going to use to say, "Hey, regardless of your feelings" – and we need to talk about that. We'll probably talk about that in another program: fact, faith and feelings and so on – the fact is, that it is God's Word. That's the fact. You believe it and there is the confirmation that the Holy Spirit gives upon the basis of God's Word.

Lutzer: John, could I throw something else in here? If there is somebody right now who's a skeptic, who says, "Yeah, I don't believe this is God's Word. I don't believe in Jesus," I have a 21-day experiment to give to them. This is life transforming. The 21-day experiment is to take the New Testament and take the Gospel of John. It takes only 10 minutes a day. It has 21 chapters. Read a chapter a day and say something like this: "God, I don't believe you're there, but if this is truth, show me." Do you know that atheists have been converted doing that because the promises of God, the Word of God, the Spirit of God that we've talked about combining together begin to open their eyes and they say, "Who is this Jesus? He must be who He claims to be." So that's the way faith is birthed in the heart. "Faith comes by hearing" [Rom. 10:17].

Okay, so we have 1.) faith directed toward Christ alone; 2.) it's confirmed by the Holy Spirit, the promises; 3.) It's also a faith that results in works. The Bible says that "we are saved unto good works which God had foreordained that we should walk in them" [Eph. 2:10].

Ankerberg: Not "by" good works.

Lutzer: That's right. But you see, once a person is changed, of course he's going to live differently because he's going to have different desires. But the important thing that needs to be emphasized is that it is not these good works that give us the assurance, because you and I know, even after we're saved, we still struggle with sin. There are times when we disobey everything we know is right, and so it isn't as if to say that our assurance is based on it, but there is a confirmation. You know, if somebody says to me, "Well, I have accepted Christ as Savior," but he has no love for God, he has no desire to serve God – I don't know his heart, God is judge – but I have to question whether or not he has come to Christ.

Ankerberg: Yeah. Go ahead.

Lutzer: The fourth thing is, it's the kind of faith that grows. You know, my faith in God and Christ and the Bible is stronger than it was when I was in college. I hope it's stronger than it was last year. So it's a faith that continues to grow and in the process of growing that faith, we come to what it says in the Bible, "The full assurance of faith" [Heb. 10:22]. And some new Christians, God bless them, they struggle with their faith and they have doubts. If they continue to read the Word and walk with God, oftentimes those doubts disappear and their confidence in the promises of God keeps growing.

Ankerberg: You've got this tremendous illustration about the blood.

Lutzer: Remember in the Old Testament God said to the Israelites, He says, "I'm going to pass through the land of Egypt." And He says, "You folks, you kill a lamb, you put the blood on the doorpost of the houses. You put it up top. You put it along the sides. And when I see the blood, I'll pass over you. And the angel of death will not touch you. And only the Egyptians, who do not have blood on their doors, will die" [Ex. 12].

Well, you can imagine that there's a family who puts blood on the door. Right? The father insists, "Let's have blood on the door." You know something; the real issue is not whether they slept well that night. They might have been nervous. The older son might have said, "Well, what is this blood thing? What if the angel of death does strike us anyway?" Nothing mattered – there was blood on the door. And God says, "When I see the blood, I will pass over you."

We began by talking about a woman who asked me the question, "Is the blood of Christ enough?" And the answer is, "Yes, it is!" That faith that you put in Christ will be confirmed in the other ways that we talked about, but at the end of the day, I need to repeat this one more time, if you believe that when Jesus died on the cross His death was fully sufficient, the blood that was shed was sufficient, and you place your trust in what He did, you will be saved and your assurance will come from knowing that it's not any merit of yours, not your part of the bargain, it's His part of the bargain. You bring nothing but your need and you receive His free gift. That is the Gospel.