

Can I know I have eternal life? A critique of the “Federal Vision” and other theories of assurance

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In this essay I plan to discuss a modern theological controversy, centered around a school of thought which calls itself the “Federal Vision”,¹ associated with authors Steve Wilkins and Doug Wilson and sometimes also connected the teachings of Norm Shepherd² and N.T. Wright³. I also will discuss connections of this controversy with an earlier controversy known as the “lordship” controversy, in particular the debate between John MacArthur⁴ and Charles Ryrie⁵.

Discussing theological controversies like this may seem abstract and dry, but actually the subject of these debates is a question of immediate and pressing importance to all of us: can I know with certainty that I am going to heaven? Secondly, can I know if anyone other than myself is going to heaven? How one answers these questions can determine the whole course of a person’s life. I have known people in the depths of depression because of their lack of hope, and other people living in the heights of hypocrisy based on false assurance they were God’s chosen ones, and all manner of other messed-up people, because of their views on these matters. These same issues were also at the heart of the struggles at the time of the Reformation and have led to passionate debate before and since.

I will organize this essay around a survey of the different answers to these questions made by different people calling themselves Christian.

1) Position #1. *It is impossible to know if you are going to heaven. All you can do is try your best, and hope that it is enough for God to accept you when you come before his judgment seat.*

This is probably the majority, default position for religious people. For most of these people, it would seem the height of arrogance to say that I know I am going to heaven, because it would amount to saying that I know I am so good that God must accept me.

Such a view is known as “justification by works.” It assumes that the way to heaven is to be “good enough,” that is, to do enough “good works” to earn God’s favor. Those in this camp feel that if God did not judge people this way, that he would be unjust. How could a good God let bad people into heaven?

¹ *The Federal Vision*, S. Wilkins and D. Garner, editors, (Athanasius Press, Monroe, Louisiana, 2004).

² N. Shepherd

³ N.T. Wright, *Paul: in Fresh Perspective*, (Fortress, 2006).

⁴ J.F. MacArthur, Jr., *The Gospel According to Jesus*, revised edition, (Zondervan, 1994).

⁵ C. Ryrie, *So Great Salvation*, (Moody, 1997).

There are two types of problem with this position, the pragmatic and the theological. Pragmatically, this view leads to several types of neurotic behavior. One response is the person who is constantly anxious, worrying about whether he or she has offended God, wondering whether this time he or she has finally crossed the line. Like a child with a constantly irritable parent, this person has a view of God as never happy, always making people feel they don't measure up.

A more common response, for people in this camp, is to give up. Not many people can live in a state of constant anxiety wondering whether God hates them. So many people, in practice, throw up their hands and say either, "I know I have no chance; I have already offended God, so I may as well grab as much fun as I can before the end," or "It is too much trouble to worry about; I will just do what I feel like doing and let God sort it out in the end." There is no great concern to do good, and often a lot of wallowing in real evil, because being truly good seems a hopeless task to worry about.

A third type of neurotic behavior coming from this view is the person who constantly justifies himself or herself, who never admits doing anything really seriously wrong. They aren't sure that they are going to heaven, but they are confident that that are pretty far along the path, and they look down on non-religious people who don't even try. They are counting their righteousness every day, adding it up to make sure they have a good chance of getting into heaven. The Bible calls these people "hypocrites" and "Pharisees." Even non-religious people can act this way. You can never tell them they have done anything wrong, because they feel that they really always have done what is right, if you just understood their situation.

The theological problem for Position #1 is that the Bible is full of statements that tell us that we can be confident that we are going to heaven:

"I write these things to you who believe in the name of the Son of God that you may know that you have eternal life." (1 John 5:13)

"For I am sure that neither death nor life, nor angels nor rulers, nor things present nor things to come, nor powers, nor height nor depth, nor anything else in all creation, will be able to separate us from the love of God in Christ Jesus our Lord. (Romans 8:38-39)

"And I am sure of this, that he who began a good work in you will bring it to completion at the day of Jesus Christ." (Philippians 1:6)

"According to his great mercy, he has caused us to be born again to a living hope through the resurrection of Jesus Christ from the dead, to an inheritance that is imperishable, undefiled, and unfading, kept in heaven for you." (1 Peter 1:3-4)

"Rejoice that your names are written in heaven" (Luke 10:20)

"All that the Father gives me will come to me, and whoever comes to me I will never cast out." (John 6:37)

“But God will ransom my soul from the power of Sheol, for he will receive me.”
(Psalm 49:15)

... and many more.

In other words, the Bible presents what sounds like very good news: you don't have to twist in the wind wondering whether God loves you and let you into heaven. It is an inheritance laid up for you, a work which God will complete in you, a hope that does not fade. You can know for sure! This is the classic “Gospel,” which is Greek for “good news,” which has been preached through the centuries.

But not everyone goes to heaven. Universalists teach that all people do go to heaven, but the Bible will have nothing of that:

“Like sheep they are appointed for Sheol; Death shall be their shepherd, and the upright shall rule over them in the morning. Their form shall be consumed in Sheol, with no place to dwell.” (Psalm 49:14)

“Then he will answer them, saying, ‘Truly, I say to you, as you did not do it to one of the least of these, you did not do it to me.’ And these will go away into eternal punishment, but the righteous into eternal life.”(Matthew 25:45-46)

“And the sea gave up the dead who were in it, Death and Hades gave up the dead who were in them, and they were judged, each one of them, according to what they had done. Then Death and Hades were thrown into the lake of fire. This is the second death, the lake of fire. And if anyone's name was not found written in the book of life, he was thrown into the lake of fire.” (Revelation 20:13-15)

So some people do not go to heaven. The question then becomes, how can I know I am one of the people who go to heaven? How can I have that confidence and hope that so many of those verses talk about?

2) Position #2. *You can know you are going to heaven if you have had a certain type of dramatic experience in your life.*

The Bible does not leave us clueless about how to know we have eternal life. It connects this everywhere with “faith” and “belief” (emphasis added in these quotes):

“For God so loved the world, that he gave his only Son, that whoever *believes in him* should not perish but have eternal life. For God did not send his Son into the world to condemn the world, but in order that the world might be saved through him. Whoever *believes in him* is not condemned, but whoever does not believe is condemned already, because he has not believed in the name of the only Son of God. (John 3:16-18)

“Therefore, since we have been justified *by faith*, we have peace with God through our Lord Jesus Christ.” (Romans 5:1)

“For by grace you have been saved *through faith*. And this is not your own doing; it is the gift of God, not a result of works, so that no one may boast. (Ephesians 2:8-9)

“Behold, his soul is puffed up; it is not upright within him, but the righteous shall live *by his faith*.” (Habakkuk 2:4)

The church for centuries has preached that we are saved by faith in Jesus, not by doing some number of good works. This sounds simple—instead of adding up all my good works and hoping God thinks they are good enough, I can know I am loved by God and will go to heaven if I have faith.

But what is faith? How do I know if I have it? Can I know if anyone else has it? On this there has been all manner of debate.

One school of thought which has been quite prevalent in Protestant and evangelical churches, historically, is the view that I can know I have faith if I have had a certain type of emotional experience. As in the words of the song Amazing Grace, I profess “I once was lost, but now am found, was blind but now I see.” Many people, indeed, have had a watershed experience in which they would say their eyes were opened or that they were “born again.” There is warrant for this type of language from the Bible (emphasis added):

“Jesus answered him, ‘Truly, truly, I say to you, unless one is *born again* he cannot see the kingdom of God.’” (John 3:3)

“No one born of God makes a practice of sinning, for God’s seed abides in him, and he cannot keep on sinning because he has been *born of God*.” (1 John 3:9)

“You, however, are not in the flesh but in the Spirit, if in fact the *Spirit of God dwells in you*. Anyone who does not have the Spirit of Christ does not belong to him. But if Christ is in you, although the body is dead because of sin, the Spirit is life because of righteousness.” (Romans 8:9-10)

“He saved us, not because of works done by us in righteousness, but according to his own mercy, by the washing of *regeneration and renewal* of the Holy Spirit.” (Titus 3:5)

“Having purified your souls by your obedience to the truth for a sincere brotherly love, love one another earnestly from a pure heart, since you have been *born again*, not of perishable seed but of imperishable, through the living and abiding word of God.” (1 Peter 1:22-23)

There are many verses which talk about a new start, a new life, etc. Various words all describe this new start: being born again, being regenerated, being indwelt by the Spirit, having God’s seed planted in our heart, getting a new and living heart, being united to Christ, having

Christ live in us, etc. This, by itself, is not controversial or the teaching of some sect of “born again” Protestantism—classic Protestant theology has always taught the need for “regeneration”—new life—for our souls.

The question is whether a person will always have a dramatic experience if they have been regenerated by the Spirit this way. The Federal Vision authors join many other Protestant thinkers in saying that while many people may have a dramatic experience, not everyone who is truly regenerated must have such an experience. The new life may come with a whisper instead of a bang.

There are two pragmatic problems with an experience-based approach. First, it makes my hope of salvation dependent on my subjective experience. I can be left wondering whether my experience was good enough, wondering whether it was real or just the enthusiasm of youth. In practice, this has led many people raised in this school of thought to seek to have multiple experiences, just to make sure. They come down to the altar call in the church one week after the next, hoping that this time it is real.

Second, it leads to a very strange view of children who are being raised in the church by believing parents. It seems to imply that we need to encourage our children to live as pagans, to engage in some sin, so that they can come back to the church repenting, in a real born-again experience. Many children who have grown up in the church question whether they are really saved because they don’t have a dramatic conversion story. Unlike John Newton, they were never slave traders. Should we try to get them to wander away for a while so that their conversion experience is more real?

The Bible also gives evidence of some people who did not seem to have dramatic conversions experiences. In Acts 8, the Ethiopian eunuch seems to take a very pragmatic approach:

“And as they were going along the road they came to some water, and the eunuch said, ‘See, here is water! What prevents me from being baptized?’” (Acts 8:36)

In this story, like many other stories in Acts, there is no high emotion, but rather a picture of someone being persuaded, or convinced, rationally:

“And Paul went in, as was his custom, and on three Sabbath days he reasoned with them from the Scriptures, explaining and proving that it was necessary for the Christ to suffer and to rise from the dead, and saying, ‘This Jesus, whom I proclaim to you, is the Christ.’ And some of them were persuaded and joined Paul and Silas, as did a great many of the devout Greeks and not a few of the leading women.” (Acts 17:2-4)

“From morning till evening he expounded to them, testifying to the kingdom of God and trying to convince them about Jesus both from the Law of Moses and from the Prophets. And some were convinced by what he said, but others disbelieved.” (Acts 28:23-24)

There is also ample reason to believe children were being raised in faith. Paul refers to his good friend Timothy as someone who has been raised in faith:

“I am reminded of your sincere faith, a faith that dwelt first in your grandmother Lois and your mother Eunice and now, I am sure, dwells in you as well.” (2 Timothy 1:5)

In reaction against the conversion-experience approach, the Federal Vision school therefore takes a radically different approach:

3) Position #3. *You can know you are going to heaven on the basis of an objective ritual event in your life.*

In the Federal Vision approach, you know you belong to God because you were baptized, period. This has the advantage of being an objective standard instead of a subjective experience. It also has the appeal of giving great weight to the sacrament of baptism as a powerful thing. (This view is also associated with the Missouri Synod Lutheran church and some other “liturgical” churches.) In addition, it also appeals to those who are reacting against the individualism in modern religion, by emphasizing the importance of membership in the “covenant” community of the church, which is defined by baptism.

The problem with this view is that not all baptized people go to heaven. The Bible is abundantly clear in many places that being added to the religious community by a ritual does not by itself ensure a person belongs to God. This is true for Jews, whose ritual of membership was circumcision:

“For no one is a Jew who is merely one outwardly, nor is circumcision outward and physical. But a Jew is one inwardly, and circumcision is a matter of the heart, by the Spirit, not by the letter. His praise is not from man but from God.” (Romans 2:28-29)

“They answered him, “Abraham is our father.” Jesus said to them, “If you were Abraham’s children, you would be doing what Abraham did.” (John 8:39)

and it is also true of Gentile believers:

“But if some of the branches were broken off, and you, although a wild olive shoot, were grafted in among the others and now share in the nourishing root of the olive tree, do not be arrogant toward the branches. If you are, remember it is not you who support the root, but the root that supports you. Then you will say, “Branches were broken off so that I might be grafted in.” That is true. They were broken off because of their unbelief, but you stand fast through faith. So do not become proud, but stand in awe. For if God did not spare the natural branches, neither will he spare you.” (Romans 11:17-21)

The Federal Vision authors acknowledge this—in fact, they insist on it. Not all who are baptized are saved, but only those who endure to the end in faithfulness and obedience to God.

This seems to take away the sense of objective assurance that I can know I have eternal life. On one hand, I can look back to an objective fact, my baptism, but on the other hand, I know that many baptized people are *not* saved, and for all I know, I may be one of them.

The Federal Vision authors essentially are saying that by looking to my baptism, I can know that I have eternal life as well as anybody can know it. I am certain that I belong to God's people, and even though at various times in the Bible stories many of God's people were rejected by God and did not have eternal life, nevertheless I can be confident that I have as good a chance as anybody.

The Federal Vision authors are not saying that I have to earn God's favor by doing some number of good works. They would say, like others in the tradition of the Reformation, that those who go to heaven are characterized by faith in Christ. Moreover, they would say that this faith, if it is real, is enduring, and God will not let those with such faith fall away.

The key position of the Federal Vision school, however, is that this faith is to all intents and purposes undetectable, both to me and other people. There is no way to be certain that I have the true type of faith that endures to the end. Therefore I should not look at my heart to decide if I have faith. That would be falling into experience-based assurance (Position #1), according to the Federal Vision camp. Steve Wilkins says this directly:

“The questions of *when* a man is “regenerated”, or giving “saving faith”, or “truly converted”, are ultimately questions we cannot answer and, therefore, they cannot be the basis upon which we define the Church or identify God's people.”⁶ [emphasis in original]

Because faith is undetectable, it follows that we should not distinguish between “believers” and “unbelievers” in the church community. We should treat all baptized people equally, as long as they have not actually forsaken the faith explicitly by word or deed. This in turn means that we should not evangelize children raised in the church; they are to be treated as believers as soon as they are baptized. Rob Reyburn, not one of the authors of the Federal Vision book but associated with them, says:

“It is affirmed... The [baptized] children of Christian parents are to be considered Christians...until and unless they prove the contrary. Their situation, in other words, is the same as any other church member. It is denied: Covenant children are to be evangelized like every other lost sinner.”⁷

I am struck by the strong parallels with an earlier controversy, known as the “lordship” controversy. John MacArthur and others argued that we can only be assured we have eternal life if we have a living faith that leads, among other things, to repentance and obedience; in other words, accepting Jesus's “lordship” over our lives. There is ample warrant in the Bible to support this position:

⁶ *The Federal Vision*, p. 66.

⁷ Robert Reyburn in “Quotations on Covenant Succession,” *Credenda Agenda* 13, No. 2.

“Not everyone who says to me, ‘Lord, Lord,’ will enter the kingdom of heaven, but the one who does the will of my Father who is in heaven.” (Matthew 7:21)

“Do not be deceived: God is not mocked, for whatever one sows, that will he also reap. For the one who sows to his own flesh will from the flesh reap corruption, but the one who sows to the Spirit will from the Spirit reap eternal life.” (Galatians 6:7-8)

Charles Ryrie, a famous preacher from Dallas Theological Seminary, argued against this view. He did not dispute that true faith leads to repentance and obedience. Rather, he argued that this kind of true faith is essentially undetectable:

“Those who hold to a lordship/discipleship/mastery salvation viewpoint do not (perhaps it would be more accurate to say ‘cannot’) send an unambiguous message about this matter. On the one hand, they say that the essence of saving faith is ‘unconditional surrender, a complete resignation of self and absolute submission.’ True faith, we are told, ‘starts with humility and reaches fruition in obedience.’ ‘Salvation is for those who are willing to forsake everything.’ ‘Saving faith is a commitment to leave sin and follow Jesus Christ at all costs. Jesus takes no one unwilling to come on those terms.’ ‘Eternal life brings immediate death to self.’ ‘Forsaking oneself for Christ’s sake is not an optional step of discipleship subsequent to conversion; it is the sine qua non of saving faith.’

“But what if I do not follow Christ at all costs? What if later on in life I become unwilling to forsake something? Suppose I lack full obedience? What if I take something back that earlier in my experience I had given to Him? How do I quantify the amount of fruit necessary to be sure I truly ‘believed’ in the lordship/mastery sense of the term? Or how do I quantify the amount of defection that can be tolerated without wondering if I have saving faith or if I in fact lost what I formerly had?”⁸

“Every Christian will bear spiritual fruit. Somewhere, sometime, somehow. Otherwise that person is not a believer. Every born-again individual will be fruitful. Not to be fruitful is to be faithless, without faith, and therefore without salvation... Having said that, some caveats are in order. One, this does not mean that a believer will always be fruitful ... Two, this does not mean that a certain person’s fruit will necessarily be outwardly evident ... Three, my understanding of what fruit is and therefore what I expect others to bear may be faulty and/or incomplete.”⁹

Because of this, Ryrie and others in his camp argued essentially for the same thing as the Federal Vision authors, namely for an objective ritual of membership as the only standard of assurance. For Ryrie’s camp, this is not baptism but the “sinner’s prayer,” a moment in time when I follow a ritual which is well-defined in many evangelical churches: praying a prayer with certain required elements (and for some people, certain proper feelings). For Ryrie and others, it matters not how young a person was when they prayed this prayer, or how they live their later life; we must treat him or her as a believer for all later times on the basis of this event, because to do otherwise

⁸ *So Great Salvation*, p. 29.

⁹ *So Great Salvation*, p. 45.

would be to apply a subjective standard of experience in things like repentance and faithfulness. Like the Federal Vision authors, Ryrie would allow that a person could go through the ritual, in this case saying the sinner's prayer, and yet not truly be one of God's children. But he would say, like the Federal Vision authors, that no one except God can know this.

What other possibility is there? Are our only options for being assured that I belong to God either a dramatic experience or a ritual act?

The following is what I believe to be the historic view going all the way back to the Reformation, the Waldensians, Augustine and the church fathers, etc.:

4) Position #4. *You can know you are going to heaven if you can say that you presently, really, place your faith in Jesus. This faith is not undetectable; it leads to fruit which you and others can see.*

As I discussed above, both the Federal Vision view and the Ryrie anti-lordship view both have in common that they see true faith as nearly impossible to distinguish from false faith. Yet the Bible presents just the opposite picture (emphasis added in these quotes):

“Beware of false prophets, who come to you in sheep's clothing but inwardly are ravenous wolves. *You will recognize them by their fruits.* Are grapes gathered from thornbushes, or figs from thistles? So, every healthy tree bears good fruit, but the diseased tree bears bad fruit. A healthy tree cannot bear bad fruit, nor can a diseased tree bear good fruit. Every tree that does not bear good fruit is cut down and thrown into the fire. *Thus you will recognize them by their fruits.*” (Matthew 7:15-20)

“Now the works of the flesh are *evident*: sexual immorality, impurity, sensuality, idolatry, sorcery, enmity, strife, jealousy, fits of anger, rivalries, dissensions, divisions, envy, drunkenness, orgies, and things like these. I warn you, as I warned you before, that those who do such things will not inherit the kingdom of God. But the fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, self-control; against such things there is no law. And those who belong to Christ Jesus have crucified the flesh with its passions and desires.” (Galatians 5:19-24)

“But someone will say, ‘You have faith and I have works.’ Show me your faith apart from your works, and I will *show you my faith* by my works.” (James 2:18)

“Little children, let us not love in word or talk but in deed and in truth. *By this we shall know* that we are of the truth and reassure our heart before him.” (1 John 3:18-19)

“No one has ever seen God; if we love one another, God abides in us and his love is perfected in us. *By this we know that we abide in him* and he in us, because he has given us of his Spirit.” (1 John 4:12-13)

In the terminology of the standard Reformed (Reformation-rooted) school of thought, this is known as a “credible profession of faith.” Rather than asking whether I have had a dramatic

experience, I ask whether in fact I do, right now, place my life in the hands of Jesus in faith. If I do, then the following experiences should be a normal part of my life: 1) a feeling of contrition for sin, 2) a determined repentance, that is, a commitment to turn from evil and toward doing good, and 3) new desires to obey God, in which doing good seems less burdensome to me as time goes on.

The Federal Vision authors apply this only in the negative: if you go too far into sin and rebellion, you can remove yourself from the kingdom and break the covenant. They refuse to see this in the positive sense: that you can be considered part of the kingdom by virtue of these evidences of faith.

One thing that struck me in reading through the Federal Vision was a nearly complete lack of discussion of the *heart*. All of the discussion is in terms of either the external signs such as baptism, or doing good works. Yet in the Bible the heart is central. The Federal Vision authors emphasize the importance of the concept of “covenant,” that is, a definite union of God with his people. Yet they skip over the discussion in Paul’s letter to the Hebrews which says that the New Covenant, in Christ, is defined not by the external but by the heart (emphasis added):

“Christ has obtained a ministry that is as much more excellent than the old as the covenant he mediates is better, since it is enacted on better promises. For if that first covenant had been faultless, there would have been no occasion to look for a second. For he finds fault with them when he says: ‘Behold, the days are coming, declares the Lord, when I will establish a new covenant with the house of Israel and with the house of Judah, not like the covenant that I made with their fathers on the day when I took them by the hand to bring them out of the land of Egypt. For they did not continue in my covenant, and so I showed no concern for them, declares the Lord. *For this is the covenant that I will make with the house of Israel after those days, declares the Lord: I will put my laws into their minds, and write them on their hearts, and I will be their God, and they shall be my people.*” (Hebrews 8:6-10, quoting Jeremiah 31:31-33)

Here God says two things: first, that there will be a new covenant, and second, that this new covenant is not on the same terms as the old. It is not just an extension of the Old Covenant to include the Gentiles. Rather, it is on entirely new terms: it is defined by faith in the hearts of the people. The Federal Vision authors never address this passage, and instead give the impression that nothing changed from the old covenant to the new covenant except that Gentiles are included, without having to keep all the laws of Moses. Yet this passage clearly teaches that *Judah and Israel* will have a new covenant—the whole basis of the covenant changes. In the old covenant, those who were saved had changed hearts, just as in the new covenant, but the old covenant was not defined by the heart, it was defined by externals. In the old covenant, the prophets could say that those whose hearts were far from God, those with “uncircumcised” hearts, did not truly belong to God, but their membership in the covenant community did not depend on this. In the new covenant community, it is different. We ask, “Is the law of God written on this person’s heart?”

How can anyone miss this emphasis on the heart in the Bible? God says that we should not look to externals but to the heart in asking whether I or someone else belongs to God:

“Cast away from you all the transgressions that you have committed, and make yourselves a new heart and a new spirit! Why will you die, O house of Israel?” (Ezekiel 18:31)

“My shield is with God, who saves the upright in heart.” (Psalm 7:10)

“The sacrifices of God are a broken spirit; a broken and contrite heart, O God, you will not despise.” (Psalm 51:17)

“You hypocrites! Well did Isaiah prophesy of you, when he said: ‘This people honors me with their lips, but their heart is far from me; in vain do they worship me.’” (Matthew 15:7-9)

“But what comes out of the mouth proceeds from the heart, and this defiles a person. For out of the heart come evil thoughts, murder, adultery, sexual immorality, theft, false witness, slander.” (Matthew 15:18-19)

“Do you suppose, O man—you who judge those who do such things and yet do them yourself—that you will escape the judgment of God? Or do you presume on the riches of his kindness and forbearance and patience, not knowing that God’s kindness is meant to lead you to repentance? But because of your hard and impenitent heart you are storing up wrath for yourself on the day of wrath when God’s righteous judgment will be revealed. (Romans 2:3-5)

“Take care, brothers, lest there be in any of you an evil, unbelieving heart, leading you to fall away from the living God.” (Hebrews 3:12)

The picture we get from the Bible is that this change of heart is not supposed to be a mystery to us but is evident in our lives, to such a degree that I can have confidence that I belong to God. The consistent witness of both Old and New Testaments is that we *ought to know* if our hearts are far from God, and that we can return to God in repentance, *knowing* that our hearts are broken and contrite.

This is not the same as a dramatic “conversion experience.” The question we ought to ask is not, “Have I had a dramatic conversion experience?” but “Do I, right now, place my faith and trust in Christ alone, and give my life to him?” I may not know when this process began, but if I have been a Christian for very long, then, as mentioned above, certain experiences should be a regular part of my life. I should have the experience of contrition and repentance for my sin—not just once, but frequently. As the first of Luther’s 95 theses said,

“When our Lord and Master Jesus Christ said, “Repent” (Mt 4:17), he willed the entire life of believers to be one of repentance.”

The Christian life involves daily repenting for sin, not just once. If I have never had the experience of truly turning from sin, and only have the experience of justifying myself and

denying my sin, then I should tremble that I do not belong to God at all, and flee in repentance as soon as possible, seeing that Jesus' words to the Pharisees apply to me.

In the positive sense, I should see that I find new desire to do good, and I actually do it. This is not salvation by works, trying to pile up enough credits to make God love me. Rather, I respond to God with good deeds because I see him working in my heart, preparing me to do good (emphasis added):

“For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, not a result of works, so that no one may boast. For we are *his workmanship, created in Christ Jesus for good works*, which God prepared beforehand, that we should walk in them.” (Ephesians 2:8-10)

“Therefore, my beloved, as you have always obeyed, so now, not only as in my presence but much more in my absence, work out your own salvation with fear and trembling, *for it is God who works in you, both to will and to work for his good pleasure.*” (Philippians 2:12-13)

To summarize: (1) Like the thief on the cross, to whom Jesus said “Today you shall be with me in paradise,” I can know right now that I belong to God and will go to heaven, if I put my faith in him. I do not need to add up a list of good works and hope it is enough. (2) Real faith always leads to repentance and good works; as the Reformed scholars taught, “We are saved by faith alone, but the faith that saves is never alone.” Good works flow from the new heart. (3) It is not supposed to be a mystery to me or to others whether or not I have faith. Many, many verses say things like “out of the heart the mouth speaks,” and “you shall know them by their fruit.”

Is it possible to be confident that a person has true faith and yet be wrong in the end? Certainly. Yet we do not use the gray areas to overturn what is normally black and white. Most evangelicals, including presumably the Federal Vision and Ryrie/Dallas camps, would reject an argument in the area of morality which said we must reject distinctions because gray areas exist. Certainly there are people who are hermaphrodites, with indeterminate sex. Yet they would not argue that all distinctions between the sexes should therefore be dropped. Certainly it can be difficult to determine the exact moment in which human life begins, but they would not argue that therefore we should have no concern about human life in the womb. In the same way, some people send us mixed messages in what they say and do, so that we sometimes have to say “I am not sure whether this person has true faith.” But this does not mean that we can never make a distinction between those with faith and those without, that we should reject the idea of a credible profession of faith as a standard of church membership because we may make a wrong judgment call in some cases.

In practical terms, the classic Reformed approach to children of believers is this: When a child is born, it is baptized and considered part of the “covenant community.” The child is considered “in,” not “outside” the people of God. Yet as that child is growing up, we say to the child, “There will come a time when you need to stand up and give testimony of your faith in Jesus on your own, and then we will make you a full member of the church, and admit you to the

communion table as one who can ‘examine himself’ (1 Corinthians 11:28). It may be that you already have faith, but we have not seen it evidenced yet. There is no rush—God’s love for you does not depend on whether we make you a full member of the church. But true faith looks like this (all of the evidences of a changed heart such as repentance and love) and we call on you to have that kind of faith. Don’t trust in externals—examine your heart and give it fully to Jesus.”

Contrast this with the following approach: we say to a baptized child, who we also admit to the communion table from an early age: “You are no different from any other Christian. There is no need to demonstrate the fruits of faith in repentance and love to be considered a good upstanding Christian. But if you go too far in sin and rebellion, we will kick you out.” Is this not a recipe for Phariseeism? The child finds no need to examine himself, to ask whether he has a heart of stone or a living heart, he learns just to keep his nose clean enough to not cross the line. Essentially the same thing happens with children who have prayed the “sinner’s prayer” at an early age in churches that follow the Ryrie line of thought, and who are not confronted with the statements of the Bible about the need for a changed heart and true faith. Many churches accept people who have prayed this prayer as members without any evidence of a changed heart, until at some point they cross some line, doing one sin too many (perhaps smoking or drinking, in some churches, or sexual sin, in other churches) and then they are ostracized (though perhaps still counted as “saved.”)

It is far too easy to focus on externals with our children, to be concerned about whether they obey us and God, and miss the focus of the Bible on the heart. Ted Tripp wrote a delightful short book called *Shepherding a Child’s Heart*¹⁰ which makes the point that a parent’s highest calling is not to govern external behavior, but to shepherd a child to real faith. It is easy to make them into little legalists, able to please us in their external obedience, but with hearts far from God, with no sense of love of others and calling from God. We must not allow our children to be content with that.

The beautiful balance of the Gospel is that what God demands is simultaneously much less than we think, and much more. God demands only faith, and if I place my faith in God, then *right now*, I can be certain that God accepts me and calls me his child and will give me eternal life. That faith is not necessarily some dramatic experience or secret mystery, but faith as normally understood: trusting in him, giving myself over to him as my Lord, trusting in his work to do everything that needs to be done in my life. I may not know when I first trusted God and put my faith in him. All I need to know is that right now, I do place my faith in him.

That is simple, and yet is also is much more than we think. Faith in God, turning myself over to him, means that he will do works in me that I hardly begin to expect, causing me to repent of sins and to love others and attempt great works for God’s kingdom. I may only have a dim idea of what that might look like, but if I refuse to trust God to do whatever he wants in my life, then I have hardened my heart against him and can not claim to have faith at all. As C.S. Lewis said,

“I find a good many people have been bothered by what I said in the previous chapter

¹⁰ T. Tripp, *Shepherding a Child’s Heart*, 2nd edition (Shepherd Press, 1995).

about Our Lord's words, 'Be ye perfect.' Some people seem to think this means 'Unless you are perfect, I will not help you;' and as we cannot be perfect, then, if He meant that, our position is hopeless. But I do not think He did mean that. I think He meant 'The only help I will give is help to become perfect. You may want something less: but I will give you nothing less.'...That is why He warned people to 'count the cost' before becoming Christians. 'Make no mistake;' He says, 'if you let me, I will make you perfect. The moment you put yourself in My hands, that is what you are in for. Nothing less, or other, than that.'"¹¹

I would only add: I can know when I have done that, when I have put myself in his hands, and I can get to know people who credibly tell me that they have done it too.

Appendix. The Federal Vision and Justification

The Federal Vision school is often associated with the authors Norm Shepherd and N.T. Wright, because like them it embraces a different view of justification than the Reformers. These authors basically say that Luther got it wrong when he said that justification by faith in the New Testament is about our individual right standing before God. Instead, according to this school of thought, justification for Paul was all about inclusion in the community. As Federal Vision author Steve Schlissel says,

“As noted by another, ‘For Paul, justification tells us how God accepts Gentiles.’ Exactly. Justification for him [Paul] had less to do with a guilty conscience than with a new age inaugurated by the Resurrection of Jesus.”¹²

What is the connection with the views discussed above? Essentially, the Federal Vision authors want to be able to say to all baptized children that they are in right standing before God, as good as anybody can know it, by virtue of their baptism alone. But the Bible says in many places that those in the church are “justified” by God:

“Since, therefore, we have now been justified by his blood, much more shall we be saved by him from the wrath of God.” (Romans 5:9)

“And such were some of you. But you were washed, you were sanctified, you were justified in the name of the Lord Jesus Christ and by the Spirit of our God.” (1 Corinthians 6:11)

If justification means to “be declared righteous,” then how can a baptized child who later falls away into rebellion be declared righteous by God? Therefore the Federal Vision school adopts the New Perspectives view that justification means “added to the community of the righteous.”

¹¹ C.S. Lewis, *Mere Christianity*, new edition (Harper, 2001).

¹² *Federal Vision*, p. 242.

Is this a legitimate alternative reading of Scripture? I agree with others who say this is a crazy reading of Scripture. Consider Luke 7:29, which in the Greek literally reads “When all the people heard this, and the tax collectors too, they justified God.” (See, e.g., the ESV translation footnote.) This is typically translated as “they declared God righteous”—that is, they declared the goodness of God. It makes no sense to read this as “they added God to the community of the righteous.” The New Perspectives view must make up a special meaning of the word which applies only to Paul’s letters.

Consider also the following passage from the Gospels:

“Two men went up into the temple to pray, one a Pharisee and the other a tax collector. The Pharisee, standing by himself, prayed thus: ‘God, I thank you that I am not like other men, extortioners, unjust, adulterers, or even like this tax collector. I fast twice a week; I give tithes of all that I get.’ But the tax collector, standing far off, would not even lift up his eyes to heaven, but beat his breast, saying, ‘God, be merciful to me, a sinner!’ I tell you, this man went down to his house justified, rather than the other.” (Luke 18:10-14)

If we take the word “justified” to refer to membership in the covenant community, then the Pharisee was perfectly justified—he belonged to the covenant community of his time, and he had done nothing outwardly egregious to get himself expelled from the community. The tax collector, on the other hand, was outside the community, a “sinner” in the terminology of the time, for collaborating with the oppressor, Rome. Yet Jesus’s whole point in this story is that God looks at the heart. The Pharisee is not justified, in the sense of being declared righteous by God, because of his hard heart, while the tax collector is declared righteous, based on his heart, even while no one else saw anything change about his community membership.

Note also the following lines from Paul’s letters (emphasis added):

“For with the heart one believes and is justified, and with the mouth one confesses and is saved.” (Romans 10:10)

“So we also have believed in Christ Jesus, in order to be justified by faith in Christ and not by works of the law.” (Galatians 2:16)

Here Paul directly connects justification with the heart of faith. “With the heart” one believes and is therefore justified; we believe “in order to be” justified. The language here, and in the whole argument of Paul in his letters, is that heart-belief is a necessary prerequisite for justification. If we say that unbelieving baptized infants are justified, we twist the words of Paul beyond recognition.

In the grand passage of Romans chapters 2 and 3 which culminates in the concept of justification by faith in Romans 3:24, the problem which Paul sets out to solve is intensely personal and individual, not communal. He starts the argument with a challenge to each person:

But because of your hard and impenitent heart you are storing up wrath for yourself on the day of wrath when God's righteous judgment will be revealed. He will render to each one according to his works: to those who by patience in well-doing seek for glory and honor and immortality, he will give eternal life, but for those who are self-seeking and do not obey the truth, but obey unrighteousness, there will be wrath and fury. (Romans 2:5-8)

To "each one" according to his works. There is no communal membership in view here, but rather the judgment of each individual heart before God. Paul then goes through a lengthy passage showing how each person who thinks he is good falls short, and includes as a proof text Psalm 14, which says "not one" is righteous. In this whole passage the emphasis is on God's final judgment, the wrath of God which is to come:

Do you suppose, O man—you who judge those who do such things and yet do them yourself—that you will escape the judgment of God? (2:3)

You are storing up wrath for yourself on the day of wrath when God's righteous judgment will be revealed. (2:5)

For all who have sinned without the law will also perish without the law, and all who have sinned under the law will be judged by the law. (2:12)

...On that day when, according to my gospel, God judges the secrets of men by Christ Jesus. (2:16)

[Is God] unrighteous to inflict wrath on us? (I speak in a human way.) By no means! For then how could God judge the world? (3:5-6)

...So that every mouth may be stopped and the whole world may be held accountable to God. (3:19)

It is mangling the text to suppose that at the end of this passage Paul suddenly shifts to an entirely different problem, namely, how Gentiles can be included in the covenant community. Justification has everything to do with a guilty conscience! Paul concludes that no one can be justified by either community membership (i.e., being a Jew) or by claiming ignorance of what God commands (the Gentiles). All are under judgment, and need a way to escape God's judgment. This is the context of Romans 3:23-26, which says that we are justified by faith in the blood of Christ as the propitiation for our sins:

"For there is no distinction: for all have sinned and fall short of the glory of God, and are justified by his grace as a gift, through the redemption that is in Christ Jesus, whom God put forward as a propitiation by his blood, to be received by faith. This was to show God's righteousness, because in his divine forbearance he had passed over former sins. It was to show his righteousness at the present time, so that he might be just and the justifier of the one who has faith in Jesus." (Romans 3:22-26)