



Eternal SECURITY

*Finding Certainty
in a Chaotic World*

JOHN H. MUNRO



Sandend Bay beach — John's maternal grandparents lived in this small fishing village on the Banffshire coast, as photographed by John in 2008.

If God is for us,
who can be
against us?

ROMANS 8:31

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by John H. Munro



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INTRODUCTION

Life IS FULL OF UNEXPECTED potholes, twists in the road, and roadblocks. One minute our lives appear secure and predictable. Then the unexpected occurs, and we plunge into despair and uncertainty. The rich can lose their riches. The healthy can lose their health. The employed can lose their jobs. The married can lose their spouse. Our society is riddled with turmoil, uncertainty, chaos, and insecurity at all levels.

But it is at this point that the brilliance of the Christian Gospel shines.

In a chaotic and uncertain world, those who love Jesus Christ have the unchanging hope of the Gospel. We depend absolutely on Christ not only for today, not only for tomorrow, but for eternity.

The most frequent questions I am asked relate to personal security:

Is it possible to lose my salvation?

*What happens if I commit some serious sin
or embrace some doctrinal error?*

What happens if I no longer actively believe in the Lord Jesus Christ?

*Is it possible for me to commit the “unforgivable sin”
and so be eternally lost?*



Few authentic followers of the Lord Jesus have never grappled with these questions. For those who believe that salvation is an eternal reality, there can hardly be a more serious concern.

My strong conviction is that not only can we be saved by the grace of God, we can have the assurance that we are eternally secure. But eternal security applies not to those who merely profess salvation but to those who possess salvation. Saying that you are a Christian does not make you a Christian. Salvation is a personal, living relationship with Jesus Christ.

“But to all who did receive him, who believed in his name, he gave the right to become children of God, who were born, not of blood nor of the will of the flesh nor of the will of man, but of God.”

JOHN 1:12–13



PERSONAL TESTIMONY



John —
as a wee boy

LIKE TIMOTHY, FROM INFANCY I WAS TAUGHT the Holy Scriptures which “are able to make you wise for salvation through faith in Christ Jesus” (2 Timothy 3:15). My parents were believers in Jesus Christ and took their commitment to the Lord Jesus very seriously. My brothers and I were taught the Word of God in our home. We attended church on Sunday mornings and evenings, including Sunday School. Authentic Christianity was modeled by my parents.

I always believed that God existed and was taught that Jesus Christ is the Son of God who came to earth to be the Savior of the world. As a wee boy, I memorized many of the basic Bible verses of the Gospel such as John 3:14–17, John 3:36, John 5:24, Romans 3:23, Romans 5:8, Romans 6:23, and Ephesians 2:8–10.

With six boys in our home, there was never any doubt that “all have sinned”! I was a very active boy, and although I loved my parents, I didn’t always follow their instructions. My parents were very kind but also believed in discipline (which in those days involved more than being told to sit quietly in a corner). I had a clear understanding of sin and well remember being convicted of my sin by the Holy Spirit as I listened to the Gospel being presented.



When I was 12 years old, my father asked if I and my younger brother, Jim, wished to go to a youth camp. I loved to play football (soccer) and knew that there would be an abundance of football games and other sports at this camp. So Jim and I were dispatched to the camp, held in the little town of Aboyne on Royal Deeside in the northeast of my native Scotland.

The camp was for boys ages 9–12 years old. It had as its theme verse Psalm 119:9, “Wherewithal shall a young man cleanse his way? By taking heed thereto according to Thy Word” (KJV). Not only was there an abundance of football, I quickly made friends. Each morning and evening, there was a time of singing choruses and a message from one of the leaders. That week at camp turned out to be the outstanding week of my life.

With my home and church background, I already knew the message of the Gospel and could have accurately communicated it to anyone. I had memorized a lot of Scripture verses and knew much about the Christian faith, but I was not yet saved. I had never personally received Jesus Christ as my Savior and Lord. It wasn’t that I actively rejected the message, but I had never come to the point of repenting of my sin and trusting the Lord Jesus Christ as my Savior.

On the Thursday evening of that week at camp, I was increasingly burdened that I was not yet saved. Each day the Gospel message was clearly presented. I knew I must get right with God. I told one of the leaders that I wanted to be saved. Opening the Scriptures, he went over the good news of Jesus



Christ, and I prayed to receive Jesus as my Savior. What a joy to know that as I had received eternal life, I would never “perish.” The overall leader of the camp, Bill Salter, came to me and opened his Bible to John 10:28–30. He read these beautiful, powerful, and unforgettable words of Jesus, the Good Shepherd.

“I give them eternal life, and they will never perish, and no one will snatch them out of my hand. My Father, who has given them to me, is greater than all, and no one is able to snatch them out of the Father’s hand. I and the Father are one.”

JOHN 10:28–30

These verses clearly present that the authentic believer in Jesus Christ is eternally saved and “shall never perish.” I am so thankful to the Lord for directing that leader to read these words with me as a 12-year-old boy. They remain a strong foundation in my Christian life. My faith was anchored not in my church background, or knowledge of Scripture, or anything that I have done—but entirely on the unassailable promises of God and the power of Jesus Christ, the Son of God.

I am eternally secure. This is not presumption on my part but is depending on the promises of God and His grace.

“For God so loved the world, that he gave his only Son, that whoever believes in him should not perish but have eternal life.”

JOHN 3:16



Iona countryside — This tiny island off the western coast of Scotland is known as the birthplace of Celtic Christianity.

Held by the Good Shepherd

JOHAN 10 IS THE MAGNIFICENT CHAPTER on Jesus as the Good Shepherd. “I am the Good Shepherd. The Good Shepherd lays down his life for the sheep” (John 10:11). The Old Testament prophet Isaiah wrote, “All we like sheep have gone astray, we have turned—every one—to his own way” (Isaiah 53:6).

The Need for a Good Shepherd

Sheep are not the smartest of animals and can't defend themselves. Left on their own, sheep are helpless against thieves, robbers, and fierce animals. Left to ourselves we, like sheep, would not make it back to the fold. We are prone to wander, to stray from the straight and narrow, and so easily get into all kinds of problems.

There are forces in our world which attack us and seek to destroy our souls: greed, selfishness, lies, resentment, and pride. By ourselves, we are powerless to overcome these deadly sins. Because we are helpless and do stray, we need a Good Shepherd.

As the Good Shepherd, Jesus finds the sheep. In Luke 15, He relates a story of a shepherd who has 100 sheep but searches after the one lost sheep. He searches and searches for the sheep “until he finds it” (Luke 15:4).

Jesus comes to seek and to save the lost (Luke 19:10). This Good Shepherd “calls his own sheep by name” (John 10:3). How wonderful to know that our Good Shepherd not only knows us but knows our name. When the Good Shepherd finds the lost sheep, “he lays it on his shoulders, rejoicing” (Luke 15:5). And all of heaven rejoices over one lost sheep which is found.

*While angels in His presence sang
Until the courts of heaven rang,
O the love that sought me,
O the blood that bought me,
O the grace that brought me to the fold,
Wondrous grace that brought me to the fold.*

In Tenderness He Sought Me, 1894
by W. Spencer Walton

The Sacrifice of the Good Shepherd

Most wonderful of all, the Good Shepherd lays down His life for the sheep. Central to the Christian faith is the cross of Christ. Why is it necessary for the Good Shepherd to die for us? Because we are lost and totally unable to save ourselves. We are heading for the greatest of all dangers—eternal death. Jesus as the Good Shepherd dies on the cross of Calvary for us. He lays down His life voluntarily.

“For this reason the Father loves me, because I lay down my life that I may take it up again. No one takes it from me, but I lay it down of my own accord. I have authority to lay it down, and I have authority to take it up again. This charge I have received from my Father.”

JOHN 10:17–18

The death of Jesus was not an accident; it was planned before the foundation of the world. In love, Jesus Christ comes to give His life as a sacrifice for the sheep. The Good Shepherd is also the Lamb of God who takes away the sin

of the world. Paul writes, “For while we were still helpless, at the right time Christ died for the ungodly” (Romans 5:6).

Secure in the Hand of the Good Shepherd

This brings us to the verses which were read to me that night when I was saved as a 12-year-old:

“I give them eternal life, and they will never perish, and no one will snatch them out of my hand. My Father, who has given them to me, is greater than all, and no one is able to snatch them out of the Father’s hand. I and the Father are one.”

JOHN 10:28–30

The Good Shepherd not only *finds* the sheep and *dies* for the sheep, but He also *keeps* His sheep secure for all eternity. He gives us “eternal life” (John 10:28). Eternal life would not be eternal if we could lose it. This eternal life comes from the Good Shepherd when we receive Him as our personal Savior. False shepherds make promises of the good life, but they cannot deliver. The good life comes from following the Good Shepherd. Then “we shall not want” (Psalm 23:1).

Not only does He give us eternal life, but Jesus also says that we will “never perish.” Our salvation is as secure as the Good Shepherd Himself. What a promise! The Good Shepherd secures the sheep and will never lose one of them.

Furthermore, “no one will snatch them out of my hand.” We are secured because we are in the hand of the Good Shepherd. If our salvation depended on ourselves, we would lose it—as our hands could slip! But we are held by the Good Shepherd, and He has promised He will never leave us or forsake us. False shepherds run when the danger comes, but we are in the hands of the Son of God. No one can snatch us out of His hand.

God the Father has given to the Good Shepherd those who believe in Him, and “no one is able to snatch them out of the Father’s hand” (John 10:29). God the Son and God the Father are one in essence (John 10:30) and one in securing our salvation. There is no greater security system than this.

When our salvation is guaranteed by the person and work of the Good Shepherd, how could we ever lose it?

I have heard people say that while no one could ever snatch us from the hand of Jesus, we can choose to take our hand from His. But surely that can't be right! Who is stronger—the Lord Jesus or you?

Sometimes when I am holding the hand of one of my grandchildren, they may want to pull away from me and do their own thing. For example, suppose I am holding their hand in the middle of a busy parking lot. They may want to pull away and run after a dog, or a friend, or simply want to be on their own. But because I love them, and also because I am more powerful than they are, there is no way I am going to let them pull away from my hand in a dangerous situation.

Here then is the security of salvation: those who have truly trusted the Lord Jesus as their Savior “shall never perish” (John 3:16).

Understanding the Depth of Our Salvation

ONE OF THE REASONS many people think they may lose their salvation is because they do not understand biblical salvation. A superficial “belief” of salvation will not result in being secure and strong in the Lord Jesus.

In the Holy Scriptures, different words, pictures, and ideas are used to describe the supernatural event of salvation. Considering these biblical concepts will help you to understand the eternal security which the true believer has through faith in our Lord Jesus Christ.

Justification

Justification by faith is at the heart of the Gospel. Because all of us have sinned, all of us are in a wrong relationship with God. Justification is the act of God whereby He declares us righteous on the basis of His grace through our faith in Christ’s work. This salvation is needed by everyone and is available for everyone. It is offered “for all who believe.” Paul explains justification in Romans 3:21–26.

“But now the righteousness of God has been manifested apart from the law, although the Law and the Prophets bear witness to it — the righteousness of God through faith in Jesus Christ for all who believe. 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 3:21–26

Grace Alone

The basis of justification is “by [God’s] grace as a gift.” Grace, by definition, is undeserved and unmerited. The Scriptures are clear that our salvation is not a reward for something we have accomplished, but it flows from and is sourced in the heart of God. It is totally free: grace alone. If we add our good deeds and good intentions to our salvation, it would no longer be grace. In the marvel of the Gospel, “where sin increased, grace abounded all the more” (Romans 5:20). God’s grace is greater than our sins.

If our justification was based to any extent on our actions, the declaration by God that we are righteous would be at the end of our life. For all of our lives, we would be wondering if our good deeds and good intentions were sufficient to merit salvation. Had we really done the best we could? We would just have to hope that we would be accepted when we stand before a holy God.

But if we can be justified now (as indeed we can), our justification is not based on our future good works. It is on sheer free grace alone based on the redemptive work of our Lord Jesus Christ.

To us, this justification is available as a free gift, but it cost God the death of His Son, whose life is given as a ransom to set us free. Our Lord Jesus Christ shed His blood on the cross to secure our release from the bondage of sin.

He redeemed us from the debt of our sin, which we had no hope of ever satisfying ourselves.

“...knowing that you were ransomed from the futile ways inherited from your forefathers, not with perishable things such as silver or gold, but with the precious blood of Christ, like that of a lamb without blemish or spot.”

1 PETER 1:18–19

The Role of Faith

Justification does not come to us automatically; it is “through faith in Jesus Christ for all who believe” (Romans 3:22). We must repent of our sin and entirely trust the Lord Jesus for our salvation.

This faith “is counted as righteousness” (Romans 4:5). When Jesus Christ died on the cross, every single sin that you would ever commit—past, present, and future—was applied to His account. And His perfect righteousness and holiness are transferred to your account. This imputed righteousness to everyone who believes is the sole basis of our justification.

The Perfect Work of Jesus

Our justification is guaranteed by the perfect work of Jesus. Because our holy God accepts the death of His Son as the price paid for your sins, you are justified not based on anything you have done but entirely on who our Lord Jesus Christ is and what He has accomplished through His death, burial, and resurrection. How then can that salvation be forfeited? How can that legal declaration based on that perfect work be broken?

“Blessed are those whose lawless deeds are forgiven, and whose sins are covered; blessed is the man against whom the Lord will not count his sin.”

ROMANS 4:7–8

Jesus Christ is risen from the dead, and those who are justified by faith are eternally secure, clothed in the righteousness of Christ.

*When I stand before the throne,
Dressed in beauty not my own,
When I see Thee as Thou art,
Love Thee with unsinning heart,
Then, Lord, shall I fully know—
Not till then—how much I owe.*

Songs of Zion, 1837
by Robert Murray McCheyne

Regeneration

At salvation, you are regenerated. A more familiar term is “being born again.” Salvation is pictured as a rebirth—a birth from above. The 19th-century theologian, John Henry Newman, said, “Fear not that your life shall come to an end, but rather that it should never have a beginning.” Newman was referring not to a physical birth but a spiritual one.

In dialogue with Nicodemus, a ruler of the Jews, Jesus said, “Truly, truly, I say to you unless one is born again he cannot enter the Kingdom of God” (John 3:5). Through sin, we are spiritually dead and therefore need spiritual life. Physical life can only produce physical life, “That which is born of the flesh is flesh” (John 3:6). But Jesus went on to say, “And that which is born of the Spirit is spirit.” Nicodemus had an impressive religious and Jewish pedigree. Still, Jesus is explaining that he needed a rebirth which is the inner work and renewal by Jesus Christ through the Spirit of God.

“But to all who did receive Him, who believed in His name, He gave the right to become children of God, who were born, not of blood, nor of the will of the flesh, nor of the will of man, but of God.”

JOHN 1:13

In the prologue of his Gospel, John writes of this miracle of regeneration. When you place your faith in the Lord Jesus Christ, you are born again. You become a child of God. When God saves us, we become part of the eternal family of God.

What happens if the children of God misbehave? God does not throw His children out of His spiritual family. Instead, as a loving Heavenly Father, He

disciplines us from time to time. But once we receive this spiritual rebirth, we cannot be spiritually “unborn.”

“For the Lord disciplines the one He loves, and chastises every son whom He receives.”

HEBREWS 12:6

Adoption

Perhaps you look at your salvation as merely the forgiveness of your sins. That is a brilliant reality, but salvation is much more. In our justification, we are made righteous. In our adoption, we are made sons! The apostle Paul writes that we have received “adoption as sons.”

“For you did not receive the spirit of slavery to fall back into fear, but you have received the Spirit of adoption as sons, by whom we cry, ‘Abba! Father!’”

ROMANS 8:15

“But when the fullness of time had come, God sent forth his Son, born of woman, born under the law, to redeem those who were under the law, so that we might receive adoption as sons. And because you are sons, God has sent the Spirit of his Son into our hearts, crying, ‘Abba! Father!’ So you are no longer a slave, but a son, and if a son, then an heir through God.”

GALATIANS 4:4–7

Adoption is a legal act that changes the personal status of a child in relation to his natural parents and constitutes a new relationship of parent and child. Thus, there is the ending of one relationship and the beginning of a totally new one.

We are adopted as sons, “and if children, then heirs— heirs of God and fellow heirs with Christ” (Romans 8:17). We are now heirs of God! Our Heavenly Father does not disown His children and remove them from their inheritance. God does discipline His wayward children, but they remain

within the family of God. As children of God, we are eternally in His family and so will never be lost.

*“For the Lord disciplines the one he loves,
and chastises every son whom he receives.”*

HEBREWS 12:6

Being “In Christ”

One of Paul’s favorite descriptions of the Christian is **one who is “in Christ.”** There is a radical change between the old and the new—before we came to Christ and after we came to Christ. The description of the believer as being “in Christ” implies security, safety, and a new identity.

“Therefore, if anyone is in Christ, he is a new creation. The old is passed away; behold the new has come.”

2 CORINTHIANS 5:17

“There is therefore now no condemnation for those who are in Christ Jesus.”

ROMANS 8:1

Romans 8:1 is one of the most encouraging verses in the Bible! The penalty of our sin has gone; our Lord Jesus paid it on the cross. We are now liberated from the power of sin and death and no longer slaves to sin and death. We are justified and have been declared righteous.

Only those who are justified by faith are saved—only those are “in Christ Jesus.” For them, there is now no condemnation. Those saved by grace alone through faith alone in Christ alone are “in Christ Jesus,” which emphasizes the unbreakable bond we have in Christ Jesus.

There is absolutely no way in which we can be condemned, now or ever. Not one sin that we have committed in the past can condemn us. Our sins are all buried in the depths of the sea, and God will remember them no more. Authentic followers of Jesus are not only indwelt by the promised Holy Spirit but are “sealed” with the Spirit who is the guarantee of our inheritance.

“In him you also, when you heard the word of truth, the gospel of your salvation, and believed in him, were sealed with the promised Holy Spirit, who is the guarantee of our inheritance until we acquire possession of it, to the praise of his glory.”

EPHESIANS 1:13–14

God’s stamp and seal of ownership are on us. God the Father planned my salvation.

“Blessed be the God and Father of our Lord Jesus Christ, who has blessed us in Christ with every spiritual blessing in the heavenly places, even as he chose us in him before the foundation of the world, that we should be holy and blameless before him. In love he predestined us for adoption to himself as sons through Jesus Christ, according to the purpose of his will, to the praise of his glorious grace, with which he has blessed us in the Beloved.”

EPHESIANS 1:3–6

It was not that I first loved God, but that He first loved me. What security! We are sure “that He who began a good work in us will bring it to completion at the day of Jesus Christ” (Philippians 1:6). God is all-powerful and well able to fulfill His purposes in our lives.

“In this is love, not that we have loved God but that he loved us and sent his Son to be the propitiation for our sins.”

1 JOHN 4:10

God’s Purposes for Those “In Christ”

Isn’t it very assuring to know that because we are “in Christ,” God is always at work in our lives? Through the sufferings, trials, disappointments, and hardships of our lives, God is at work. We certainly don’t understand all of God’s purposes, but we do know that our gracious Heavenly Father knows best. He is always working all things for our good.

“And we know that for those who love God all things work together for good, for those who are called according to his purpose. For those whom he foreknew he also predestined to be conformed to the image of his Son, in order that he might be the firstborn among many brothers. And those whom he predestined he also called, and those whom he called he also justified, and those whom he justified he also glorified.”

ROMANS 8:28–30

Central to the purposes of God in the lives of His children is conforming them to the image of His Son. One day, we will be perfect like our Lord Jesus Christ. This is our glorification! Nothing can prevent this goal from being attained. The interim process—our sanctification—may be painful, but the guaranteed product is perfection. The power of God and the purposes of God cannot be thwarted.

In Romans 8:30, Paul writes, “Those whom he justified he also glorified.” We might have expected sanctification to be placed between our justification and glorification. But Paul makes the point that those whom God justifies will certainly be glorified. “Glorified” is in the past tense. From God’s perspective, it is as good as accomplished! Our glorification is the inevitable result of our justification.

F. F. Bruce writes, “Sanctification is glory begun: glorification is sanctification consummated.”¹ All those justified will be glorified. Our security of salvation rests on the character of God and His unassailable promises and purposes.

Four Unanswerable Questions

To emphasize our security, this certainty of God’s purposes for those in Christ, Paul asks four unanswerable questions in Romans 8:31–39:

If God is for us, who can be against us?

Who shall bring any charge against God’s elect?

Who is to condemn?

Who shall separate us from the love of Christ?

Opposition against followers of Jesus is utterly impossible. The proof that God is for us is demonstrated at the cross. Accusations and condemnations of believers in Christ are impossible. The worst of trials, the most severe of persecution, the most unjust of situations—yes, and death itself—cannot separate us from the love of God.

John Stott says, “Paul challenges anybody and everybody, in heaven, earth, or hell, to answer them and to deny the truth they contain. But there is no answer.”² Why? If God is for us, who can be against us? Nothing can separate us from the love of God in Christ Jesus our Lord!

“No, in all these things we are more than conquerors through him who loved us. 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 8:37–39

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1. Frederick Fyvie Bruce, *Romans*, Tyndale New Testament Commentaries, rev. ed. (Grand Rapids: Eerdmans, 1999).
 2. John R. W. Stott, *The Message of Romans. The Bible Speaks Today*, rev. ed. (InterVarsity Press, 2020).



Findlater Castle dates from 1246 — The castle ruins perch precariously atop a 50-foot white quartz cliff, overlooking the Moray Firth near the village of Sandend.

The Assurance of Salvation

IN MY LATE TEENS, I VISITED MY GRANDMOTHER in the tiny fishing village of Sandend, Scotland, where she lived all of her life. Not only was my mother born there, but two of my brothers were also born there when my mother returned “home” to give birth. From my earliest memory, we had gone there on vacation—“on holiday” as we say in the UK.

During that summer, when visiting my grandmother, I vividly recall having serious questions about my salvation. Was I really saved? What if I had deluded myself? Had I lost my salvation for some reason? I read and reread some of the Scriptures that I knew so well. I prayed and battled with the devil, who loves to create doubts. Finally, towards the end of the stay with my grandmother, I had a fresh assurance of my salvation. I knew I was truly saved through faith in the Lord Jesus and was eternally secure.

Faith and Doubt

Having some doubts is not necessarily a denial of faith, as faith and doubt are not mutually exclusive. There is a difference between doubt and unbelief. Lord Tennyson wrote of “the sunnier side of doubt.” That is, our doubts

can have a sunny side if they lead us to examine our faith. Our doubts can stimulate our faith.

So doubt is not necessarily a sign of spiritual weakness. Thomas, the disciple, had doubts, but he worshiped the resurrected Jesus, “My Lord, and my God” (John 20:28). The way to deal with our doubts is to get a fresh vision of the resurrected Savior as we prayerfully read and study the infallible Word of God.

The Basis of Salvation

We must never forget that the basis of salvation is Christ’s redemptive work, which He perfectly accomplished.

“When Jesus had received the sour wine, he said, ‘It is finished,’ and he bowed his head and gave up his spirit.”

JOHN 19:30

“In him we have redemption through his blood, the forgiveness of our trespasses, according to the riches of his grace...”

EPHESIANS 1:7

His death on the cross is the ultimate, unrepeatable sacrifice—it is once and for all (Hebrews 10:14). The writer argues in Hebrews that because of this ultimate sacrifice of our Savior, our “sins and lawless deeds” are remembered no more (Hebrews 10:17). The blood of Jesus Christ, God’s Son, cleanses us from all sin.

“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 cleanses us from all sin.”

1 JOHN 1:7

Because of Christ’s ultimate sacrifice on the cross, our sins will never again be brought before us. Jesus paid them all.

*My hope is built on nothing less
Than Jesus’ blood and righteousness.
I dare not trust the sweetest frame*

*But wholly lean on Jesus' name.
On Christ, the solid Rock, I stand,
All other ground is sinking sand.*

Solid Rock, 1834
by Edward Mote

Biblical Evidence of Salvation

Salvation comes from the cross of Christ, but assurance comes from the Word of God. Our faith is sometimes weak, but God cannot deny Himself. His Word and His promises are unassailable. We are faithless. He is faithful (2 Timothy 2:13).

"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

The external evidence of a transformed life points to the fact that we who have been saved by grace are "new creations." While we are saved by grace alone, the faith which saves is not alone.

"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

It is not that we are saved by these good works or must lead a good enough life to retain our salvation. From first to last, salvation is all of God's grace. But those who are truly saved by grace demonstrate by their lives (however imperfectly) that they love Christ and obey Christ. Our good works are the **result** of salvation, not the **cause** of salvation.

God also graciously gives us the internal testimony of the Holy Spirit, who testifies that we are children of God. This is the inner assurance of the Father's love for us, who are His children.

“The Spirit himself bears witness with our spirit that we are children of God.”

ROMANS 8:16

“...hope does not put us to shame, because God’s love has been poured into our hearts through the Holy Spirit who has been given to us.”

ROMANS 5:5

I know my wife loves me, as she frequently tells me. But I also know she loves me by experiencing her love in my daily life, particularly in tough times. God’s love is poured into our hearts through the Holy Spirit, who has been given to us. The Holy Spirit graciously ministers to us and for us, particularly when we are going through suffering and difficulties in life.

“Likewise the Spirit helps us in our weakness. For we do not know what to pray for as we ought, but the Spirit himself intercedes for us with groanings too deep for words. And he who searches hearts knows what is the mind of the Spirit, because the Spirit intercedes for the saints according to the will of God.”

ROMANS 8:26–27

The Westminster Confession of Faith describes it as: “The testimony of the Spirit of adoption witnessing with our spirits that we are the children of God: which Spirit is the earnest of our inheritance, whereby we are sealed to the day of redemption.”

The grace of God is truly amazing, and it keeps us eternally secure. God the Father chooses us, the Son redeems us, and the Spirit seals us (Ephesians 1:1–14). The plan of salvation is initiated by God the Father. It is accomplished by God the Son, and it is personally applied to us by God the Holy Spirit. God’s plan of grace is not just to save us but to adopt us into His eternal family so that we are eternally secure. This is “according to the purpose of His will” (Ephesians 1:5).

Blessed be the God and Father of our Lord Jesus Christ, who has blessed us in Christ with every spiritual blessing in the heavenly places, even as he chose us in him before the foundation of the world, that we should be holy and blameless before him. In love he predestined us for adoption to himself as sons through Jesus Christ, according to the purpose of his will, to the praise of his glorious grace, with which he has blessed us in the Beloved. In him we have redemption through his blood, the forgiveness of our trespasses, according to the riches of his grace, which he lavished upon us, in all wisdom and insight making known to us the mystery of his will, according to his purpose, which he set forth in Christ as a plan for the fullness of time, to unite all things in him, things in heaven and things on earth.

In him we have obtained an inheritance, having been predestined according to the purpose of him who works all things according to the counsel of his will, so that we who were the first to hope in Christ might be to the praise of his glory. In him you also, when you heard the word of truth, the gospel of your salvation, and believed in him, were sealed with the promised Holy Spirit, who is the guarantee of our inheritance until we acquire possession of it, to the praise of his glory.

EPHESIANS 1:3–14



The Brethren Assembly in Sandend —
John's grandparents attended church here.

Common Situations Raising Questions

IN THE CHRISTIAN LIFE, there are various situations that cause some people to believe that salvation may be lost.

The Backslider

Scripture exhorts us to “grow in the grace and knowledge of our Lord Jesus Christ” (2 Peter 3:18), but every follower of Jesus Christ from time to time falls into sin. “If we say we have no sin, we deceive ourselves and the truth is not in us” (1 John 1:8). Sin hardens our hearts, darkens our minds, and manipulates our emotions. This is why the Christian must be in the Word daily, in prayer, and be part of a Christ-centered assembly of believers. When we sin, we are to confess our sins and receive spiritual cleansing (1 John 1:9). But the time between committing the sin and confessing our sin may be significant. This state is commonly called “backsliding.”

A prolonged period of backsliding may cause an individual’s salvation to be questioned. Scripture is written “so that you may not sin” (1 John 1:2), and we are to examine ourselves “to see whether we are in the faith.”

“Examine yourselves, to see whether you are in the faith. Test yourselves. Or do you not realize this about yourselves, that Jesus Christ is in you? — unless indeed you fail to meet the test!”

2 CORINTHIANS 13:5

Yet, those who have exercised saving faith in Jesus Christ are eternally secure. Such authentic salvation will be demonstrated not by a perfect life but by spiritual growth throughout life, although there may be episodes of backsliding.

The Apostate

The apostate is very different from the backslider. An apostate is someone who has been exposed to the truth, seemingly embraced the truth, and at a later point in life, repudiates the truth. The writer to the Hebrews refers to those who “have fallen away” (Hebrews 6:6). Is he referring to people who once were saved but then have lost their salvation? He goes on to say that for those people who have fallen away, it is impossible “to restore them again to repentance.”

This passage and others are describing individuals who were never truly saved in the first place. They professed to be authentic followers of Jesus and were part of the Christian community. Outwardly they appeared to be Christians, but in their hearts, they were never genuinely saved at all. The evidence that they were not genuinely saved is that they fall away and do not continue in true faith.

An example of apostasy is found in Judas. Like the other disciples, outwardly he was a follower of Jesus, but clearly Judas was not authentic. He was eternally lost. It is possible to be exposed to spiritual light, to sample it, to know of the work of the Holy Spirit, but never to be saved. The writer of Hebrews does not say that those who have fallen away were ever born again or justified. There was no supernatural transformation in their lives. They appear to be genuine, but their later actions demonstrate otherwise. They are apostates.

The apostle John writes of those who “went out from us but they were not of us; for if they had been of us, they would have continued with us” (1 John 2:19). These are not believers who struggle with sin and may backslide for a while, but rather those who superficially embrace the truth but then firmly and willfully reject it. They are on the side of those who crucify once again the Son of God and put Him to open shame (Hebrews 6:6).

Jesus warns of those who say, “Lord, Lord,” and do many impressive things in His name, but He declares, “I never knew you; depart from me, you workers of lawlessness” (Matthew 7:21–23).

The Unforgivable Sin

God in His mercy forgives every sin (1 Corinthians 6:9–11). God’s grace is greater than our sin. Yet Jesus spoke of a sin that will not be forgiven.

“Therefore I tell you, every sin and blasphemy will be forgiven people, but the blasphemy against the Spirit will not be forgiven. And whoever speaks a word against the Son of Man will be forgiven, but whoever speaks against the Holy Spirit will not be forgiven, either in this age or in the age to come.”

MATTHEW 12:31–32

In the Gospels, the Pharisees recognize the power of Jesus but question its source. They accuse Jesus of doing miracles by Beelzebul. They believe that Jesus is casting out demons by “the prince of demons.” This, of course, is an absurd statement. Satan doesn’t fight against himself. The Lord Jesus is the only One who is stronger than Satan and his demons and has defeated them.

The unforgivable sin is not a sin of the flesh, such as murder or sexual immorality. Instead, it is a determined, deliberate, and decisive attitude of rejecting Jesus and His works done in the power of the Holy Spirit and attributing these works to Satan. This is what the religious leaders are doing. It is blasphemy against the Spirit. They are deliberately and continuously closing their minds and hearts to Jesus Christ. It is not that God will not pardon them, but that they will not seek God’s pardon. This is the ultimate unbelief: turning from the irrefutable and indisputable truth. Apart from the Holy Spirit, there is no repentance, and therefore there is no forgiveness.

Followers of Jesus Christ do not and cannot blaspheme against the Holy Spirit. They are indwelt and sealed by the Holy Spirit. Those who commit this eternal sin have hard hearts and continually resist the work of the Holy Spirit. Those who have placed saving faith in the Lord Jesus Christ cannot be guilty of this eternal sin.



Sandend Bay — The glowing sunrise shimmers over the waves on the shore, as photographed by John.

A Living Hope

THE CHRISTIAN LIFE IS A LIFE OF HOPE. We have a glorious future! The devil likes to remind us of our sinful past, but we remind him of our certain future. Amid tribulations, suffering, and persecution, followers of Jesus Christ have this magnificent hope which is independent of this life and our present circumstances. It is the hope of salvation, the hope of the Gospel.

“Blessed be the God and Father of our Lord Jesus Christ! 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, who by God’s power are being guarded through faith for a salvation ready to be revealed in the last time.”

1 PETER 1:3–5

This living hope flows from our spiritual rebirth. There is no hope without being “born again.” As we are spiritually dead, we need new life, which God in His grace gives us. Therefore, this hope is not based on our own doing but is in accordance with God’s “great mercy” and is grounded in the promises

of God and guaranteed by the resurrection of Jesus Christ from the dead. So our hope is not a psychological trick or wishful thinking, but rather it is a sure and certain expectation of an event not yet accomplished which will undoubtedly take place.

Guaranteed by God Himself

God Himself guarantees this perfect future inheritance. It is “kept in heaven for you, who by God’s power are being guarded through faith for a salvation ready to be revealed in the last time.” The reservation has been made, and God will not cancel it. It is “imperishable, undefiled, and unfading.”

If our entrance into this inheritance were dependent on ourselves, there would be no hope. It would be lost, but Peter is reminding us that it is “guarded” by God’s power, that power that raised Jesus from the dead. Our hope rests on the faithful promises and power of God. So it is impossible for this hope of salvation to be lost by us. It is all of God’s mercy and grace, and it is protected by His power and promises—an unbreakable security system. He gives us eternal life, and we shall never perish.

*When Satan tempts me to despair
And tells me of the guilt within,
Upward I look and see Him there
Who made an end of all my sin.
Because the sinless Savior died,
My sinful soul is counted free,
For God the just is satisfied
To look on Him and pardon me.*

Before the Throne of God Above, 1863
by C.L. Bancroft

Keep Looking Up

Life may be very difficult for you. You may have experienced significant hardships, grief, and disappointments. But look up! This is the hope of our salvation, and we can never lose it. It will never be taken away from us, as God Himself guarantees it. The life which Christ gives us is eternal.

“Whoever believes in the Son has eternal life; whoever does not obey the Son shall not see life, but the wrath of God remains on him.”

JOHN 3:36

“Truly, truly, I say to you, whoever hears my word and believes him who sent me has eternal life. He does not come into judgment, but has passed from death to life.”

JOHN 5:24

Those who have received Jesus as their Lord and Savior may know that they are eternally secure and will be resurrected “at the last day.”

“And this is the testimony, that God gave us eternal life, and this life is in his Son. Whoever has the Son has life; whoever does not have the Son of God does not have life. 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 5:11–13

“And this is the will of him who sent me, that I should lose nothing of all that he has given me, but raise it up on the last day. For this is the will of my Father, that everyone who looks on the Son and believes in him should have eternal life, and I will raise him up on the last day.”

JOHN 6:39–40

If you are saved by the grace of God, your salvation is eternally secure. The **promises** of the Word of God, the **power** of the triune God, and the unstoppable **purposes** of God all confirm that God’s children will never perish.

“Now to him who is able to keep you from stumbling and to present you blameless before the presence of his glory with great joy, to the only God, our Savior, through Jesus Christ our Lord, be glory, majesty, dominion, and authority, before all time and now and forever. Amen.”

JUDE 24–25



Do you know Jesus Christ?

WITHOUT OUR LORD JESUS CHRIST, the unique and perfect Son of God, we cannot have a personal relationship with the living God. Without Jesus, we are merely surviving in this uncertain and chaotic world without a firm foundation or place of safety.

Today, place your faith in Jesus and experience the living hope and personal security that comes from knowing Him.

“For God so loved the world, that he gave his only Son, that whoever believes in him should not perish but have eternal life.”

JOHN 3:16

“Because, if you confess with your mouth that Jesus is Lord and believe in your heart that God raised him from the dead, you will be saved. For with the heart one believes and is justified, and with the mouth one confesses and is saved.”

ROMANS 10:9–10

“I give them eternal life, and they will never perish, and no one will snatch them out of my hand.”

JOHN 10:28

Do you have questions about Jesus Christ?

Would you like to talk with a pastor or have someone pray with you or for you? Contact us at theverdict@calvarychurch.com.

Imperishable,
undefiled, and
unfading

1 PETER 1:4



THE VERDICT

WITH PASTOR JOHN H. MUNRO

"Where the Gospel is preached, the lives of men and women and boys and girls are transformed. Through His death and resurrection, Christ gives us peace with God, present power for living, and future hope for eternal life."

— JOHN H. MUNRO

The Verdict is a daily and weekly radio program featuring the passionate expository Bible teaching of Pastor John H. Munro.



Born and raised in Scotland, John graduated from the University of Edinburgh and practiced law in Scotland before God called him to full-time ministry. He and his wife, Gudny, moved to Texas, where he attended Dallas Theological Seminary.

For more than 30 years, John has dedicated his life to pastoral ministry, preaching and teaching the Word of God. He has served as Senior Pastor in Kalamazoo, MI, Pittsburgh, PA, and Halifax, Nova Scotia. Since February 2006, he has served as Senior Pastor at Calvary Church in Charlotte, NC.

Each day on The Verdict, listeners are challenged to turn to the Bible and render a "verdict" as they consider their personal response to the truth of God's Word. John Munro presents a clear examination of Scripture, offering insight and application for all backgrounds, from those unfamiliar with the Gospel to mature believers following Christ.

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FOR THE WORD OF GOD AND FOR THE TESTIMONY OF JESUS CHRIST

REVELATION 1:9