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Assurance of Grace and Salvation at End of Life

In a day when many relativize life, death is one great absolute they cannot escape. One day everyone will face death and have to answer the question: What will happen after I die? Most will attempt to answer this question to their own satisfaction, but they will be unsure of their answer. I remember a woman telling me about what she thought would happen after she died, but then she looked at me curiously and asked, "What do you think will happen?" She had an answer but was not sure of it. Death forces people to think, and to a culture that rejects absolute truth and lives on the energy of feelings, possessing assurance about the hereafter is speculative at best.

The Puritans addressed these issues well, and although long dead, they still speak to us through their writings today. The *Savoy Declaration of Faith* (1658) is one of these writings. Chapter 18, "Of the Assurance of Grace and Salvation," addresses many of the same issues we still encounter today. Therefore, the confession provides a clear frame of reference for biblical interpretation and a firm foundation for the Christian doctrine of assurance. The writers of the *Savoy* divide this chapter into four points: (1) false and true assurance, (2) the infallible grounds for assurance, (3) perseverance and assurance, and (4) assaults on assurance. This essay will follow this basic outline, but it will split point one in half and collapse points two, three, and four under the heading "True Assurance." At the conclusion of each major heading, I will add pastoral application specific to end-of-life issues.

False Assurance

There are many churchgoers in America, but as one surveys the churchgoer's commitment to, and understanding of the fundamentals of Christianity, it is evident confusion abounds. Legalists and antinomians, or today in Reformed circles, worldly Calvinists, populate churches in the United States.¹ The picture outside the church has always been the same. There are those who live morally upright lives devoted to humanitarian efforts, those who are hedonistic, committed to selfish gain and pleasure, and a majority who are in between. Remarkably, there is one consistent theme transcending both groups inside and outside the church: a belief in some form of peaceful existence after death. According to a Fox News poll, 87% of the American population believes in heaven.² The sad reality, however, is the legalist, antinomian, worldly Calvinist, moralist, and hedonist are mistaken, and when death arrives, their blissful hope will vanish. Heaven will not be the secure resting place they hoped for, even for many who worship in churches.

Many of the people attending churches today are legalistic or antinomian. The legalist believes he earns his salvation, or he is able to earn "merit points" with God. Today, Evangelicals accept the doctrine of justification by faith, but many of these same people still

¹ In 2009, David Van Biema, a Time news correspondent, wrote an article called "The New Calvinism" (<http://www.time.com>). This article was part of a special called "10 Ideas Changing the World Right Now," and it is a testimony to the pervasive influence of Calvinism today.

² "10/28/05 FOX Poll: More Believe in Heaven Than Hell" (<http://www.foxnews.com>).

believe what they do assures them of God's acceptance. Although professing belief in justification by faith, in practice they misunderstand its full significance. On the other hand, today's antinomian believes God accepts him, he is forever secure, and now he may continue in life without changes. This person misunderstands sanctification and its relationship to justification. These two groups fill evangelical churches today, but one subgroup specific to Reformed churches needs mentioning as well: Neo-Calvinists.

The New Calvinism is not so new anymore, but in the 21st century, it has taken on some characteristics predicted by earlier theologians. In the early 20th century, Herman Bavinck was concerned about the movement adopting "worldliness, superficiality and pride."³ Willem Aalders called Neo-Calvinism "The Great Derailment," arguing that the "emphasis on culture and social involvement" would lead to, among other things, a "secularization of spiritual values."⁴ Thus, many in the New Calvinism do not live out and speak about the counter cultural message rooted in the Gospel, which is emphatic in its denouncement of worldliness.⁵ Rather, some transform the Gospel to fit cultural standards, and they conform to the societies they seek to engage, taking pride in the liberty and assurance the sovereign grace Gospel gives them. Neo-Calvinists have their head right, but some have their hearts in the world—they are engrossed by cultural trends, styles, and ideals, and the result is a secularization of the spiritual and a superficial commitment to biblical holiness, "without which no one will see the Lord" (Heb. 12:14).

The world is full of moralists and hedonists. Most of the people we rub shoulders with every day are in one of these two camps, or a combination of both. The moralist is the law-abiding citizen pursuing the American dream, who gives his time, money, and energy to various humanitarian efforts. He is the ideal American personified. On the other hand, the hedonist seeks a life of pleasure. This person is at the other extreme. He is self-gratifying, self-absorbed, and self-centered. Most Americans have one foot in both camps, however. They embrace a level of morality, but not to the extent of compromising their pet pleasure or goal in life. The talk show host Ellen is a good example of the "virtuous woman," a lawful person who is very charitable, but one committed to her lesbian desires and agenda. Most moralists and hedonists give very little serious thought to the hereafter, but if they do, as the Fox poll indicates, they believe it will be better for them than this life.

The legalist, antinomian, worldly Calvinist, moralist, and hedonist have no assurance of heaven after they die. Statistics indicate that about 150,000 people die every day. This number breaks down to roughly 6,250 people every hour, 104 every minute, and two every second. After death, many of these people will enter hell. For most, life was going well, not a cloud on the horizon, but cancer struck, an unexpected accident occurred, or a debilitating stroke hit. Suddenly, their mortality was front and center, and death was on the next horizon. Many of these people die in a state of self-deception, presuming upon the favor of God, and gripping onto false hopes. In fact, many of these people will receive counseling from licensed end-of-life care specialists reinforcing false assurance!⁶ Sadly, the empty hopes of many will not perish until they

³ Cornelius Pronk, "Neo-Calvinism" (www.banneroftruth.org).

⁴ Pronk.

⁵ James boldly denounced worldliness when he wrote, "You adulterous people! Do you not know that friendship with the world is enmity with God? Therefore whoever wishes to be a friend of the world makes himself an enemy of God" (James 4:4).

⁶ In the United States, increasingly more people receive care through hospice agencies. Medicare reimbursed hospices are pluralistic and agnostic in their approach to end-of-life care. The result of Medicare regulations is an approach to counseling and activities that reinforces false beliefs and hopes. The hospice counselor seeks to identify

die, but for others the terror of death will be the wake-up call God will use to rouse them from their false assurance. It is up to the pastor or biblical counselor to point them in the right direction, however.

At the Bedside: Pastoral Considerations

When caring for people facing death, pastors and counselors may feel pressured to provide false assurance in an attempt to minister comfort. Nobody wants to be insensitive, and to mention the less popular truths of the Christian faith (exclusivity of Christ, God's wrath, guilt, condemnation, hell, etc.) to dying people may seem harsh, uncaring, and cruel. It is easy to crumple under the pressure and go the way of political correctness. Recently, a hospice chaplain shared a situation with me where he folded under the pressure. A dying unbeliever wanted baptism, and he performed the sacrament to provide the unbeliever with comfort and assurance. My colleague, never addressed the man's sin, never called him to repent, nor did he teach him about the significance of baptism. He was "saying, 'Peace' when there [was] no peace" (Ezek. 13:10). God help us if we provide false assurance in the name of comfort!

The dying moralist, hedonist, legalist, antinomian, and worldly Calvinist need to hear about sin, repentance, and the message of the Gospel. Moralists, hedonists, and those with one foot in each camp, need to hear about their hopeless condition without Christ, and that they will go to a real place called hell after they die, unless they repent. Legalists and antinomians need to hear correct teaching about justification and sanctification. The former needs to hear that he is really trusting in his own righteousness to save him and not Christ's, and the latter that he is presuming upon the righteousness of Christ—both need to hear that hell awaits them unless they repent. Worldly Calvinists need to hear that individual or group conscience is not the final arbiter discerning worldliness, Scripture is, and the pride they invest in their liberties will land them in hell, unless they repent. All of them need to hear about sin, repentance, and the need to experience the transformative power of the Gospel—this is the only message in the world that provides true assurance, and it is the responsibility of the pastor or biblical counselor to communicate it boldly, clearly, wisely, and faithfully.

True Assurance

True assurance is rooted in the Gospel. Many will die trusting in false hopes, but many will also face death as believers with true assurance. Perhaps, your end-of-life counseling will bear fruit with an individual. The Holy Spirit will bless your prayerfully spoken words to convict of sin, to lead to repentance, and to communicate the Gospel, and the person will experience a re-birth into the Kingdom of God. Now, you have the inestimable privilege of cultivating assurance, without the fear of providing false hope. In this section, our study will focus on three important components of assurance. First, we will look at the basis for assurance, which is rooted in the objective testimony of Scripture and the witness of the Holy Spirit. Next, we will study the relationship between perseverance and assurance. Finally, we will conclude by analyzing assaults on assurance, and the rock-hard stability the Gospel gives a believer. The Gospel assures us the victory, but the crown is yet to come.

It is important to step back for a moment and ask a very basic question, "What are the marks of a true believer?" As mentioned already, so many people possess false assurance, even many

where a person finds hope and uses it to provide comfort and assurance. The goal is to remove angst about dying, death, and the hereafter. It does not matter where a person finds hope; what matters most is providing comfort.

who call themselves Christians, so this question is relevant. The *Savoy* says a true believer will possess three fundamental marks: (1) a genuine belief in Jesus, (2) a sincere love for Jesus, and (3) an earnest desire to obey Jesus. If these three characteristics are not present at some level in a person's life, then he is not a Christian, no matter what he says about Jesus. This person is still lost and has no grounds for true assurance. On the other hand, if these characteristics are present at some level, the person is a believer and assurance needs to be cultivated.

The Basis for Assurance

A Christian's assurance is not a speculative or probable hope, but it is an "infallible assurance of faith" rooted in Scripture that is applied to the soul by the Holy Spirit.⁷ This hope will not lead a believer astray, because the Triune God is its guarantor (cf. Heb. 6:18). There is a threefold objective witness to assurance, bearing testimony to believers subjectively. First, the historical life, death, and resurrection of Jesus Christ, as revealed in the Gospel, that justifies us, grants us entrance into God's family, and becomes ours by the Spirit. Second, the inward drive we experience that compels us to grow in grace and bear fruit, testifying to the Spirit's sanctifying work in us. Third, the "immediate witness of the Spirit," bearing witness to our adoption, bringing comfort and full assurance to us.⁸ True assurance is a Spirit wrought subjective activity in the soul, rooted in the objective testimony of Scripture.

The Savoy Declaration of Faith differs from *The Westminster Confession of Faith* (1646) on evidences of assurance.⁹ The former has the phrase the "immediate witness of the Spirit," whereas the latter, "the testimony of the Spirit of adoption witnessing with our spirits." The statement in the *Savoy* reflects the influence of Thomas Goodwin (1600-1680), a Congregational delegate to the Westminster Assembly and a later framer of *The Savoy Declaration of Faith*. Goodwin differed from some of the Westminster Divines, because he believed the Spirit might communicate assurance directly without the use of secondary means. He wrote:

And this witness is immediate, that is, it builds not his testimony on anything in us; it is not a testimony fetched out of a man's self, or the work of the Spirit in man, as the others were; for the Spirit speaks not by his effects, but speaks from himself, and confirms the other, and therefore is said to witness with the other, that is, comes in to strengthen their witness.¹⁰

For Goodwin, the Spirit may testify to a believer's assurance directly. In his commentary on Ephesians, he wrote:

[T] here is an immediate assurance of the Holy Ghost, by a heavenly and divine light, of a divine authority, which the Holy Ghost sheddeth in a man's heart, (not having relation

⁷ *The Savoy Declaration of Faith*, 18:2.

⁸ 18:2

⁹ Joel Beeke in *Puritan Reformed Spirituality* (Grand Rapids: Reformation Heritage Books, 2004) makes this comment: "The writers of the Westminster Confession knew that the part of assurance most difficult to understand was the witnessing of the Holy Spirit. They confessed that vast mysteries surrounded them when they spoke of the subject. One reason the assembly did not detail more specifically the Spirit's role in assurance was to allow for the freedom of the Spirit; a second reason was that the assembly wanted to allow freedom of conscience to those who differed about the finer details of the Spirit's testimony" (183). The Divines differed in their understanding of the Spirit's role in cultivating assurance.

¹⁰ *The Works of Thomas Goodwin* (reprint ed., Eureka, CA: Tanski Publications, 1996) 8:366.

to the grace wrought, or anything in a man's self,) whereby he sealeth him up to the day of redemption. ...it is such a knowledge as whereby we know the whole is greater than the part, we do not stand discoursing. There is light that cometh and overpowereth a man's soul, as assureth him that God is his, and he is God's, and that God loveth him from everlasting.¹¹

Goodwin describes this experience as a special anointing by the Spirit, an overwhelming sense of the Spirit's presence that grants absolute assurance.

The grounds for assurance in the *Savoy* are threefold, summarized as follows: (1) possessing belief in the promises, (2) evidencing fruit by inward desire and outward actions, and (3) the sovereign blessing of the Spirit. We looked at the third point already, which is the direct sovereign action of the Spirit providing the absolute conviction of assurance, a rare gift according to Goodwin.¹² The Divines split the second point and employed deductive logic to confirm one's assurance through self-examination. In order to discern inward evidences, they applied the *sylogismus mysticus* (mystical syllogism), and for outward marks the *sylogismus practicus* (practical syllogism).¹³ These methods for affirming assurance were secondary, however. The primary means were the promises of Scripture applied by the Spirit—point one. It was the subjective nature of belief and the deception of the human heart that motivated the Divines to engage in Spirit-inspired logic chopping; the goal was to ensure a true conviction of assurance that was rooted in the promises of Scripture.

Thomas Brooks (1608-1680) referred to the promises as the preeminent means for true assurance. He wrote:

Divine promises are God's deed [or] gift; they are the only assurance which the saints have to shew for their right and title to Christ, to his blood, and all the happiness and blessedness that comes by him. ...The promises are not only the food of faith, but also the very life and soul of faith.¹⁴

If God did not write what he promised down, we would have no objective record to look to, and no sure testimony to embrace—we would have a flimsy reed. The Scriptures declare an infallible hope that is unmovable, however. “And we also thank God constantly for this,” wrote Paul, “that when you received the word of God, which you heard from us, you accepted it not as the word of men but as what it really is, the word of God, which is at work in you believers” (1Thess. 2:13). The Word of God assures us of Jesus' righteous life lived on our behalf (Heb. 4:15), his death for

¹¹ Goodwin, 1:233.

¹² Beeke, 299.

¹³ The basic syllogism has a major premise, minor premise, and a conclusion. Joel Beeke in his book *Puritan Reformed Spirituality* gives an example of a practical and mystical syllogism. First, practical, “*Major premise*: According to Scripture, only those who possess saving faith will receive the Spirit's testimony that their lives manifest fruits of sanctification and good works. *Minor premise*: I cannot deny that by the grace of God I have received the Spirit's testimony that I manifest fruits of sanctification and good works. *Conclusion*: I have saving faith.” Second, mystical, “*Major premise*: According to Scripture, only those who possess saving faith will experience the Spirit's confirmation of inward grace and godliness that self will decrease and Christ will increase. *Minor premise*: I cannot deny that by the grace of God I experience the Spirit's testimony confirming inward grace and godliness such that self decreases and Christ increases. *Conclusion*: I am a partaker of saving faith” (180).

¹⁴ *The Works of Thomas Brooks* (reprint ed., Carlisle: Banner of Truth Trust, 1980) 3:254.

our sins (2 Cor. 5:21), and his ongoing sanctifying work in us for our righteousness (1 Cor. 1:30). Our elder brother brought us into his family by his Spirit.

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!” The Spirit himself bears witness with our spirit that we are children of God, and if children, then heirs—heirs of God and fellow heirs with Christ, provided we suffer with him in order that we may also be glorified with him. (Rom 8:15-17)

As Spirit possessed children, we respond in thankfulness, humility, and by living lives consumed by a holy desire to honor our adoptive Father in heaven, assured by the promises he gave us in Holy Scripture.

Perseverance and Assurance

Although the basis for assurance is infallible, one’s conviction about it may not be. Many in churches today respond to the pressure of an “altar call,” and after responding to the call, the pastor assures them of salvation in Jesus Christ. It is astonishing to me, that this emotionally charged activity would provide anyone with assurance, but surprisingly it does for thousands. This was not the case with many of the Puritans, as their biographies indicate. Many of them struggled with assurance all their lives. In fact, I believe one of the reasons why the *Savoy Divines* placed the doctrine of perseverance before assurance was to deal pastorally with this struggle.¹⁵ Although assurance and perseverance are two sides of the same coin, so to speak, it is possible to persevere faithfully and not possess assurance, but it is impossible to possess true assurance and not persevere faithfully.

Therefore, God has provided several ways to cultivate assurance for those seeking to persevere in faithfulness. According to the *Divines*, these means are not “extraordinary,” perhaps a comment to balance the “immediate witness of the Spirit” mentioned in the prior section, but “ordinary.”¹⁶ The normal means of grace come from the Word of God, which are communicated to us through the written words of Scripture, the sacraments (baptism and the Lord’s Supper), and, I will add, Christ-like acts by fellow believers.¹⁷ Hearing, seeing, and even feeling the Word of God by faith, which requires dedication to persevere in the Faith, helps to increase a believer’s assurance.

The *Divines* urge a struggling believer to press on. Paraphrasing 1 Peter 2:10 they wrote: “it is the duty of every one to give all diligence to make his calling and election sure.”¹⁸ Confirmation of saving faith is the key unlocking the door to perseverance, and perseverance opens the door to assurance. We return to points one and two in the previous section: (1)

¹⁵ The doctrine of perseverance is found in chapter 17 of the *Savoy* and the definition is organized under three main points. First, the doctrine is rooted in God’s sovereign election. Second, the Triune God is faithful to save the believer. Third, although a believer may live unfaithfully, he will never lose his salvation, because the Triune God is faithful to himself. Perseverance has everything to do with the Triune God’s sovereign election, omnipotent providence, and omniscient purpose, and nothing to do with the believer’s actions.

¹⁶ *Savoy*, 18:3.

¹⁷ This is a significant means of grace often overlooked. Jesus was the Word made flesh, and his actions communicated (i.e. non-verbal communication) the Word of God just as readily as his speech. In fact, research indicates that about 93% of our communication is non-verbal. An empathetic presence, holding a hand, an engaging look, etc. communicate the Gospel in non-verbal ways.

¹⁸ *Savoy*, 18:3.

possessing belief in the promises, and (2) evidencing fruit by inward desire and outward actions, both of these objective and subjective evidences testify to perseverance and assurance, and both are cultivated by the ordinary means of grace. “Therefore, my beloved,” wrote Paul, “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” (Phil. 2:12-13).

Persevering in faithfulness according to the promises will increase assurance. In Romans 5:1-2, 5 Paul wrote:

Therefore, since we have been justified by faith, we have peace with God through our Lord Jesus Christ. Through him we have also obtained access by faith into this grace in which we stand, and we rejoice in hope of the glory of God. . . . 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.

Justification promises us peace with God, access to God, joy in God, the love of God, a steadfast hope, and the Holy Spirit. An example of a mystical syllogism based upon this passage to discern if one is justified could be as follows. *Major premise*: I recognize a desire within me to persevere faithfully according to the Scriptures. *Minor premise*: The Holy Spirit resides in people who possess this desire. *Conclusion*: the Holy Spirit must live in me. Therefore, I must be justified. On and on, one may apply syllogistic reasoning, both inwardly and outwardly, to discern evidences of salvation and assurance of heaven. Anthony Burgess, a Westminster Divine once wrote, “if [you] discover . . . but one [of the promises, you] may assuredly [know] all the rest are there,”¹⁹ and this is especially important, because assurance will come under attack.

Assaults on Assurance

The Divines conclude the section on assurance investigating attacks on assurance, their various causes, and the expectation of revival because of God’s persevering grace. “True believers may have the assurance of their salvation . . . shaken, diminished, and intermitted,” wrote the Divines.²⁰ According to the Divines, the causes are fourfold: (1) lack of perseverance in faithfulness, (2) sins that wound the conscience and grieve the Holy Spirit, (3) a sudden, powerful, or trying temptation, and (4) God withdrawing his presence. Each cause has its specific remedy. For a lack of perseverance, the believer needs to exercise faithfulness. If a believer is sinning against his conscience or grieving the Holy Spirit, repentance is the remedy. For a powerful temptation that causes a believer to ask, “How can I possibly be a believer with thoughts like this?” He needs to remember his depravity and rejoice in Christ’s righteousness. If a believer feels like God has forsaken him, he needs to meditate on the promises that declare God’s faithfulness. Ultimately, believers need to remind themselves constantly that assurance does not depend upon them, but upon the unfailing stability of God.

“The saying is trustworthy,” wrote Paul, “. . . if we are faithless, he remains faithful—for he cannot deny himself” (2 Tim. 2:11, 13). God will always be faithful to his promises, even when we are faithless. Another interesting variation the *Savoy* has from the *Westminster Confession* is replacing “never utterly” with “neither utterly,” before they go on to list the benefits of salvation: the seed of God, life of faith, love of or for Christ, love of or for God’s people, sincerity of heart,

¹⁹ Beeke, 181.

²⁰ *Savoy*, 18:4.

and mindfulness of Christian duty. Perhaps this is semantic quibbling, but the *Savoy* appears to be more realistic than the *Confession* on this point, which seems idealistic. “Neither” means not without one, two or more, whereas “never” means not ever, or at any time. I believe the word choice stems from the structure of the phrase, which starts in the objective case but ends in the subjective.²¹ The conclusion of the phrase warrants “neither” for it to be consistent with experience. There are times when a believer may not be sincere or mindful of his duties, but he will always possess the “seed of God.” The point is God will always be faithful, and the believer can always base his assurance on God’s faithfulness, even when he is struggling to persevere in faithfulness.

This brings us back to Burgess’s comment mentioned earlier, “if [you] discover...but one [of the promises, you] may assuredly [know] all the rest are there.” The Divines are emphatic—the Holy Spirit will *always* bring revival to the soul of a true believer,²² and he may do so by illuminating one of the benefits of salvation mentioned earlier. Perhaps, he will bring to remembrance the indwelling seed of God in the heart, or life of faith in the soul. Maybe, it will be Christ’s love for him, or his love for Christ. Possibly, it may be a fellow believer’s love, or even his love for a brother or sister. The Spirit may also choose to reveal the sincerity of his faith or his desire to obey the Word of God. The believer only needs to identify one of these marks to assure his despairing soul, and for the Holy Spirit to grant him revival, but first it may be necessary to identify the issue causing a lack of assurance. Is it unfaithfulness, sin, a satanic assault, or God hiding his face? Identifying and addressing the cause will help the believer see more clearly and encourage the reviving witness of the Spirit.

At the Bedside: Pastoral Considerations²³

Christ is the end of saving faith. It is no surprise, then, that the surety of this bond is an area of great battle for the afflicted believer at end of life. Sin has corrupted our bodies, so biochemical imbalances occur. Our minds are sinful, so psychological anomalies give rise to a whole host of inappropriate thoughts, feelings, and emotions. Our hearts are sinful and therefore full of idolatry, immorality, and rebellion toward our Creator. We also face an enemy, Satan, who is seeking to devour us by preying on this deep-rooted depravity. It is no wonder, then, that as the curse of death nears, the body, mind, and heart become vulnerable, and Satan ramps up his attacks.

As the organs of the body become oxygen-deprived and shut down, confusion, stupor, nervous excitability, lethargy, and a whole host of other problems may result. This impairment may cloud mental clarity. Faith operates in the realm of abstract thought—anxiety, fear, depression, and neurological and psychological instability may obscure thought, and this may hinder the exercise of faith, trust, and obedience. Medications and medical and surgical means may be helpful in assisting bodily stability and mental clarity, so do not underestimate their usefulness in counseling believers at end of life in the areas of assurance of grace and salvation.

²¹ The phrase is as follows: “...neither [never] utterly destitute of that seed of God, and life of faith, that love of Christ and the brethren, that sincerity of heart and conscience of duty...” “[S]incerity of heart and conscience of duty” are definitely in the subjective case, “love of Christ and the brethren” could go either way, and “seed of God, and life of faith” are definitely in the objective case.

²² The *Savoy* lists seven passages to support this assertion: 1 John 3:9; Luke 22:32; Job 13:15; Psa. 73:15; 51:8, 12; Isa. 50:10.

²³ Most of this section is from Christopher W. Bogosh’s *The Puritans on How to Care for the Sick and Dying: A Contemporary Guide for Pastors and Counselors* (Yulee, FL: Good Samaritan Books, 2011).

In the area of bodily affliction, Satan will attempt to focus the believer's attention on the suffering. Satan may say such things as, "This suffering is useless; put an end to it! You can euthanize yourself legally in some states. Overmedicate yourself. What kind of God would allow you to suffer like this?" Alternatively, he might say, "Do you really think you will be free from bodily suffering after you die? This is it. Heaven is fiction! You have to live for the here and now. Go after one more treatment. There is another research drug to try. Go after it: 'Live Strong!' Do all in your power to eradicate this bodily suffering. God wants you to be healed at all costs."

In the area of the believer's mental and spiritual life, Satan will attempt to cause doubt and despair. He will say such things as, "My friend, you have reason to be anxious. You are dying, and everything you believe in is utterly false. Jesus, salvation—this is nonsense! Look, my friend, if God really existed, he would never allow you to go through this. Your 'hope is built on nothing less' than empty promises from an outdated book." On the other hand, he might say, "Hell is a reality, and that is where you are going! Come on, if you really believed in Jesus, you would not fear death; but look at you. You are so afraid, so fearful, so depressed, so anxious, so sick, so sinful, and you call yourself a Christian! God will never accept somebody like you; in fact, he hates you!" Satan will whisper these, and a million other things, into the ears of afflicted believers.

The believer needs to focus on renewal of the inward man, especially at end of life. Paul says,

For now we see in a mirror dimly, but then face to face. Now I know in part; then I shall know fully, even as I have been fully known. So now faith, hope, and love abide, these three; but the greatest of these is love. (1 Cor. 12:12-13)

When love for God and his ways are not central, we do not live like people of faith and hope. If this happens, we give in to Satan's attacks, we distort revelation about God that is true, we give assent to human plans, and we invest our trust in people and institutions rather than God. As a result, the indwelling Spirit is grieved, his power is withdrawn, and our souls and bodies suffer the consequences (cf. 1 Cor. 11:30-32). In the soul, we will experience a loss of love, joy, peace, and hope, and we may suffer from bitterness, anger, anxiety, guilt, despair, fear, and depression. In the body, we may experience pain, restlessness, agitation, nausea, and lethargy, and decisions and actions will be ungodly, hypocritical, and self-serving. The believer needs to steer a sure course away from these things by cultivating faith, hope, and love—even as death comes into view.

Through the new birth, we became free from bondage to sin, idolatry, Satan, and death. A process of spiritual renewal began in the whole person. Outwardly our material bodies are "wasting away," writes Paul, yet inwardly our immaterial souls are "being renewed day by day" (2 Cor. 4:16). Illness, disease, trauma, decay, death, and all the evils of this present world will take their inevitable toll on all people, but we can take heart, because the Holy Spirit is renewing us inwardly day by day in faith, hope, and love. Under the powerful influence of the Holy Spirit and the Word of God on the soul, the dying body is now in a position to function as God originally created it—namely, to manifest man's original image (Gen. 1:27).

We need to reach past the sufferings of the present to the future of peace, rest, bliss, and glorification. We must not be nearsighted, looking only to death and the entrance of the soul into heaven; rather, we need to be farsighted, looking past death and the disembodied existence

(intermediate state) to the end of the age, the second coming of Christ, and the glorification of the body and soul. We must take into account the fullness of God's redemptive plan established before time began which spans the annals of time, and seek to place our present sufferings in their proper eternal context of glorification.

In Romans 8:18 the apostle Paul said, "For I consider that the sufferings of this present time are not worth comparing with the glory that is to be revealed in us." In this passage, Paul talks about glory revealed in us. The apostle John echoes Paul, but he advances one-step further and explains what this glory is like. He says, "Beloved, we are God's children now, and what we will be has not yet appeared; but we know that when he appears we shall be like him, because we shall see him as he is" (1 John 3:2). John says we do not know now "what we will be," but when Jesus returns, we will know what we will be like, because "we shall be like him."

We will possess a glorified resurrection body that will be the same as the one at present, and yet, it will be different. This mysterious change will occur simultaneously and instantaneously to all of us, both the dead and the living, when Jesus returns. "Behold! I tell you a mystery," said Paul. "We shall not all sleep, but we shall all be changed, in a moment, in the twinkling of an eye, at the last trumpet." He goes on to say, "For the trumpet will sound, and the dead will be raised imperishable, and we shall be changed" (1 Cor. 15:51-52). When Jesus returns, believers who are living will experience a transformation of their bodies and souls, and the bodies of those who are dead will rise from the grave and receive their disembodied souls. We will possess the same body, but it will be different, because it will be like the glorified resurrection body of Jesus.

The glorified body is raised imperishable, says Paul in 1 Corinthians 15:42: "What is sown is perishable; what is raised is imperishable." Our present body is decaying; it is perishing. The glorified resurrection body will be imperishable; it will be eternally rejuvenated and full of health, wellness, and vibrant life. In 1 Corinthians 15:43, Paul says that the body "is sown in dishonor; it is raised in glory." The inevitable reality for us is death, which is the ultimate form of dishonor to human life. Miraculously, the Holy Spirit will transform these same dead, decayed, disintegrated, and dishonored bodies and raise them in glory and honor. In the latter part of 1 Corinthians 15:43, Paul says that our bodies are "sown in weakness...raised in power." Our bodies are weak and frail. One day, however, the Holy Spirit will raise our bodies in power, and they will no longer be subject to fatigue, weakness, and frailty. Finally, in 1 Corinthians 15:44, Paul says, "It is sown a natural body, it is raised a spiritual body." The "natural" body is temporal and plagued by sin. In the glorified state, the Holy Spirit will completely dominate us. We will be totally free from sin, and we will live on in Spirit possessed "supernatural" bodies! Our hope, salvation, and assurance must be set in the proper context of glorification.

On the deathbed, doubts may assail the dying believer, so pray for an increase of faith, which is the antidote to doubt. Jesus said to Thomas, who doubted the Lord rose from the dead, "Blessed are those who have not seen and yet have believed" (John 20:29). The blessed ones, according to Jesus, are those who have not seen him physically, but who see him spiritually by faith. We need to encourage the dying believer to embrace the promises declaring Christ's mercy. These promises include Romans 5:10, "For if while we were enemies we were reconciled to God by the death of his Son, much more, now that we are reconciled, shall we be saved by his life," and especially Romans 8:35-39:

Who shall separate us from the love of Christ? Shall tribulation, or distress, or persecution, or famine, or nakedness, or danger, or sword? ...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.

The mercy of God promised in Jesus Christ casts away doubt, and it increases faith and assurance .

When a dying believer is in the throes of death, biochemical, neurological, and psychological changes may occur that may cause evil thoughts, harsh words, or ungodly behaviors. Although remorseful and repentant, the dying believer may still feel as if he is not good enough to enter into God's presence. Therefore, we need to encourage the dying believer to rest in Christ's impeccable obedience on his behalf. The apostle Paul was forever mindful of this truth.

I have been crucified with Christ. It is no longer I who live, but Christ who lives in me. And the life I now live in the flesh I live by faith in the Son of God, who loved me and gave himself for me. I do not nullify the grace of God, for if righteousness were through the law, then Christ died for no purpose. (Gal. 2:20-21)

Jesus holds us securely, even when we sin against him (2 Tim. 2:13), for he is the one promising eternal life, and he is the one assuring us that we "will never perish" (John 10:27).

When ministering to believers on their deathbeds, we need to point them to their security in Christ. Pray for the believer to have clear evidences of salvation in Christ, the renewal of the inner man even as the outward man dies, and for the courage to face death without fear. Jesus accomplished everything, and he provides all we need for assurance, even as the dark portal of death nears. In return, we must simply give ourselves to him—our humble reliance. The presence of a faithful, Christ-like pastor or counselor will help to provide the dying believer with the consolation, assurance, and grace found only in Christ.

Everyone will face death one day, and will need to answer the question: What will happen after I die? The Christian may answer emphatically, with utmost assurance, "I will go to Jesus!" "Assurance of Grace and Salvation at End of Life" means, Jesus saved me, keeps me, and one day he will bring me into his presence by his Spirit. The Savoy Divines present the doctrine of assurance with great clarity, along with its pastoral implications. We studied the difference between false and true assurance, and looked at the unshakeable foundation true assurance rests on. We went on to investigate the relationship between perseverance and assurance, and saw how to cultivate assurance by persevering in faithfulness. We concluded our study by considering attacks on assurance, their causes and remedies, and made pastoral application throughout. My prayer is for us to become better spiritual clinicians like our Puritan forbearers, who were skilled at diagnosing and treating disease stricken souls, particularly those souls struggling with "Assurance of Grace and Salvation at End of Life."