Our Scripture text for today is Matthew 7:21-27, which constitutes the conclusion to the Sermon on the Mount. Will you pay close attention to the words of Jesus, which are also the Word of God for us?

“Not everyone who says to me, 'Lord, Lord,' will enter the kingdom of heaven, but only he who does the will of my Father who is in heaven. Many will say to me on that day, 'Lord, Lord, did we not prophesy in your name, and in your name drive out demons and perform many miracles?' Then I will tell them plainly, 'I never knew you. Away from me, you evildoers!'”

There fore everyone who hears these words of mine and puts them into practice is like a wise man who built his house on the rock. The rain came down, the streams rose, and the winds blew and beat against that house; yet it did not fall, because it had its foundation on the rock. But everyone who hears these words of mine and does not put them into practice is like a foolish man who built his house on sand. The rain came down, the streams rose, and the winds blew and beat against that house, and it fell with a great crash.”

I used something of a teaser as my sermon title this morning: “Once Saved, Always Saved?” I wanted to get your attention and rattle a few cages, and those words will usually do it. But I hope you noticed the question mark at the end of the statement. You see, “Once saved, always saved” is not a quotation from the Bible but rather a popular cliche among conservative Christians. In the circles in which I grew up it was viewed almost as much a fundamental of the faith as the deity of Christ or the Virgin Birth. But I don’t think you have ever heard me use it from this pulpit or even in personal conversation. It’s not because I think it is heresy, because I don’t. But I do believe it is an unhelpful expression which confuses more than helps us as we consider this morning the biblical doctrine of the security of the true believer.

I have discovered that many people who hear the phrase, “once saved, always saved,” interpret it as meaning that if you have ever made a profession of faith or walked an aisle or raised a hand or prayed a prayer, then you’re home free. That is absolutely unbiblical and untrue. Jesus’ words that we just read clearly contradict such a notion, as He says to some who professed faith in Him as Lord, “I never knew you.”

I do not even like the term “eternal security.” When I am asked, as I often am, whether I believe in eternal security, I ask, “for whom?” For those who profess faith in Jesus Christ? No, not necessarily. For those who possess true faith in Jesus Christ? Yes, I do affirm that. Well then, if we’re talking about security for those who are true believers in Christ, then let’s use language that makes that clear. That’s why I prefer the terminology, “the security of the true believer,” or as our evangelical Presbyterian friends like to express it, “the perseverance of the saints.” This
communicates that the one who truly believes and has become a part of the community of saints is secure in his relationship with God. God will never abandon him. There is a great hymn of the faith that we sang this morning – *How Firm a Foundation*. Among the words in that hymn are these (God speaking):

- *The soul that on Jesus hath leaned for repose,*
- *I will not, I will not desert to its foes.*
- *That soul, though all hell should endeavor to shake,*
- *I’ll never, no, never, no, never forsake!*

I believe that with all my heart–God will never desert us or forsake us.

A more difficult question is whether or not a person could voluntarily renounce his or her faith. On the one hand, the answer seems patently obvious: of course! God never forced anyone to believe in the first place, so why would He force them to continue to believe if they wanted to renounce their faith. On the other hand, why would anyone adopted into God’s family ever desire to leave that family? I can’t even imagine it!

More than likely this is a fruitless hypothetical debate. And it simply doesn’t help to bring up examples of individuals you have known who were once believers and renounced their faith, because there are two facts you can’t possibly know about any person other than yourself:

1. Whether that person was truly born again in the first place, and
2. Whether they are finally lost now.

Judas is a case in point. He gave every outward evidence of being a true believer. He preached the Gospel, he cast out demons, and he performed miracles, as did all the Apostles. So convinced were this colleagues of his trustworthiness that the Twelve appointed him as their Secretary of the Treasury. And when Jesus told them that one of them would betray him, not one of the Apostles was suspicious of Judas. In fact, they suspected themselves before they suspected him, for each one asked, “Lord, is it I?” Yet Jesus called Judas the Son of Perdition, and it is clear that he died a lost man.

My point is that we often simply do not know enough. We can make assumptions about whether a person is or isn’t saved, but we are in no position to make final determinations about the security of others. It is better, in my mind, to concentrate on the critical issue, “Am I a child of God and therefore secure in Christ?”

Friends, it seems to me that what God wants for us is to enjoy security but to avoid presumption. So let me begin our study this morning with the following proposition:

**There is a biblical distinction between assurance and security.**

Assurance is a subjective state; security is an objective state. Assurance speaks of how you feel; security speaks of your actual position. I love storms; my wife is very afraid of storms. I have a sense of assurance, even excitement, when riding out a storm; my wife lacks that assurance.
Once when we were visiting my brother in Iowa a tornado came through the little town of Martensdale, Iowa in the middle of the night. She was begging me to go to the basement, where the rest of the family was huddled. I was unimpressed until I looked out the upstairs window and saw my brother’s canoe going down the street with no one paddling it, and I decided to follow her to the basement. There was a distinct difference in our subjective states, but we were both secure, for the storm bypassed us and caused us no harm. In the spiritual realm, too, there is a difference between assurance and security.

**Some people have assurance of their salvation but lack security.** Here in verses 21-23 there are some individuals who are clearly in this camp. They call Jesus “Lord, Lord” and appear to be shocked when they are not admitted into His presence. If you asked them if they had assurance of their salvation, every one of them would say, “Certainly! We’ve made professions of faith. We have the gift of prophecy. We are able to cast out demons. We’ve performed miracles. How can you even ask the question, ‘Do you have assurance of your salvation?’” But the fact is they had no security. Despite what they felt subjectively, they were objectively lost and spiritually doomed because they had no personal relationship with Jesus.

**Some people are secure in their salvation but lack assurance.** I know people who were brought up in churches that taught them to fear the loss of their salvation. If they committed mortal sins, or if they left the church they grew up in and joined some other church, or maybe if they got divorced, then they could lose their salvation. Not surprisingly, such people tend to lack assurance of their salvation, even after coming to personal faith in Christ. And sometimes those feelings of insecurity are so deeply inbred that they are haunted for years by the fear of losing it all.

But the fact is that some of these people actually do believe that Jesus died for them; they really are trusting Him to the best of their ability, and I believe they are born again and secure in His love. They don’t have assurance but they are secure. I feel sad for these people, and one of my happiest privileges as a pastor is to help bring such individuals to the point of finding assurance of their salvation.

Julio was an engineer in my church in St. Louis. He shared his faith story with me, a portion of which I would like to read:

> In 1954, during my Junior year in high school, while still a practicing Roman Catholic, I attended a weekend retreat at a Jesuit retreat house. On this particular day, the priest was talking about Isaiah 52 & 53: “Jesus, the suffering servant, our Redeemer.”

> He very vividly portrayed the suffering of Jesus and, at the end he challenged us with the question: “He suffered for you, what are you going to do in response?” Immediately, I fell to my knees and asked God to forgive me of my sins and come into my life. I know God changed my heart at that time, but because I was not properly instructed. I continued to be frustrated trying to find righteousness in my own efforts: confession every week, novenas, penance and many other things. I could not keep myself saved no matter how hard I tried. Eventually I became so frustrated by my lack of growth
that I gave up completely.

It was not until 15 or 20 years later that someone presented the Gospel to me in a more accurate fashion and I recommitted myself to the Lord, now knowing that “it is finished.” This was in 1972, and I have not stopped growing or serving since then. I believe the difference is that I now have security and assurance. My eternal future is settled. I believe it was settled that day in 1954, but since I had no assurance, I did not grow until the day in 1972 when the Holy Spirit opened my understanding and sealed me until the day of redemption. I have never regretted it.

Now I have heard preachers warn that teaching security is dangerous, because if people feel too secure they will take advantage of that security and go off the deep end morally. Therefore, instilling a bit of uncertainty and fear is a good motivator to keep them on the straight and narrow. I think that’s ridiculous. Would any sane person ever say the best thing for your child is to feel insecure about whether you love her or not? No, of course not. Every intelligent parent would acknowledge that the best possible thing for a child is to know her parents love her unconditionally and will be there for her no matter what! Why should it be any different with respect to our relationship with God? Security produces better behavior than insecurity any day!

While it is true that some people have assurance but lack security, and while it is true that others are secure but lack assurance, . . .

God wants us to enjoy both assurance and security, but only if our faith is genuine. Our subjective state should coincide with our objective state. If we are secure in Him, then we should have assurance of our salvation. On the other hand, if we’re not secure, God surely doesn’t want us to feel secure. Frankly, I think many evangelists and pastors make a mistake by pushing assurance of salvation much too quickly and strongly on those who have just professed faith. They will ask the brand new convert, “Where is Jesus now?”, trying to elicit the response, “He’s in my heart.” They attempt to certify a person’s salvation apart from the witness of the Holy Spirit and the evidence of fruit in their lives.

John MacArthur speaks some very tough words about this danger. I’m going to differ with him on one issue, but first let’s read what he says:

When a couple lives together without being married, when a person practices homosexuality, is deceptive and dishonest in business, is hateful and vengeful, or habitually practices any sin without remorse or repentance, such persons cannot be Christian—no matter what sort of experience they claim to have had or what sort of testimony they now make. God’s Word is explicit: “Do you not know that the unrighteous shall not inherit the kingdom of God? Do not be deceived; neither fornicators, nor idolaters, nor adulterers, nor effeminate, nor homosexuals, nor thieves, nor the covetous, nor drunkards, nor revilers, nor swindlers, shall inherit the kingdom of God.” (1 Cor. 6:9-10)

I would state one thing differently than MacArthur. I would not say, “Such persons cannot be Christian,” rather “Such persons have no right to claim to be Christians.” I simply don’t know
enough to know where the line is between sin and habitual sin, between remorse and godly sorrow. But I agree with MacArthur primary point – that many professing Christians appear to be deceived, claiming assurance when they have no right to do so.

Now I’m anxious for us to examine our Scripture text a little more closely.

**Assurance is sometimes generated by self-deception, thus producing presumption.** (21-23)

Look again at Jesus’ words: “Not everyone who says to me, ‘Lord, Lord,’ will enter the kingdom of heaven, but only he who does the will of my Father who is in heaven.” The profession here is polite, orthodox, enthusiastic, and public. What is wrong with such a profession?

A *merely verbal profession without a life of obedience is worthless*. You see, it’s not what we say that matters, but what we do. It’s not the talk, it’s the walk. It’s not appearance but reality. It’s not the lips but the life. It’s not profession but obedience.

Of course, Jesus is not demeaning the importance of verbal profession. Listen to Romans 10:9, 10:

> If you confess with your mouth, ‘Jesus is Lord,’ and believe in your heart that God raised him from the dead, you will be saved. For it is with your heart that you believe and are justified, and it is with your mouth that you confess and are saved.

As you can see, confessing Christ is essential; it’s just not sufficient by itself.

**Even a profession accompanied by signs and wonders can be worthless.** Jesus goes on to say, “Many will say to me on that day . . .” Stop there for a moment. This is not a rare case that Jesus points out. There are *many* who falsely claim to be Christians. I suppose that means that all churches have such members. “Many will say to me on that day, ‘Lord, Lord, did we not prophesy in your name, and in your name drive out demons and perform many miracles?’” Now that is their claim. Did they actually do these things? Maybe, maybe not. Jesus doesn’t refute them, nor does He agree that they did what they claim. The fact that this passage comes immediately after his warning about false prophets certainly raises the possibility that they are among the “many,” and false prophets often make false claims.

Nevertheless there are probably *some* false prophets who have *actually* prophesied and cast out demons and performed miracles. But, you say, how is that possible? By the power of Satan. Listen to Matthew 24:24, where Jesus says, “False Christs and false prophets will appear and perform great signs and miracles to deceive even the elect—if that were possible.” Later Paul says of the coming anti-Christ: “The coming of the lawless one will be in accordance with the work of Satan displayed in all kinds of counterfeit miracles, signs and wonders, and in every sort of evil that deceives those who are perishing” (2 Thes. 2:9, 10).

I want you to notice one other important fact here in Matthew 7:23. Look at Jesus’ actual words to these people: “I never knew you. Away from me, you evildoers!” He doesn’t say to them, “I once knew you, but I no longer know you.” He says, “I never knew you.” These clearly are not
individuals who once had salvation and lost it. They never had it, despite their profession, and even despite the outward evidence they produced in terms of prophecy, exorcism, and miracles.

Now when Jesus says, “I never knew you,” He doesn’t mean, of course, that He is unaware of their identity. He knows quite well who these people are. But He doesn’t know them in an intimate way; He doesn’t know them in relationship. And thus He dismisses them. To where? To hell, away from His presence. In Matthew 25:41 Jesus is more specific, “Depart from Me, you who are cursed, into the eternal fire prepared for the devil and his angels.” You may not believe that hell exists and think it is inappropriate to use hell to frighten people into faith. But in that case you must dismiss Jesus as a liar or a fool, for he talked more about hell than heaven. Either there is a hell to be avoided or there is not. And if there is, it is only right that He should warn you about it.

Now it seems to me this whole paragraph, Matthew 7:21-23, raises a very critical question for all of us: If assurance is sometimes generated by self-deception, and if people who think they are Christians (even prophets and exorcists and miracle-workers) can be mistaken and self-deceived, and if religious people can end up separated from God for all of eternity, can any of us be sure of our position in Christ? Can anyone legitimately experience assurance of their salvation or enjoy true security?

I would say “yes, definitely,” but . . .

**Security depends upon the foundation on which one’s faith is built.** (24-27)

Look again at the word picture Jesus paints about the two houses:

> Therefore everyone who hears these words of mine and puts them into practice is like a wise man who built his house on the rock. The rain came down, the streams rose, and the winds blew and beat against that house; yet it did not fall, because it had its foundation on the rock. But everyone who hears these words of mine and does not put them into practice is like a foolish man who built his house on sand. The rain came down, the streams rose, and the winds blew and beat against that house, and it fell with a great crash.

Foundations are generally not visible. Two identical houses can be built on foundations of very different quality. They look exactly alike, and it is only when the storm comes that the strength or flaws in their respective foundations are revealed. In the same way those merely professing Christ, and those possessing Christ often look alike on the surface. You cannot easily tell which is which because the foundations of their lives are generally hidden from view. Both “hear these words of mine;” both are active in church and say prayers; both may even serve well and give generously.

But the real question is not whether they hear Christ’s teaching, or respect it, or even believe it intellectually, but whether they put it into practice. The difference between the two foundations is the difference between obedience and disobedience. That’s what Jesus tells us plainly:
The one who hears and puts into practice Jesus’ words is secure. John Stott writes very convincingly,

The question is not whether we say nice, polite, orthodox, enthusiastic things to or about Jesus; nor whether we hear his words, listening, studying, pondering and memorizing until our minds are stuffed with his teaching; but whether we do what we say and do what we know, in other words whether the lordship of Jesus which we profess is one of our life’s major realities.iv

Dr. D. A. Carson, Trinity prof who is known and loved by many in this church, says much the same thing:

What, then, is the essential characteristic of the true believer, the genuine disciple of Jesus Christ? It is not loud profession, nor spectacular spiritual triumphs, nor protestations of great spiritual experience. Rather his chief characteristic is obedience. . . . The Father’s will is not simply admired, discussed, praised, debated; it is done. It is not theologically analyzed, nor congratulated for its high ethical tones; it is done.v

The one who hears and practices is secure in Christ!

But there is another option some are tempted to pursue.

The one who hears but fails to practice Jesus’ words has no claim to security but rather faces the terrible possibility of eternal separation from Him. The one who hears but does not do is like a foolish man who built his house on a foundation of sand. Sand speaks of instability. Periodically one sees pictures of million-dollar homes in California that slide down a mountain or even into the ocean. They are homes built on unstable soil. In an effort to find the best views or the most aesthetic surroundings, people built these homes without giving sufficient consideration to the foundations.

A lot of religious people are like that. They build their spiritual houses with a focus on aesthetics: How do I look? How does my church look? Are the beautiful people attending? Am I making the right impression? Am I saying impressive prayers? All that is insignificant compared to a foundation of truth, obedience, and faithfulness. If we build on sand, the storms of life (personal tragedy, death in the family, loss of job) are likely going to wreck our spiritual house.

Now if I don’t miss my guess someone is probably asking, “OK, how obedient do I have to be to be secure?” We are so prone to probe the boundaries, unfortunately sometimes so we can know how far we can push the envelope. But even though the question may be wrongly motivated, let me do my best to answer it. I would say that if you have confessed Christ as your Savior, if you desire God’s will to be done on earth as it is in heaven, if you feel godly sorrow when you fail to meet His standards, if you repent when you become aware of sin, if you are growing in Christlikeness, and if the Holy Spirit witnesses with your spirit that you are a child of God, then I suggest you are secure and can legitimately have assurance of your salvation.

But if, despite your verbal profession of faith and perhaps even your membership in this church
you have no overriding concern for the will of the Father; if violating His commandments is the norm in your life; if your conscience does not trouble you when you sin; if you feel no godly sorrow for your sin; if your lifestyle is really no different from that of your pagan neighbor; then any assurance you feel is mere presumption, because you are not, most likely, secure in your relationship with Him.

May I challenge you to repent today? To turn your back on your sin and spiritual apathy and to commit your heart and life to Jesus?

Now we have spent about three months studying this awesome treatise known as the Sermon on the Mount. It has been a startling, irritating, convicting, and sometimes confusing experience.

As we close I want us to think for just a moment about the preacher of this sermon. Look at the last two verses of our chapter: “When Jesus had finished saying these things, the crowds were amazed at his teaching, because he taught as one who had authority, and not as their teachers of the law.”

**Jesus’ teaching, even on these tough subjects, cannot be dismissed, because He taught with the authority of God.** (28, 29)

The religious teachers of Israel claimed no authority of their own; they just taught the traditions they had received. Their only authority lay in the authorities they were constantly quoting. Jesus, on the other hand, swept away the traditions of the elders. He spoke with a freshness of his own which captivated some and infuriated others. One scholar summed up the difference by saying that the scribes spoke by authority, while Jesus spoke with authority.

Nor did Jesus even speak like the OT prophets. The common formula by which they introduced their prophecies was, “Thus saith the Lord.” In fact, that phrase is found approximately 8,000 times in the OT. Jesus never used that statement. Instead, he would say, “Truly, truly I say to you,” thus daring to speak in His own name and with His own authority, which He knew to be identical to the Father’s authority. He used that phrase, or one similar to it, twelve times just in the Sermon on the Mount.

So certain was Jesus of the truth which He spoke that He said the only wise people are those who build their lives on His words by obeying them. All others are fools. Such words coming from any mere human would seem preposterous. No wonder C. S. Lewis said that either the words of Jesus are true or He was suffering from “rampant megalomania.” But can it be seriously maintained that the lofty ethical principles of the Sermon on the Mount are the product of a deranged mind? I think not. The only alternative is to take Jesus at His word, and His claims at face value.

**Prayer:** Father, help us not to toy with our eternal destiny. May we confess Jesus as Lord, and then become a fully devoted follower of His, a true apprentice, an obedient servant. Help us to build our spiritual house on the Rock, Christ Jesus.


iii. But if they’ve been deceived by Satan, why does God hold them responsible? The next verse tells us why: “They perish because they refused to love the truth and so be saved. For this reason God sends them a powerful delusion so that they will believe the lie and so that all will be condemned who have not believed the truth but have delighted in wickedness” (2 Thes. 2:10-12). God responds to their refusal to love the truth by blinding their minds to further truth.

iv. Stott, 209.