Church Membership and Warranted Belief in Salvation

Most Reformed Christians have had the feeling at one time or another of wondering whether a particular individual is *really* a Christian. An individual who professes Christianity may from time to time raise doubts in the minds of other Christians by his lifestyle, or perhaps by an apparent lack of heart commitment. Reformed Christians will often then caution themselves that salvation is something that God does, and that the individual must be elect or regenerate in order to really be a Christian. Those things, of course, can’t be known. As a result, we’ll just have to “wait and see” whether the person turns out *really* to be a Christian. But at times, this is no small concern. There are many, for instance, who hold firmly to the biblical teaching that Christians should only marry other Christians. But when is it okay to say, “I believe that the person my daughter wants to marry is a Christian.” Do you simply take the young man’s word for it? Is there any more conclusive evidence available?

Others may struggle with the assurance of their *own* salvation. There are numerous versions of this problem. Some over-emphasize and focus on the doctrine of election to such an extent that they become spiritually confused. “I know I believe now, but what if God has predestined that I will apostasize at some time in the future?” Or, “If election is a secret thing known only to God, is it ever okay for me to say that I know I am saved? Am I ever warranted in believing in my own personal salvation?” They know the Arminian has no assurance of salvation, because he might choose not to believe in the future; it all depends on his choice. But
is the Reformed Christian’s situation any better? He knows that if he is elect he is eternally secure, but how does he know if he is elect? Still others question the genuineness of their own faith in an infinite regress of motive-doubting. “But do I really believe?”

The intention of this essay is to show that there is a better way, and that for Reformed Christians, it is right under our noses. The answer lies in the fact that the five points of Calvinism are not the end of the story. They certainly are important biblical doctrines, but they are not sufficient on their own. Reformed Christians need to embrace not only the five points, but also our rich heritage of covenant theology. It is within the realm of the covenant that God has shown us how to live. And it is in membership in the covenant that we find warrant for believing that ourselves and others are saved.

First, we will clarify the question at hand: by what means are Christians warranted in believing that somebody (himself or somebody else) is saved? We will then address the most biblical formulation of what it even means to be saved. And finally, we will establish, clarify, and develop the idea that church membership is the ordinary means by which we are warranted in believing someone to be saved.

I. Clarifying the Issue

There are three main clarifications that need to be made before proceeding to answer the question of warranted belief in salvation.

First, it is important to recognize a potential ambiguity as to the precise object of the knowledge in question. Some may primarily see the question in terms of personal assurance—how do I know if I am saved. Others may see it in broader terms—how do I know if somebody else is saved. It is important to keep in mind from the beginning that while the answers to these two questions may be different, it is also possible that they will be the same. It is not necessarily
the case that we know our own salvation in a way different from how we know the salvation of others. This distinction should certainly be kept in mind, but without assuming a difference in answers.

Second, we must establish a working definition for what it means to know something at all. Historically, philosophers have defined knowledge as a “warranted” or “justified” true belief. The “true belief” component of knowledge has rarely been contested; most have agreed that you can not know something that is false or know something without first believing it. But not only must a belief be true in order for you to know it, the belief must also be warranted. That is, the one holding to the belief must have good reason for the belief in order for it to count as knowledge. There have been various debates over the nuances of this definition of knowledge. Some have argued that you must be able to articulate the justification for your belief, and others have questioned whether it is even possible to know anything at all. In general, unbelievers have succeeded in defining knowledge in such a way that knowledge of God, the truth of Scripture, and salvation is difficult or impossible. But ultimately, the question of how we know is a matter of submission to an authority, to the one who gets to decide what counts as knowledge. For the Christian, that authority is God and his Word. And happily, the Bible affirms that knowledge of truth in general is possible (John 8:32), and that knowledge of one’s salvation is possible (1 John 5:13).

When addressing the question of knowledge of salvation, our focus is specifically on the issue of warrant. If knowledge of salvation is possible, then true belief in someone’s salvation must be possible. The question, however, is when are we warranted in believing that somebody is saved. What must be the case in order for me to be warranted in saying “I know that so-and-so is really a Christian”?
Third, we need to make a distinction between the truth conditions of something and the criteria for knowing something. This may seem complicated at first, but the distinction is actually rather simple. Let’s imagine that the proposition “Jason is a human being” is presently in question. For the sake of discussion, we’ll call this proposition “A.” The truth conditions for A are the circumstances that must be the case in order for A to be true. For instance, in order for it to be true that Jason is a human being, we might say that he must be created in the image of God. The criteria for knowing A, however, are the evidences that must be available in order to be warranted in believing that A is true. These might be as simple as the fact that Jason looks like other human beings, or as complex as the fact that Jason evidences a rational and moral character, capable of sinning or glorifying God. Simply put, the truth conditions for A are what make A true, while the criteria for knowing A are how we know that A is true.

This distinction is important for two main reasons. First of all, it is entirely possible that the truth conditions for something may be very different from the criteria for knowing the same something. It is often the case that we must rely on criteria for knowing that are seemingly far removed from what is being known. For instance, I can’t look into my wife’s head and see that she loves me. Instead, I have to base my knowledge of her love on a set of external evidences, any one of which could conceivably indicate something other than love. Secondly, this distinction is important because an understanding of the truth conditions for something usually helps determine how we might be warranted in believing that something is the case. If I have a wrong concept of what must be the case in order for it to be true that my wife loves me, I might look for the wrong things as evidences of her love. For this reason, it is important that the proper truth conditions for something be established before considering the criteria for knowing something.
This sheds light, then, on how we ought to address the question of knowing somebody’s salvation. We must first establish what it even means to be saved. What circumstances must be the case in order for somebody to have salvation? On that foundation, then, we will address the question of warranted belief in salvation.

II. Truth Conditions for Salvation

There are numerous competing answers to the question of what must be the case in order for an individual to be saved. In the evangelical community in particular, there are two very broad categories of explanations—the Arminian and the Reformed.

The Arminian view, by far the majority report in the church today, emphasizes the choice of the individual as the primary condition for salvation. Jesus died for everybody, and God offers salvation equally to everyone. In return, we must choose to believe on our own. Ultimately, then, it is not the act of God that distinguishes the believer from the unbeliever, but the act of the individual. There are various formulations of the Arminian position, some of which seek to preserve the pure graciousness of salvation by maintaining that the work of the Holy Spirit is necessary to bring about faith, but that the Holy Spirit’s work is applied equally to everybody. Some, however, choose to reject the Holy Spirit. While this may be an improvement, it nonetheless places the emphasis on the choice made by the individual—whether positive or negative.

Naturally, when the condition for salvation is ultimately met by the individual, the criterion for knowing salvation ultimately rests on the individual. As a result, the church today emphasizes a purely subjective knowledge of salvation. If someone says he believes in Jesus, then nobody has any basis for questioning him. Similarly, the individual’s personal assurance of salvation is then grounded in his feeling of being saved, or in his own personal conviction that he
really believes. At best, Christians are allowed to require evidence of a changed life; but even
this idea has recently been under attack. Many in the church have argued that Jesus can be a
person’s savior without being his Lord. All he needs to do is say he believes in Jesus, sign the
dotted line, and salvation is his. And not only that, but an individual’s statement that he believes
is all someone needs in order to be warranted in believing that he is saved.

While the Arminian explanation of salvation ultimately rests on the act of the believer,
the Reformed explanation places its emphasis on the sovereign act of God. For the Arminian, the
distinguishing condition for salvation is met by man; for the Reformed, it is ultimately met by
God alone. Because of this, Reformed theologians have emphasized the acts of God in bringing
about salvation. This is seen most clearly in the emphasis of systematic theology on the ordo
salutis (the order of salvation) as applied to the individual. In Romans 8:30, Paul says, “and
whom He predestined, these He also called; and whom He called, these He also justified; and
whom He justified, these He also glorified.” John Murray calls this a “chain of unbreakable
links” in God’s saving of his people, from foreknowledge and predestination to glorification.1
Scripture emphasizes justification by faith (Gal. 2:16), so faith is included in this chain.
Furthermore, Reformed theology has rightly taught that God must change the heart before faith
is possible (John 3:3). This is reflected in the doctrine of “regeneration,” which is invariably
included in the ordo salutis. While all Reformed theologians agree that these elements of
salvation must be applied by God to the individual in order for someone to be saved, there is
extensive discussion of the order in which they are applied, and of when they can be said to be
ture of somebody. Does justification come before or after faith? Does calling come prior to
regeneration, or does God change the heart before effectually calling? Additionally, because the

work of salvation is all of God, the Reformed confessions teach the perseverance of the saints, the idea that God’s elect cannot fall away and will persevere until the end.

The Reformed emphasis on the order of salvation as applied to the individual is certainly immensely more biblical than the Arminian conception of salvation. Reformed soteriology faithfully defends the biblical doctrines of the sovereignty of God, the inability of man to save himself, and the graciousness of salvation. The *ordo salutis* is surely a powerful safeguard against the temptation of every Christian to claim for himself the credit for some part of his salvation. It is God who chooses, calls, regenerates, justifies, and glorifies. But at the same time, this formulation of salvation as a logical progression of events in the life of the believer has often led to an unhealthy subjectivism by emphasizing the experience of the individual. Furthermore, it fails to take into account the eschatological, “already/not-yet,” aspect of salvation that is so prevalent in Scripture. Sinclair Ferguson puts it this way:

> When expressed in terms of the model of a chain of causes and effects, the traditional *ordo salutis* runs the danger of displacing Christ from the central place in soteriology. The fruits of his work may be related to one another in the chain of cause-and-effect sequence, rather than viewed fundamentally in relation to the work of the Spirit in bringing us into union and communion with Christ.\(^2\)

John Murray says it even more succinctly: “Union with Christ is the central truth of the whole doctrine of salvation.” He goes on to say that all of salvation “is embraced within the compass of union and communion with Christ.”\(^3\) In other words, our emphasis should be on union

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\(^3\) *Redemption Accomplished and Applied*, p. 170.
with Christ as the deepest foundation of what it means to be saved. Union with Christ in the history of salvation (the *historia salutis*), is foundational to the logical elements of the *ordo salutis*. This reflects more faithfully the language of the apostle Paul who says that the blessings of redemption are ours “in Christ,” and that they are ours *now* (Eph. 1:3ff). That is to say, all the elements of the *ordo salutis* are immediately true of the believer, in Christ. We are already justified, sanctified, and glorified. But we possess salvation in eschatological fashion; that is, we await salvation’s fullness at the consummation. This is true not only of glorification, but also of regeneration (Mt. 19:28) and sanctification (1 Cor. 6:11, 1 Thes. 5:23). And in one sense, even our justification awaits its fullness. Ultimately, then, the truth condition for salvation is the state of being in Christ.

But to those who may be unfamiliar with such terminology (though it is undeniably biblical), “in Christ” might seem a very strange concept. What exactly is even meant by the phrase? As Sinclair Ferguson explains in his discussion of the same issue, the concept of being “in Christ” is best understood in the context of Paul’s parallel use of “in Adam” (1 Cor. 15:22; Rom. 5:12-21). To be “in Adam” means to have Adam as federal head, as covenant representative. That is, the guilt and pollution of Adam’s sin is covenantally possessed by those who are in Adam. In the same manner, all that Christ did as federal head and covenant representative is possessed by those who are in Christ.

It is important to notice the subtle shift that occurs when the state of being “in Christ” is emphasized as foundational to the *ordo salutis*. Regeneration, justification, and sanctification are things that happen primarily to the individual. Being in Christ, on the other hand, is primarily a

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4 For an in depth discussion of this issue, see Richard B. Gaffin *Resurrection and Redemption: A Study in Paul’s Soteriology* (Phillipsburgh: Presbyterian and Reformed, 1987). Much of my discussion here is undoubtedly heavily influenced by his work.

corporate identification. Those who are in Christ have Him as their covenant head, and Scripture teaches us that Christ is the head of his bride, the church. Being in Christ, then, is first and foremost a matter of being joined to the body that has Christ as its covenant head. This shift in emphasis from the experience of the individual to the status of being in Christ has implications for how we are warranted in believing that somebody is saved.

III. Warranted Belief in Salvation

The obvious initial difficulty is that the truth-condition for salvation—the state of being in Christ—is not a tangible thing. It is something that results from the secret counsel of God and clearly cannot be known directly or infallibly. It is a spiritual reality, rather than a physical reality. God has, however, given us external means by which we are warranted in believing somebody to be saved, despite our inability to know such things with the same absolute certainty that He knows them. That means is faithful baptized membership in the church. We will here address two main Scriptural arguments that support this. The first is the relationship between faith and repentance, and the keys of the kingdom. The second is the meaning and significance of baptism.

A. Faith, Repentance, and the Keys of the Kingdom

First, then, we will address the relationship between faith and repentance, and the doctrine of the keys of the kingdom. When somebody is saved (that is, he is in Christ; the *ordo salutis* has been applied to his life), the fruits of faith and repentance naturally follow. Faith is a condition for salvation; it is *through faith* that salvation is applied to is. But this in no way detracts from the graciousness of salvation, for even our faith is a gift from God (Eph. 2:8,10). Salvation remains all of God, because it is God who supplies the faith through which salvation is applied.

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Furthermore, faith is always accompanied by repentance—a turning from sin and turning unto new obedience to God. This makes sense, when we consider that we are saved from sin itself, not just the consequences of sin. This is why James is able to go so far as to say that faith without works is dead (James 2:17). True faith will always be accompanied by a turning from sin and a turning toward righteousness.

Jesus makes this same point on multiple occasions. In John 14:15 He says, “If you love me, you will keep my commandments.” A loving faith in Christ is always accompanied by a desire to obey Him. In Matthew 7:16-20, Jesus uses an extended metaphor to explain that the true nature of a person can be known by the fruit that he bears. “Even so, every good tree bears good fruit; but the bad tree bears bad fruit.” Not only does Jesus make a connection between the person and the fruit that he bears, but Jesus views the connection as strong enough to warrant eternal punishment for those who do not bear fruit. “Every tree that does not bear good fruit is cut down and thrown into the fire.” Similarly, in John 15:1-11, Jesus uses the “vine and the branches” metaphor to explain that those who do not “abide in Him” and “bear much fruit” will be cut off and thrown into the fire. What does Jesus say it means to “abide in Him”? In verse 10 He says, “If you keep My commandments, you will abide in My love.”

Does all of this mean that Jesus is teaching a works righteousness? Is he suggesting that repentance and obedience merit salvation? The answer lies in the fact that Jesus says we will know them by their fruits. The fruit is not what makes the tree healthy, but it is how we know that the tree is healthy. In the same manner, Jesus clearly teaches that salvation is alone the work of God (John 3:1-8). But faith, repentance, and new obedience are the fruit that inevitably result when the Spirit applies salvation to the individual. We can then draw conclusions about a person from his fruit. If he bears good fruit, we are warranted in believing that he is saved.
But this begs the question—how do we know if somebody is really bearing good fruit? Scripture has much to say in condemnation of hypocrites; it must be possible, then, for somebody’s fruit to be deceptive. It certainly seems likely that an individual’s professed faith and repentance may or may not be genuine. And there certainly are numerous unbelievers who nevertheless live outwardly decent lives. Furthermore, how are we even to ascertain the genuineness of our own faith? Many professing Christians have been led to despair by an infinite regress of questioning the genuineness of their motives and their faith.

Did Jesus give these instructions intending for every believer to judge for himself whose faith and repentance is genuine? Are Christians supposed to decide for themselves that their own faith is real? Or did God authorize somebody in particular to declare faith and repentance to be genuine? Contrary to the prevailing opinion of evangelicalism today, God has, in fact, authorized somebody to validate faith and repentance—the church.

There are multiple texts of Scripture that stand out as authorizing the Church to validate someone’s faith and repentance. The one that is most familiar is the “keys of the kingdom” text, found in Matthew 16 and reiterated in Matthew 18. The second is on the occasion of Jesus’ appearance to his disciples after his resurrection, as recorded in John 20. In Mathew 16:18-19, Jesus says to Peter,

“And I also say to you that you are Peter, and upon this rock I will build My church; and the gates of Hades shall not overpower it. I will give you the keys of the kingdom of heaven; and whatever you shall bind on earth shall be bound in heaven, and whatever you shall loose on earth shall be loosed in heaven.”

In Matthew 18:18, Jesus says to his disciples,
“Truly I say to you, whatever you shall bind on earth shall be bound in heaven; and whatever you loose on earth shall be loosed in heaven.”

And in John 20:22-23, referring to Jesus,

“And when He had said this, He breathed on them, and said to them, “Receive the Holy Spirit. If you forgive the sins of any, their sins have been forgiven them; if you retain the sins of any, they have been retained.”

Now, let us first establish that these texts are not speaking of the Roman Catholic idea of the “sacrament” of penance, or that sins must be confessed to a priest, or that the church itself forgives sins. Scripture is clear that God aloneforgives sins, and that the Christian is to confess his sins to the Father through the mediation of the Son alone. No other mediator is necessary or acceptable. But at the same time, these texts must mean something. The modern evangelical church’s ignorance of these texts is no better than the Roman distortion of them.

The church clearly does not have the authority to cause somebody’s sins to be forgiven. But it does have the authority to declare what is already the case about someone. When the faithful church declares sins retained or forgiven, we have warrant in believing that such forgiveness or lack of forgiveness is truly the case. When Christ breathed the Holy Spirit onto his disciples, he was giving the church the authority to rule on his behalf. The gift of the Holy Spirit there was not soteriological—the disciples already believed in him as their savior. Rather, the gift of the Holy Spirit was ecclesiological, establishing authority and office. Jesus did not leave us without objective assurance of the forgiveness of our sins. He granted the church the authority to make such declarations.7

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7 The Westminster Confession of Faith, Chapter 30, Article II. “To these officers the keys of the kingdom of heaven are committed; by virtue whereof, they have power, resepectively, to retain, and remit sins; to shut that kingdom against the impenitent, both by Word, and censures; and to open it unto penitent sinners, by the ministry of the gospel; and by absolution from censures, as occasion shall require.”
This doctrine is what lies behind the church’s historic emphasis on the importance of church discipline. The church retains sins by excommunicating. When a brother proves himself to be unbelieving, unrepentant, and in covenant rebellion, he is to be removed from the covenant community (Matt. 18:17, 1 Cor. 5:11, 2 Thess. 3:14). Scripture is unambiguous as to the importance of this practice. It serves to bring about the repentance of the offender (2 Cor. 2:5-11), it deters against future offense (Deut. 17:13), and it prevents the spread of such sin and rebellion (1 Cor. 5:6). But most importantly, when the faithful church excommunicates, it is exercising the keys of the kingdom. The understanding is that until the individual repents and the church declares his sins forgiven, his sins are retained in heaven. The opposite is also true. Unless the church tells me that my sins are retained via excommunication, I am to be confident that my sins are forgiven in heaven. By affirming my baptism and allowing me to partake of the Lord’s Supper, the church exercises the keys of the kingdom positively. I am to be confident that if my life evidenced unbelief such that my sins were not forgiven, I would be under discipline. If I am not under discipline, then, I am warranted in believing that my faith and repentance is genuine, and that my sins are forgiven.

Scripture does not give individuals the authority to declare anyone’s faith and repentance to be genuine or false. The church, however, is given that authority, and we would do well to take it seriously. Remember—this is consistent with the nature of salvation. Because salvation is primarily about being in Christ and under his covenant headship, it makes sense that the outward sign of salvation would be faithful membership in his body. It also makes sense that if condemnation is first of all a matter of not being in Christ, the outward sign of condemnation

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would be exclusion from his visible body—the church. Consequently, faithful membership in the church is the ordinary means by which we are warranted in believing somebody to be saved.

B. Meaning and Significance of Baptism

The second argument that church membership is the ordinary means by which we are warranted in believing that somebody is saved is found in the meaning and significance of baptism. Reformed Christians are often uncomfortable with the language of the confessions regarding baptism. The Westminster Confession of Faith says that to the one baptized, baptism is “a sign and seal of the covenant of grace, of his engrafting into Christ, of regeneration, of remission of sins….” (XVIII, I.) And after denying a mechanistic baptismal regeneration, the Heidelberg Catechism nonetheless says that baptism is called “the washing of regeneration and the washing away of sins” to assure us that “by this divine pledge and sign [we are] spiritually cleansed from our sins as really as we are outwardly washed with water.” (Q. 73) Furthermore, the Catechism says that to be “washed with the blood and the Spirit of Christ” through baptism is “to be renewed by the Holy Spirit, and sanctified to be members of Christ.” (Q. 70) The confessions almost sound as though they are saying that anyone who is baptized is automatically saved—regenerate or elect—simply because he was baptized. One might ask how this is different from a Roman Catholic _ex opere operato_ view of the sacraments—the idea that regeneration is brought about by the very performing of the sacrament itself.

The typical Reformed explanation is to say that these things said of baptism by the confessions are only true of those who are _elect_ when baptized. For those who aren’t elect baptism is in reality a curse, pronouncing condemnation upon them. The meaning of baptism, then, is defined solely in terms of election. It means one thing for those who are elect, and
something different for those who are not. At the time of baptism, it’s really not possible to know what it really means for the individual.

But this explanation doesn’t do justice to the biblical data; in fact, Scripture emphasizes a very different perspective.¹⁹ Instead of defining baptism in terms of election, it speaks of salvation and election in terms of baptism.¹⁰ The Bible rarely refers to when an individual was regenerated as the time of his salvation; instead, it points to baptism as the time of salvation. When three thousand were saved at Pentecost, Luke reports not that they were elect or regenerate, but that they were baptized (Acts 2:41). The Philippian jailer and his household are recorded as having been baptized rather than regenerated or converted (Acts 16:33). And even the Apostle Paul’s conversion is not spoken of in terms of regeneration; instead, the point of his baptism is recorded as when his sins were washed away (Acts 9:18, 22:16). In fact, Paul refers to the baptized members of the church in Ephesus as elect (Eph. 1:1-7), and Peter goes so far as to say that baptism saves (I Pet. 3:21).

Is this to say, then, that Scripture teaches that all who have joined themselves to the church through baptism are infallibly known to be regenerate, elect, and eternally secure? By no means! The apostles repeatedly warn the church of the dangers of apostasy, falling away, and covenant rebellion. These warnings are not merely hypothetical or superfluous; apostasy is a real danger for the church (Heb. 3:12-15, 4:11, 6:6, John 15:1-8, 2 Pet. 3:17). But if salvation is a result of the eternal unchangeable decree of God, and baptism is treated in Scripture as the mark of salvation, how can baptized members of the church be genuinely warned against falling away?

This tension is perhaps most striking in Peter’s exhortation for Christians to make their calling and election sure (2 Pet. 1:10). If Peter means by “election” God’s eternal unchangeable

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¹⁹ For much of this section I am indebted to the work of Norman Shepherd in *The Call of Grace* (Phillipsburgh: Presbyterian and Reformed, 2000).
decree, how can it be “made sure”? The apostles understood that the eternal decree of God is not something that can be known directly or infallibly. Instead, we must depend on the external means that God has given us—the evidence of faithful baptized membership in the covenant community. Peter and Paul both considered themselves warranted in believing the members of the churches to be in Christ and “elect” (Eph 1:1-7, 2 Pet. 1:20). But they didn’t hesitate to warn those same churches against apostasy. It is no wonder that Paul so strongly encouraged faithful church discipline in the face of covenant rebellion (I Cor. 5). If members of the church were to be believed to be truly in Christ, then anyone who evidenced unbelief by his rebellion was to be put out of the covenant community.

This is why the reformed confessions use such strong language regarding baptism. They rightly reflect the apostolic teaching that faithful baptized membership in the covenant community is sufficient warrant for believing that somebody is saved. While this doctrine is not the traditional idea of baptismal regeneration (that baptism itself regenerates), it might properly be called presumptive regeneration, the doctrine that all who have been baptized (and have not been excommunicated) are to be presumed saved. Furthermore, baptism provides personal assurance of salvation. John Calvin says,

The first thing that the Lord sets out for us is that baptism should be a token and proof of our cleansing; or (the better to explain what I mean) it is like a sealed document to confirm to us that all our sins are so abolished, remitted, and effaced that they can never come to his sight, be recalled, or charged against us. For he wills that all who believe be baptized for the remission of sins [Mat. 28:19; Acts 2:38].

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10 Ibid., pp. 100-102.
11 Institutes of the Christian Religion, Book IV, Chapter XV, Paragraph 1.
Salvation is primarily corporate—it is the status of being in Christ and under His covenant headship. In the same manner, the external evidence for salvation is also corporate—the status of being joined to his body, his bride, the church.\textsuperscript{12}

There are a number of potential problems and misunderstandings that need to be addressed in the light of this thesis. The centrality of church membership as the ordinary means by which we are warranted in believing somebody to be saved isn’t exactly widely affirmed today, and great care ought to be taken in how it is explained. There are many things that this idea \textit{doesn’t} mean, and it is important that potential objections be dealt with. Furthermore, there are many things about the church today that make this thesis very difficult to apply \textit{practically}. Consequently, it has numerous important implications for the church today.

\textbf{IV. Objections, Clarifications, and Development}

Many will object that this thesis is little more than baptismal regeneration, leading to lazy presumption on the part of church members. If baptized church membership is all we need to be saved, why strive for greater holiness? What motivation would there then be to persevere? The problem of lazy presumption is certainly something the church ought to guard against; both the Old and New Testaments are full of warnings about the danger believers growing complacent and unwarrantedly presumptuous. But would the thesis of this essay encourage such an error? Is baptismal regeneration even presented here? It is important to remember the division between the truth-conditions for salvation and the conditions under which belief in salvation is warranted. The point is not that membership in the church is the ordinary means by which people are \textit{saved}. Baptism does not effectually bring about salvation on its own. That would be a horrible

\textsuperscript{12} John Calvin makes this same connection in his \textit{Institutes} (Book IV, Chapter XV, Paragraph 1). “Baptism is the sign of the initiation by which we are received into the society of the church, in order that, engrafted in Christ, we
perversion of the gospel. It is the work of God alone that saves. The question being addressed, however, is that of when we are warranted in believing that somebody is saved. Baptized church membership is not what actually saves, but it is the external evidence of salvation.

Furthermore, the centrality of church membership actually discourages lazy presumption and complacency. It demands that officers of the church take seriously their responsibility to maintain the purity of the covenant community. They wield the keys of the kingdom whether they acknowledge it or not, and they do the church an immense disservice when they fail to use them properly, consistently, and faithfully. Church discipline—at all levels—is the means that God uses to keep the church pure, bring about true repentance, and urge the church on toward greater perseverance. It is when this thesis is denied that complacency and lazy presumption is a real danger. And if the officers of the church refuse to be faithful in the use of the authority given them, they deny believers authoritative assurance regarding the salvation of both themselves and others.

This then sheds light on the possible objection that church membership as a source of assurance renders growth in grace and perseverance irrelevant. The opposite is in fact true—church membership is the only context in which growth in grace is encouraged with real authority. It is in the context of church membership that the significance of growth in grace and perseverance takes on its true form. When one who professes Christianity fails to grow in grace, fails to persevere through temptation, and fails to repent of his sin when he falls, the real consequences of his rebellion will only be felt if he is a member of a faithful church. Only elders can confront him with the authority of Jesus Christ, saying that his sins will be retained unless he repents. And when he does grow in grace, does persevere, and does repent of his sin, only elders

may be reckoned among God’s children.”
can assure him with the authority of Jesus Christ, that his sins are forgiven and that he ought to be at peace.

Additionally, someone might point out that Scripture does teach that the inward testimony of the Holy Spirit is a source of assurance for the believer. In Romans 8:16 Paul says, “The Spirit Himself bears witness with our spirit that we are children of God….” Union with Christ through the Holy Spirit is something experienced in the life of the believer. Scripture points to the real presence of the Spirit as a source of rest, peace, and assurance. This has important implications. It leads to a potentially significant distinction between a Christian’s belief in his own salvation and his belief in somebody else’s salvation. That is, the Christian has an additional source of assurance for his own salvation that he does not have for the salvation of another. He has the inward testimony of the Spirit that he is a child of God.

This internal, subjective assurance, however, ought to be in submission to the external, authoritative means that God has ordained. If a member of the church refuses to repent of persistent sin, but “feels” the Spirit tell him that he is forgiven, he should nevertheless submit to the church’s instruction that he repent. Similarly, if an individual falls into sin and is faithful to repent of that sin, he ought to listen to the counsel of his elders when they assure him that his sins are forgiven, regardless of whether he thinks he “feels” the assurance of the Spirit. The Spirit certainly does work a subjective assurance in the believer, but the Spirit also uses external, earthly means—the Word, the sacraments, and church discipline—to accomplish such assurance. It is important that Christians view their “internal assurance” as being in submission to and flowing from those external means. But when the internal work of the Spirit serves to strengthen and internalize the believer’s sense of assurance, it is clearly of immense value.
A further possible objection may be the fact that in Scripture, there are multiple individuals said to be saved who were not in fact members of the church. The thief on the cross (Luke 23:39-43), for instance, was not baptized or a member of the covenant community. Nevertheless, Jesus told him that he would be with him in heaven that very day. Cornelius, the Roman centurion with whom Peter met in Acts 10, was not a member of the covenant community, nor was it likely that he had been circumcised or baptized. And yet he was said to be “a devout man and one who feared God” (v. 2). Additionally, this thesis of the centrality of church membership may be seen as having ramifications for the possibility of death-bed conversions or of individuals coming to Christ in distant lands and remaining separated from other believers. Again, it must be emphasized that Scripture does not teach a mechanistic causal relationship where the external sign (baptized church membership, for instance) causes the internal reality (salvation). Nor is there a necessary logical relationship between the two. What we are dealing with is the theological category of the ordinary. The church is God’s ordinary external means by which he assures of salvation and pronounces judgment. Nonetheless, God is of course free to work in other ways in exceptional cases. But such cases ought to be treated as exceptions. We shouldn’t place our hope in them or treat them as ideal. A death-bed conversion, while certainly possible, does not offer as much assurance of salvation as does fifty years of faithful membership in a faithful church. In the same manner, while somebody might actually be saved apart from the church, his assurance of salvation is on very shaky ground. He has not availed himself of the ordinary means of warranted belief in salvation.

These considerations make it very clear that the Scriptural teaching on this matter is far different from “you have to join a church to be saved.” It is difficult to emphasize too much the fact that church membership is the ordinary means by which we are warranted in believing
somebody to be saved. There is neither a mechanical causal relationship between church membership and salvation, nor a necessary logical one. God is free to save men apart from his ordained means. But ordinarily, we ought to expect God to use the means that he has revealed to us in Scripture. Furthermore, the belief that results from these means is not infallible. God has not seen fit to give us glimpses into His mind in order to know His secret purposes. Instead, he has given us mere men to rule over us. Infallibility, then, should not be our objective. Rather, we should be seeking faithfulness to the means that God has provided.

While consideration of these objections has shown the need for clarity regarding the centrality of church membership, there is another category of possible objections that ought to be dealt with differently. Someone might reply that in his church, for instance, he barely knows who the elders are, much less has confidence that they would faithfully confront him with the need for repentance. It is a common practice in Reformed churches for elders to serve “terms” of four, five, or six years. In these situations, it is difficult to see elders as having much real authority, since such authority is always in some sense temporary. Furthermore, hundreds of thousands of Christians have very little concept of church membership or discipline at all. These historic Christian doctrines have been neglected for years, and the result has been an individualistic and purely subjective conception of Christianity. Should we conclude, then, that we are not really warranted in believing that any of those people are actually saved? Others might object that in their churches, elders and laymen simply don’t have close relationships. Church membership couldn’t possibly be central to warranted belief in salvation, because their elders wouldn’t even know if they were sinning.

While the first group of objections served to clarify and focus the thesis, this second group does not really address the thesis in principle at all. Instead, they reveal the fact that
adherence to the biblical teaching about the centrality of church membership requires far more than a mere mental shift on the part of the individual. It requires greater faithfulness on the part of the whole church—particularly its officers. For this reason, there are a few practical implications that should be addressed.

V. The Implications

If the church has been given the authority to declare sins forgiven or retained (John 20:22-23, Mat. 18:18), then it must be faithful in the use of its authority. Its officers ought to discipline. But to begin with, the church must think of discipline in a full-orbed manner consistent with Scripture. The mention of “church discipline” for most Christians means little more than excommunication for flagrant sins. But it is much more than that. According to Jesus, it begins with a one-on-one conversation between brothers (Mat. 18:15). In fact, it must begin with personal interaction between brothers and sisters in Christ. The church needs to regain a sense of community, a sense of genuine spiritual dependence on one another. In Matthew 18, Jesus teaches that when you are in sin, the means that the Spirit may very well use to keep you faithful is the counsel of a brother. And if you refuse to listen to him, the Spirit may use a group of brothers and sisters confronting you. But for all this to work, there must be a willingness to rebuke, and a willingness to receive rebuke. It is not without reason that Scripture so consistently speaks of salvation in corporate terms. The Spirit disciplines us first of all by means of our relationships with each other.

Furthermore, our brotherly counsel of one another ought to have the authority of the elders behind it. As Jesus explains in Matthew 18, if the offending brother does not receive counsel with humility, then he is to be brought to the elders. The elders, then, have the obligation to see to it first of all, that the offending brother is counseled according to Scripture. Secondly,
they are to see to it that the brother repents. If he refuses to repent, and if the elders genuinely desire to see true repentance worked in his heart (1 Cor. 5:5), then they ought to discipline him. But again, such discipline is only practical where there are genuine relationships between elders and laymen. It is not without reason that the apostles instructed Christians to love and respect those who rule over them (1 Tim. 5:17). The faithfulness of their rule has a direct impact on our warranted belief in salvation. If we cannot trust them to declare sins retained, we cannot trust them to declare sins forgiven.

All in all, this requires that the church clothe itself with humility regarding sin, that believers humbly give and receive counsel, and that they honor and respect their elders. After giving instructions to elders, the Apostle Peter says, “You younger men, likewise, be subject to your elders; and all of you, clothe yourselves with humility toward one another, for God is opposed to the proud, but gives grace to the humble” (1 Peter 5:5).

This thesis also has implications for the traditional Dutch Reformed practice of confessional membership. Historically, in order to be a member of a Dutch Reformed church, one has to subscribe without exception to the three forms of unity—the Heidelberg Catechism, the Belgic Confession, and the Canons of Dort. This of course has been part of an effort to maintain doctrinal purity. This practice means that individuals who disagree with infant baptism, or predestination, or any other doctrinal point may be barred from membership in the church. The argument is that for the sake of denominational unity, conformity to the standards must be maintained. Such an individual should find another church with which he would be in greater doctrinal agreement.

But is barring an individual from membership on such grounds a valid use of the keys of the kingdom? Scripture teaches that whatever the church binds on earth will have been bound in
heaven (Mat. 18:18). Exclusion from the visible church, then, is tantamount to exclusion from heaven. But it would seem that this biblical truth should affect the standards we set up for church membership. If the church’s membership roles are to reflect what is true in heaven, then the doors of the church should be neither narrower nor wider than the doors of heaven. To bar someone from membership on any grounds other than unbelief and covenant rebellion would be a misuse of church authority. Consequently, all who evidence by their profession and life that they are true believers should be admitted into church membership. The doctrine of the keys of the kingdom implies that only those doctrinal errors that evidence unbelief are sufficient grounds for exclusion from church membership.

And finally, church membership as a means of warranted belief in salvation raises questions about the status of covenant children. In what sense are they rightly said to be members of the church? Historically, Reformed churches have distinguished between baptized members and full (or communicant) members. In order to become a “full” member of the church, an individual must be “confirmed” by the elders or make a public profession of faith. Until then, they are not viewed as having full membership in the church.

The problem is that there is little biblical warrant for a membership status beyond baptized membership. When somebody is outside the covenant, he must make a profession of faith before being baptized. The biblical pattern is that his household is then to be baptized along with him, by virtue of being part of his household. And why would the household be baptized, unless that which baptism symbolizes is presumed to be true of them? If salvation is primarily about being in Christ, and membership in the covenant community is the outward sign of being in Christ, then it would follow that all baptized persons should be presumed saved. Even children of believers, then, should be viewed as having all that baptism symbolizes, and should have the
corresponding demands of the covenant placed before them every day of their lives.\textsuperscript{13} The Canons of Dort affirms that children of believers who die in infancy should be presumed saved, and the reason given is the gracious covenant in which they have been included (I, 17).

This brings us back to the original thesis. The ordinary means by which we are warranted in believing that somebody is saved—oneself, somebody else, or even children of believers—is faithful baptized membership in the church. But this is not just a simple matter of theological emphasis. It requires that the church \textit{as a whole} seek to be more faithful. Its elders must take their tasks as shepherds more seriously. They wield the keys of the kingdom whether they want to or not. It is their job to use them faithfully. Brothers and sisters in Christ must pursue intimate relationships among one another, relationships in which there is great humility with regard to sin and openness to wise counsel and rebuke. They must seek to be faithful to the means that God has ordained to assure them that they are in Christ.

What, then, of our original questions? Should a young man who proposes to your daughter be considered a Christian? If he is a member of a faithful church (one that preaches the Word, properly administers the sacraments, and faithfully disciplines), and if his elders testify to his covenant faithfulness (either implicitly or explicitly), then you should embrace him as a brother in Christ. This of course doesn’t mean that he’s good enough for \textit{your} daughter. But keep in mind that if you reject him, you are rejecting a brother.

And what of the young man who is struggling with his own personal assurance of salvation? He should avail himself of the means of grace and pursue the counsel of his elders. They should instruct him that he should cling to Christ as his only hope for salvation, rather than

seeking the elusive (impossible!) knowledge of his own election. He should be reassured with the meaning of his baptism, using the words of the Apostle Paul: “For you are all sons of God through faith in Christ Jesus. For all of you who were baptized into Christ have clothed yourselves with Christ” (Gal. 3:26-27). The secret things, God has not given him to know. But God has placed his mark on him—and it is not without significance. It is sufficient to warrant belief in being in Christ. Furthermore, the young man should receive such instruction from his elders with submission, knowing that the Lord Jesus gave them the authority to declare his sins forgiven. And he should go out and seek relationships with others in the church, preferably older than he, whom he can trust to build him up, confront him with sin, and urge him on to greater faithfulness. In short, the church must learn again to live as a worshipping covenant community.
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