

PRACTICAL THEOLOGY: ASSURANCE OF OUR SALVATION
A BIBLICAL AND THEOLOGICAL SURVEY

Purpose: To consider the topic of Christian assurance of their salvation since this is an important topic that matter for eternity.

TENATIVE PLANNED SCHEDULE (SUBJECT TO MODIFICATION)

Session 1: Why Study Assurance?

Foundation for assurance

Session 2: Perseverance of the Saints

Session 3: True Believers endure in doctrine and life

Session 4: Objections to Perseverance of the Saints

Assurance: Testing our Salvation

Do you know the Gospel?

Session 5: Do you understand the atonement?

Session 6: Do you understand what is repentance?

Session 7: Survey of various passages from 1 John Part 1 of 2

Session 8: Survey of various passages from 1 John Part 2 of 2

Session 9: Test questions to ask oneself

Session 10: John 15 and Abiding in Him

I. Why study on the topic of Christian assurance?

Note: The following are eight reasons Christian ought to study the doctrine of assurance and take this subject seriously.

a. Truth in of itself is important

i. Point: If God's Word reveals anything about this subject, it ought to be seen as a gift of God's truth for us to understand.

ii. Proof

1. *"The secret things belong to the LORD our God, but the things revealed belong to us and to our sons forever, that we may observe all the words of this law."* (**Deuteronomy 29:29**)

a. Verse reveals two kinds of knowledge: Revealed vs. Hidden.

b. What is revealed "*belong to us*" (second generation Hebrews out of Egypt) but also "*to our sons forever,*"

c. Purpose: "*that we may observe all the words of this law.*"

2. *"Buy truth, and do not sell it, Get wisdom and instruction and understanding."* (**Proverbs 23:23**)

a. Truth is precious enough that Scripture tells us to buy it and not sell it.

b. It's not just any truth but truth that is wise, instructive and understanding.

iii. Practice

1. We ought to study this doctrine not just intellectually but to obey God's Word (Cf. **Deuteronomy 29:29b**)!
2. If truths are even worth buying, how much do we appreciate a study on God's Truth which in this case is about assurance when it's free

b. God tells us to test ourselves if we are saved

i. Point: If God's Word tells us to test to see if we are saved, then we best understand what that test means in order to give us assurance

ii. Proof

1. *"Test yourselves to see if you are in the faith; examine yourselves! Or do you not recognize this about yourselves, that Jesus Christ is in you—unless indeed you ^{fail} the test?" (2 Corinthians 13:5)*
 - a. Command stated twice: "Test yourselves" "examine yourselves"
 - b. Reflexive pronoun referring to ourselves in introspection, an activity down to us.

iii. Practice

1. Approach this study not just with head knowledge but to ask: Am I really saved?
2. This ought to be sobering

c. Too great a consequence to be mistaken about

i. Point: Note earlier in **2 Corinthians 13:5** that *"Or do you not recognize this about yourselves, that Jesus Christ is in you—unless indeed you ^{fail} the test?"*

ii. Proof

1. *"²¹ 'Not everyone who says to Me, 'Lord, Lord,' will enter the kingdom of heaven, but he who does the will of My Father who is in heaven will enter. ²² Many will say to Me on that day, 'Lord, Lord, did we not prophesy in Your name, and in Your name cast out demons, and in Your name perform many ^{miracles}?' ²³ And then I will declare to them, 'I never knew you; DEPART FROM ME, YOU WHO PRACTICE LAWLESSNESS.'" (Matthew 5:21-23)*
 - a. Jesus clearly state in **verse 21** that some could be mistaken.
 - b. Note what these people say about their relationship to God in **verse 22**
 - i. "prophesy in Your name"
 - ii. "cast out demons"
 - iii. "perform many ^{miracles}"
 - c. Consequences of their error: *"And then I will declare to them, 'I never knew you; DEPART FROM ME, YOU WHO PRACTICE LAWLESSNESS.'" (v.23)"*

iii. Practice

1. Ask yourself: Does this concern you?
 2. Are there any practices of lawlessness that you need to repent of?
- d. The danger of self-deception is real (**James 1:22-24**)
- i. Point: People can delude themselves and we ought to know with grounded assurance of our relationship with God and status for eternity.
 - ii. Proof
 1. *“But prove yourselves doers of the word, and not merely hearers who delude themselves. ²³ For if anyone is a hearer of the word and not a doer, he is like a man who looks at his ²⁴ natural face in a mirror; ²⁴ for once he has looked at himself and gone away, ²⁵ he has immediately forgotten what kind of person he was.”* (**James 1:22-24**)
 - a. Note **verse 22** the reality that when it comes to spirituality some may “delude themselves”
 - b. How one may delude oneself: “merely hearers”(**v. 22a**)
 - c. How one may not delude oneself: “*But prove yourselves doers of the word,*” (**v. 22a**)
 - d. An ironic illustration (**v. 23-24**)
 - iii. Practice
 1. Take the next few weeks to be very honest with oneself especially with the areas of one’s life others don’t see.
 2. Search yourself to see if you do the Word or not.
- e. To be saved
- i. Point: If at the course of one’s test it turns out that one is not saved then the one thing to do is to make sure you get saved!
 - ii. Proof: *“³⁷ Now when they heard this, they were ³⁷ pierced to the heart, and said to Peter and the rest of the apostles, “³⁸ Brethren, ³⁸ what shall we do?” ³⁸ Peter said to them, “Repent, and each of you be baptized in the name of Jesus Christ for the forgiveness of your sins; and you will receive the gift of the Holy Spirit.”* (**Acts 2:37-38**)
 1. Contextually this took place on day of Pentecost when Peter was preaching to a multitude of Jews at the Temple.
 2. Note **verse 37**, the people realize they were in the wrong.
 3. Note the hope in **verse 38**.
 - iii. Practice
 1. We need to do the same if it turns out we are not saved!
 2. There is hope in receiving Jesus Christ!
- f. Comfort the Christian
- i. Point: There is comfort and hope in a Christian assurance of their salvation!
 - ii. Proof:

1. *“And we desire that each one of you show the same diligence ^{to}so as to realize the full assurance of hope until the end,” (Hebrews 6:11)*
 - a. Note *“the full assurance of hope”* is something *“that each one of you show the same diligence ^{to}so as to realize”*
 - b. This *“full assurance”* is *“of hope”*
 2. Full assurance allow us to approach God: *“let us draw near with a ^{to}sincere heart in full assurance of faith, having our hearts sprinkled clean from an evil conscience and our bodies washed with pure water.” (Hebrews 10:22)*
- iii. Practice
1. Do you want to have hope and comfort as a Christian? Study this topic to get it!
 2. The more regularly you do this the more better your relationship with God is and the more you are comforted and have hope!

g. Bear fruit

- i. Point: Christian assurance is the motivation for bearing fruit and being productive for the Lord!
- ii. Picture: “Take, for an illustration of this, two English emigrants, and suppose them set down side by side in New Zealand or Australia. Give each of them a piece of land to clear and cultivate. Let the portions allotted to them be the same, both in quantity and quality. Secure that land to them by every needful legal instrument; let it be conveyed as freehold to them and theirs forever; let the conveyance be publicly registered and the property made sure to them by every deed and security that man's ingenuity can devise. Suppose then that one of them shall set to work to clear his land and bring it into cultivation and labor at it day after day without intermission or cessation. Suppose in the meanwhile, that the other shall be continually leaving his work and going repeatedly to the public registry to ask whether the land really is his own, whether there is not some mistake, whether after all there is not some flaw in the legal instruments which conveyed it to him. The one shall never doubt his title — but just work diligently on. The other shall hardly ever feel sure of his title — and spend half his time in going to Sydney or Melbourne or Auckland with needless inquiries about it. Which now of these two men will have made most progress in a year's time? Who will have done the most for his land, got the greatest breadth of soil under tillage, have the best crops to show, be altogether the most prosperous? Anyone of common sense can answer that question. I need not supply an answer. There can be only one reply. Undivided attention will always attain the greatest success.”¹

¹ JC Ryle, “Assurance” in Holiness: <http://www.gracegems.org/Ryle/holiness8.htm>

- iii. Practice: Seek assurance so you can be productive as a believer!
- h. To worship God with praise, marvel and thanksgiving

- II. Perseverance of the Saints
 - a. Introduction
 - i. Our study of Christian assurance of salvation begins with an exposition of the doctrine of the Perseverance of the Saints which is foundational and shapes how Christian ought to understand assurance of salvation.
 - ii. Outline
 - 1. Definition of Perseverance of the Saints and Eternal Security
 - 2. Why is Perseverance of the Saints important for Christian assurance
 - 3. Foundation: The Sovereignty of God
 - 4. Passages demonstrating God's elect will never be lost
 - 5. Passages demonstrating God's elect will persevere in their faith and works
 - b. Definition of Perseverance of the Saints and Eternal Security
 - i. The doctrine of the perseverance of the saints “teaches very specifically that they who have once been regenerated and effectually called by God to a state of grace, can never completely fall from that state and thus fail to attain to eternal salvation, though they may sometimes be overcome by evil and fall in sin. It is maintained that the life of regeneration and the habits that develop out of it in the way of sanctification can never entirely disappear.”²
 - ii. “Eternal Security is the teaching that God shall with no uncertainty bring into their eternal inheritance those who are actually justified—delivered from the curse of the law and have the righteousness of Christ reckoned to their account—and who have been begotten by the Spirit of God. And further it is the teaching that God shall do this in a way glorifying to Himself, in harmony with His nature and consistent with the teaching of Scripture concerning the nature of those who are called saints.”³
 - iii. “The perseverance of the saints means that all those who are truly born again will be kept by God's power and will persevere as Christians until the end of their lives, and that only those who persevere until the end have been truly born again.”⁴
 - c. Why is doctrine of Perseverance of the Saints important for Christian assurance
 - i. Assurance must be based on a biblical view of eternal Security.
 - ii. “Eternal Security is a doctrine that complements and completes other truths. It is the truth which establishes a Christian in

² Louis Berkhof, *Systematic Theology* (Grand Rapids: William B. Eerdmans Publishing Company, 1996), 546.

³ Arthur W. Pink, “Preface” in *Eternal Security*. <Accessed at http://www.pbministries.org/books/pink/Security/sec_foreword.htm>

⁴ Wayne Grudem, *Systematic Theology* (Grand Rapids: Zondervan Publishing Houses, 1994), 788.

assurance of salvation. The doctrine of election in itself cannot do this. Justification cannot do this. The doctrine of sanctification cannot do this. Not even the doctrine of glorification does so. Yet each of these is incomplete without Eternal Security. Election, Justification, Sanctification, and Glorification are all hypothetical—mere possibilities—until Eternal Security complements and completes them by showing how they are applied to specific individuals. And it is also practical because it brings believers to assurance of salvation, which according to many Scripture passages they are to have.”⁵

- d. Foundation: Beginning with the Sovereignty of God
 - i. Note: The fact that those born again will have eternal security of their salvation rests on the basis of God’s Sovereignty.
 - ii. *“But our God is in the heavens; He does whatever He pleases.” (Psalm 115:3)*
 - This verse indicates God has the capacity to fulfill what He pleases.
 - iii. *“Whatever the LORD pleases, He does, In heaven and in earth, in the seas and in all deeps.” (Psalm 135:6)*
 - 1. Note again, this verse indicates God has the capacity to fulfill what He pleases.
 - 2. Note the second half of the verse emphasis of this truth everywhere: “heaven,” “earth,” “seas” “and in all deeps.”
 - iv. *“Declaring the end from the beginning, And from ancient times things which have not been done, Saying, ‘My purpose will be established, And I will accomplish all My good pleasure’;” (Isaiah 46:10)*
 - 1. One other way God expresses His Sovereignty is through omniscience (Isaiah 46:10a)
 - 2. Note the second half of the verse stating His purpose will be accomplished.
 - v. **Isaiah 14:27**—God’s purpose cannot be overthrown.
- e. Passages demonstrating God’s elect will never be lost
 - i. **John 3:16**—Eternal life be eternal life if it’s not eternal life!
 - ii. Eternal security because of Jesus’ promise: *“and I give eternal life to them, and they will never perish; and no one will snatch them out of My hand.” (John 10:28)*
 - 1. Those who are given eternal life will not perish.
 - 2. Nor will anyone snatch them away.
 - iii. Eternal security because of Jesus’ prayer: *“Therefore He is able also to save forever those who draw near to God through Him, since He always lives to make intercession for them.” (Hebrews 7:25)*
 - 1. Note that the subject is Jesus.

⁵ Arthur W. Pink, “Preface” in *Eternal Security*. <Accessed at http://www.pbministries.org/books/pink/Security/sec_foreword.htm>

2. Jesus *“is able also to save ^{to} forever”*
 3. **Whom can He save forever?** *“those who draw near to God through Him,”*
 4. **How?** *“since He always lives to make intercession for them.”*
- iv. Eternal security because of God’s Power:
“to obtain an inheritance which is imperishable and undefiled and will not fade away, reserved in heaven for you, ⁵ who are protected by the power of God through faith for a salvation ready to be revealed in the last time.” (1 Peter 1:4-5)
1. Note **verse 4**’s language of eternal security:
“inheritance,” “imperishable,” “will not fade away,” “reserved in heaven for you”
 2. Note the basis of this is in **verse 5a**: *“protected by the power of God”*
 3. How do we access it? *“through faith for a salvation” (verse 5b)*
- v. Other passages: **Romans 8:38-39, 1 Thessalonians 5:9, 1 Corinthians 1:8, Hebrews 13:5,**

- f. Passages demonstrating God's elect will persevere in their faith and works
- i. **Dilemma:** *We have seen that a Christian will be saved forever but does that mean a Christian can do whatever and still be saved?*
 1. No, God maintains a Christian's salvation by means of having them endure in their faith and walk.
 2. Arthur Pink's sober warning: "Many an ignorant evangelist has given his hearers the impression that once they "accept Christ as their personal Savior" they need have no concern about the future, and thousands have been lulled into a fatal sleep by the soothing lullaby "once saved, always saved". To imagine that if I commit my soul and its eternal interests into the hands of the Lord henceforth relieves me of all obligation, is to accept sugar-coated poison from the father of lies."⁶
 - ii. The need for Christians to endure to the end: *"but Christ was faithful as a Son over His house—whose house we are, if we hold fast our confidence and the boast of our hope firm until the end."*(**Hebrews 3:6**)
 1. We are "part" of Christ's house *"if we hold fast"*
 2. Believers also have *"hope firm until the end."*
 - iii. Relationship of endurance and being saved: *"But the one who endures to the end, he will be saved."* (**Matthew 24:13**)
 1. Context: Sermon on the Mount, Jesus' disciples asked three questions (**v.3**) and Jesus proceed to warn His disciples.
 - 2. Note that the one being saved endures.**
 3. He or she endures to the end.
 4. This of course is the work of God, since "will be saved" is a theological passive showing it's the work of God.
 - iv. Those the Father give to Jesus will keep His Word: *"I have manifested Your name to the men whom You gave Me out of the world; they were Yours and You gave them to Me, and they have kept Your word."* (**John 17:6**)
 1. Context: Jesus' prayer to the Father the night before His death.
 2. Speaking to the Father, Jesus acknowledges that those *"whom You gave Me out of the world" "they have kept Your word."*
 3. The verse in the Greek ends with *"kept"* even though it should end with the object (*"Your Word"*), and hence there is a nuance in the emphasis they believer will keep God's Word.
 4. Also, *"kept"* is a future functioning perfect indicating the action is so certain it's as if they have been completed already.

⁶ Arthur W. Pink, "Eternal Security: It's Nature" in *Eternal Security*. <Accessed at http://www.pbministries.org/books/pink/Security/sec_03.htm>

- v. What does endurance mean?
1. Endurance means you are a disciple: *“So Jesus was saying to those Jews who had believed Him, “If you continue in My word, then you are truly disciples of Mine;”(John 8:31)*
 - a. Jesus is here speaking.
 - b. Here Jesus clarifies that keeping God’s Word means being a disciple of Jesus.
 2. Endurance means you will overcome the world: *“For whatever is ^{is}born of God overcomes the world; and this is the victory that has overcome the world—our faith.”(1 John 5:4)*
 - a. The Apostle John is writing here.
 - b. Note this verse identifies saved believers as *“born of God”*
 - c. Note one *“born of God overcomes the world”*
 - d. The Greek verb for overcome is νικα, where we get our English word Nike.
 - e. Is this by our own merit? No, it’s by faith: *“and this is the victory that has overcome the world—our faith”*
 3. Endurance means you will fear God: *“I will make an everlasting covenant with them that I will not turn away from them, to do them good; and I will put the fear of Me in their hearts so that they will not turn away from Me.” (Jeremiah 32:40)*
 - a. Context: Jeremiah the Prophet has just pronounced the judgment of God but transitions to the Good News that God will change the people’s hearts one day.
 - b. Note this verse teaches God will never forsake those who partake of the eternal covenant: *“an everlasting covenant with them that I will not turn away from them, to do them good;”*
 - c. **How?** *“and I will put the fear of Me in their hearts so that they will not turn away from Me.”*
 - d. This truth means a true believer in the human side of things will manifest fear of God.
 - e. **Note Jeremiah 32:39** states the same idea.
 4. Endurance means you will produce Good works: *“For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand so that we would walk in them.” (Ephesians 2:10)*
 - a. This verse follows the famous verse of grace as the basis of our salvation in **Ephesians 2:8-9**.
 - b. Note that believers are *“created in Christ Jesus for good works,”*

- c. When did God have this in mind? “*which God prepared beforehand*”
 - d. Consequence: “*so that we would walk in them.*”
5. Endurance means you love Him: **John 14:21 and 1 John 5:3.**

- g. Objections to Perseverance of the Saints
- i. Dilemma: What are we to make of some Christians objections to the teaching that a believer will always be saved and persevere?
 - ii. In this session we will survey a few verses from the Bible that allegedly refute Perseverance of the Saints
 - iii. What needs to be done in order to refute the doctrine of Perseverance of the Saints
 1. Arthur Pink observed that “in order to disprove the doctrine of the final perseverance of the saints the Arminian is bound to do two things: produce the case of one who was truly born again, and then demonstrate that this person actually died in a state of apostasy, for unless he can do both his example is not to the point. It is not sufficient for him to bring forward one who made a credible profession and then repudiated it, for Scripture itself shows emphatically that such a person was never regenerate.”⁷
 2. Thus it is not enough to show verses that:
 - a. Professing Christians fall away.
Remember, “it is the preservation of saints and not every one who deems himself a Christian.”⁸
 - b. God warns believers not to fall away.
 - i. Those who affirm perseverance of the saints believe that while it’s hypothetical possibility that a believer might fall away, yet a true believer **WOULD NOT** fall away.
 - ii. The reason a believer would not fall away: “It is by means of God’s promises and precepts, exhortations and threatenings, that they are stirred up to the use of those things by which perseverance is wrought and assurance is obtained.”⁹
 - c. A Christian must maintain his or her faith.
Perseverance of the Saints believes that God’s work of a believer’s eternal security means that in the level of human responsibility Christians will maintain and endure in their faith.
 - iv. Biblical verses that allegedly refute Perseverance of the Saints

⁷ Arthur W. Pink, “Eternal Security: Its Opposition” in *Eternal Security*. <Accessed at http://www.pbministries.org/books/pink/Security/sec_03.htm>

⁸ Arthur W. Pink, “Eternal Security: Its Safeguard” in *Eternal Security*. <Accessed at http://www.pbministries.org/books/pink/Security/sec_03.htm>

⁹ Arthur W. Pink, “Eternal Security: Its Opposition” in *Eternal Security*. <Accessed at http://www.pbministries.org/books/pink/Security/sec_03.htm>

1. *“The one on whom seed was sown on the rocky places, this is the man who hears the word and immediately receives it with joy; 21 yet he has no firm root in himself, but is only temporary, and when affliction or persecution arises because of the word, immediately he falls away.” (Matthew 13:20-21)*
 - a. Objection: This verse shows people can fall away.
 - b. Be careful to establish a doctrine from a detail of a parable
 - i. Note the literary form here is a parable: *“Hear then the parable of the sower.” (v.18)*
 - ii. It’s easy to misunderstand a parable.
 1. Parables were partly told so that some would not understand: The disciples asked Jesus why he spoke in parable (v.10) and Jesus replied, *“Therefore I speak to them in parables; because while seeing they do not see, and while hearing they do not hear, nor do they understand.” (v.14)*
 2. Jesus’ own disciples asked Jesus to explain the parable (v.36)
 3. Parables are like analogies and all analogies break down so be careful of overemphasizing and building your doctrine from details of parables.
 - iii. Hermeneutical decision: We move from the clear to the unclear.
 - iv. Practically this means we move from the clear propositional teaching from Jesus and the greater Scriptural context of the Epistles, etc to the parables.
 - c. Note that this parable (v.18-23) never identify the ones falling away as born again.
 - d. Though this man *“hears the word” (v.20)* *“yet he has no firm root in himself,” (v.21)* which goes contrary to **James 1:21** teaching that *“the word implanted, which is able to save your souls.”*
 - e. The one who does not fall away is described in **verse 23**: *“And the one on whom seed was sown on the good soil, this is the man who hears the word and understands it; who indeed bears fruit and brings forth, some a hundredfold, some sixty, and some thirty.”*

- i. The difference between this one and the other guys was that this man “*hears the word and understands it;*” as opposed to the rest such as in verse 20-21 who did not understand.
 - ii. We can thus rule out these verses teaches a true believer falling away since the prerequisite of a true believer is that he or she must first understand God’s Word.
- 2. “*Now I desire to remind you, though you know all things once for all, that ^{to}the Lord, after saving a people out of the land of Egypt, ^{and}subsequently destroyed those who did not believe.*” (Jude 5)
 - a. Objection: Didn't God save his people once yet didn't save them later?
 - b. There is a fallacy of equivocation here: that is, two possible meaning of being saved is being confused.
 - c. To illustrate, let the definition of saved, in terms of being rescued from eternal punishments, be labeled as saved1A. The other definition of saved, in which we define as rescue from threatening situations, such as out of Egypt as in the situation of this verse, will be labeled as saved2B. To be saved1A requires belief or believing, as John 3:16 states, "For God so loved the world that he gave his only Son, that whoever believe in him shall not perish but have everlasting life." Saved2B, or being saved from other threatening situation, doesn't necessarily mean that you were saved1A, since you didn't necessarily believe, that is trust in the God of the Bible. If we look at the world around us, we see atheists surviving car crash and being saved2B. You can also say that being saved2B is a miraculous sign. Yet, such people aren't saved1A, since Jesus is not their Lord and Savior. God, in his mercy, might allow someone to be delivered from certain situations that could be defined as saved2B. The case of those in unbelief being given mercy, or saved2B, but not being saved1A is exactly the case described in Jude 5. God saved2B his people, the Jews, out of Egypt. But among them, there were those who weren't saved1A in the first place, since they didn't believe. Thus, it's not surprising to see that the Lord said this in Numbers 14:11 - "How long will these people treat me with contempt? How long will they refuse to believe in me, in spite of all

the miraculous signs I have performed among them?” (Italics mine) So, taking all this into account, Jude 5 doesn’t go contrary against the position of once saved always saved.

- d. Rather, if we were to take the contrary view seriously, that is the denial of the perseverance of the saints and believers can lose their salvation, there’s an issue we have to face: If someone was once saved and later not saved, isn’t that person not saved at all? How can we call someone that is not saved, saved when they are not saved?! Yet, that is the logical dilemma.
3. *“⁴For in the case of those who have once been enlightened and have tasted of the heavenly gift and have been made partakers of the Holy Spirit, ⁵and have tasted the good word of God and the powers of the age to come, ⁶and then have fallen away, it is impossible to renew them again to repentance,¹⁰ since they again crucify to themselves the Son of God and put Him to open shame.”*
(Hebrews 6:4-6)
 - a. This Bible verse describes “if they fall away”. Whereas in theory one COULD lose their salvation, in reality Christians WILL NOT lose their salvation.
 - b. This passage shows what it means if a true believer were to fall away in **verse 6**. It is impossible to:
 - i. *“again crucify to themselves the Son of God”*
 - ii. *“and put Him to open shame.”*
 - c. Taking the argument to a logical conclusion that most Arminians would reject: If this verse does teach that a believer can lose their salvation they can never get it back.
 - d. Please see below on a Biblical view of apostasy.
 - v. Toward a Biblical view of apostasy
 1. There are Biblical passages that talk about people falling away (), yet what is the explanation of this?
 2. *“They went out from us, but they were not really of us; for if they had been of us, they would have remained with us; but they went out, so that ¹⁰it would be shown that they all are not of us”* (1 John 2:19)
 3. Further resource: [Apostasy in Pastoral Theology](#) by Steve Hays.¹⁰
 - vi. Towards a Biblical view of the relationship of warning and Perseverance

¹⁰ See the following link: http://www.rts.edu/Site/Virtual/Resources/Student_Theses/Hays%20-%20Apostasy%20in%20Pastoral%20Theology.pdf

1. There are passages that warn a believer (ex: **1 Corinthians 10:12**).
2. There is no contradiction between warning and a believers' perseverance.
3. Example of **Jude**: Responsibility (**v.22**) and Sovereignty (**v.24**)
4. God uses warning to a believer and the believers' response to allow them to persevere.