



## WHAT WE BELIEVE ABOUT THE FIVE POINTS OF CALVINISM\*

*Blessed be the God and Father of our Lord Jesus Christ, who has blessed us in Christ with every spiritual blessing in the heavenly places, even as he chose us in him before the foundation of the world, that we should be holy and blameless before him. In love he predestined us for adoption as sons through Jesus Christ, according to the purpose of his will, to the praise of his glorious grace, with which he has blessed us in the Beloved. In him we have redemption through his blood, the forgiveness of our trespasses, according to the riches of his grace, which he lavished upon us, in all wisdom and insight making known to us the mystery of his will, according to his purpose, which he set forth in Christ as a plan for the fullness of time, to unite all things in him, things in heaven and things on earth.*  
(Ephesians 1:3-10 ESV)

**THESIS:** Our experience is that clear knowledge of God from the Bible is the kindling that sustains the fires of affection for God. And probably the most crucial kind of knowledge is the knowledge of what God is like in salvation. That is what the five points of Calvinism are about. We begin as Bible-believing Christians who want to put the Bible above all systems of thought. But over the years – *we have deepened in our conviction that Calvinistic teachings on the five points are Biblical and therefore true.*

**WHAT IS AT STAKE:** These five points are still at the heart of Biblical theology. They are not unimportant. Where we stand on these things deeply affects our view of God, man, salvation, the atonement, regeneration, assurance, worship, and missions.

Somewhere along the way the five points came to be summarized under the acronym TULIP.

T-Total depravity.  
U-Unconditional election  
L-Limited atonement  
I-Irresistible grace  
P-Perseverance of the saints

NOTE: We are not going to follow this order in our presentation. We have found that people grasp these points more easily if we follow a presentation based on the order in which we experience them.

1. T- We experience first our depravity and need of salvation.
2. I- Then we experience the irresistible grace of God leading us toward faith.
3. L- Then we trust the sufficiency of the atoning death of Christ for our sins.

4. E- Then we discover that behind the work of God to atone for our sins and bring us to faith was the unconditional election of God.
5. P- And finally we rest in his electing grace to give us the strength and will to persevere to the end in faith.

This is the order we will follow in our presentation.

We would like to spell out what we believe the Scripture teaches on these five points. Our great desire is to honor God by understanding and believing his truth revealed in Scripture. We are open to changing any of our ideas that can be shown to contradict the truth of Scripture. We do not have any vested interest in John Calvin himself, and we find some of what he taught to be wrong. But in general we are willing to let ourselves be called Calvinists on the five points, because we find the Calvinist position to be Biblical.

## **TOTAL DEPRAVITY**

*In summary, total depravity means that our rebellion against God is total, everything we do in this rebellion is sin, our inability to submit to God or reform ourselves is total, and we are therefore totally deserving of eternal punishment.*

Man's depravity is total in at least four senses.

1. Our rebellion against God is total.

The totality of our rebellion is seen in Romans 3:9-10 and 18. "I have already charged that all men, both Jews and Greeks, are under the power of sin, as it is written: None is righteous, no not one; no one seeks for God....There is no fear of God before their eyes."

It is a myth that man in his natural state is genuinely seeking God. Men do seek God. But they do not seek him for who he is. They seek him in a pinch as one who might preserve them from death or enhance their worldly enjoyments. Apart from conversion, no one comes to the light of God.

2. In his total rebellion everything man does is sin.

In Romans 14:23 Paul says, "Whatever is not from faith is sin." Therefore, if all men are in total rebellion, everything they do is the product of rebellion and cannot be an honor to God, but only part of their sinful rebellion. If a king teaches his subjects how to fight well and then those subjects rebel against their king and use the very skill he taught them to resist him, then even those skills become evil.

3. Man's inability to submit to God and do good is total.

Ephesians 2:1 says that we Christians were all once "dead in trespasses and sins." The point of deadness is that we were incapable of any life with God. Our hearts were like a stone toward God (Ephesians 4:18; Ezekiel 36:26). Our hearts were blind and incapable of seeing the glory of God in Christ (2 Corinthians 4:4-6). We were totally unable to reform ourselves.

4. Our rebellion is totally deserving of eternal punishment.

Ephesians 2:3 goes on to say that in our deadness we were "children of wrath." That is, we were under God's wrath because of the corruption of our hearts that made us as good as dead before God.

It is hard to exaggerate the importance of admitting our condition to be this bad. If we think of ourselves as basically good or even less than totally at odds with God, our grasp of the work of God in redemption will be defective. But if we humble ourselves under this terrible truth of our total depravity, we will be in a position to see and appreciate the glory and wonder of the work of God discussed in the next four points.

### **IRRESISTIBLE GRACE**

*The doctrine of irresistible grace does not mean that every influence of the Holy Spirit cannot be resisted. It means that the Holy Spirit can overcome all resistance and make his influence irresistible.*

In Acts 7:51 Stephen says to the Jewish leaders, "You stiff-necked people, uncircumcised in heart and ears, you always resist the Holy Spirit as your fathers did." And Paul speaks of grieving and quenching the Holy Spirit (Ephesians 4:30; 1 Thessalonians 5:19). God gives many entreaties and promptings which are resisted. In fact the whole history of Israel in the Old Testament is one protracted story of resistance, as the parable of the wicked tenants shows (Matthew 21:33-43; cf. Romans 10:21).

The doctrine of irresistible grace means that God is sovereign and can overcome all resistance when he wills. "He does according to his will in the host of heaven and among the inhabitants of the earth; and none can stay his hand!" (Daniel 4:35). "Our God is in the heavens; he does whatever he pleases" (Psalm 115:3). When God undertakes to fulfill his sovereign purpose, no one can successfully resist him.

This is what Paul taught in Romans 9:14-18, which caused his opponent to say, "Why then does he still find fault? For who can resist his will?" To which Paul answers: "Who are you, O man, to answer back to God? Will what is molded say to its molder, 'Why have you made me thus?' Has the potter no right over the clay, to make out of the same lump one vessel for beauty and another for menial use?" (Romans 9:20f).

More specifically irresistible grace refers to the sovereign work of God to overcome the rebellion of our heart and bring us to faith in Christ so that we can be saved. If our doctrine of total depravity is true, there can be no salvation without the reality of irresistible grace. If we are dead in our sins, totally unable to submit to God, then we will never believe in Christ unless God overcomes our rebellion.

In John 6:44 Jesus says, "No one can come to me unless the Father who sent me draws him." This drawing is the sovereign work of grace without which no one can be saved from their rebellion against God.

NOTE: It should be obvious from this that irresistible grace never implies that God forces us to believe against our will. That would even be a contradiction in terms. On the contrary, irresistible grace is compatible with preaching and witnessing that tries to persuade people to do what is reasonable and what will accord with their best interests.

Another example of it is in Acts 16:14, where Lydia is listening to the preaching of Paul. Luke says, "The Lord opened her heart to give heed to what was said by Paul." Unless God opens our hearts, we will not heed the message of the gospel. This heart-opening is what we mean by irresistible grace.

Man is dead in trespasses and sins. He cannot make himself new, or create new life in himself. He must be born of God. Then, with the new nature of God, he immediately receives Christ. The two acts (regeneration and faith) are so closely connected that in experience we cannot distinguish them. God begets us anew and the first glimmer of life in the new-born child is faith. Thus new birth is the effect of irresistible grace, because it is an act of sovereign creation—"not of the will of man but of God."

### **LIMITED ATONEMENT**

The atonement is the work of God in Christ on the cross whereby he canceled the debt of our sin, appeased his holy wrath against us, and won for us all the benefits of salvation.

*The term "limited atonement" addresses the question, "For whom did Christ die?" And equally important: "What did Christ actually achieve on the cross for those for whom he died?"*

Which of these statements is true?

1. Christ died for all the sins of all men. (*Arminian, Universal Atonement*)
2. Christ died for all the sins of some men. (*Calvinistic, Limited Atonement*)

If you say that he died for every human being in the same way, then you have to define the nature of the atonement very differently than you would if you believed that Christ only died for those who actually believe. In the first case you would believe that the death of Christ did not actually save anybody; it only made all men "savable." It did not actually remove God's punitive wrath from anyone, but instead created a place where people could come and find mercy—IF they could accomplish their own new birth and bring themselves to faith without the irresistible grace of God.

On the other hand we do not limit the power and effectiveness of the atonement. We simply say that in the cross God had in view the actual redemption of his children. And we affirm that when Christ died for these, he did not just create the opportunity for them to save themselves, but really purchased for them all that was necessary to get them saved, including the grace of regeneration and the gift of faith. There are many Scriptures which say that the death of Christ was designed for the salvation of God's people, not for every individual. For example:

- John 10:15, "I lay down my life for the sheep."
- John 17:6,9,19 Jesus prays, "I have manifested Thy name to the men whom Thou gavest me out of the world; Thine they were, and Thou gavest them to me...I am praying for them; I am not praying for the world but for those whom Thou hast given me, for they are thine...And for their sake I consecrate myself, that they also may be consecrated in truth"
- Ephesians 5:25-27, "Christ loved the church and gave himself up for her, that he might sanctify her, having cleansed her by the washing of water with the word, that he might present the church to himself in splendor."

Christ died for all the sins of some men. That is, he died for the unbelief of the elect so that God's punitive wrath is appeased toward them and his grace is free to draw them irresistibly out of darkness into his marvelous light.

## **UNCONDITIONAL ELECTION**

*Election refers to God's choosing whom to save. It is unconditional in that there is no condition man must meet before God chooses to save him. Man is dead in trespasses and sins. So there is no condition he can meet before God chooses to save him from his deadness.*

We are not saying that final salvation is unconditional. It is not. We must meet the condition of faith in Christ in order to inherit eternal life. But faith is not a condition for election. Just the reverse. Election is a condition for faith. It is because God chose us before the foundation of the world that he purchases our redemption at the cross and quickens us with irresistible grace and brings us to faith.

Acts 13:48 reports how the Gentiles responded to the preaching of the gospel in Antioch of Pisidia. "And when the Gentiles heard this, they were glad and glorified the word of God; and as many as were ordained to eternal life believed." Notice, it does not say that as many believed were chosen to be ordained to eternal life. The prior election of God is the reason some believed while others did not.

Similarly Jesus says to the Jews in John 10:26, "You do not believe, because you do not belong to my sheep." He does not say, "You are not my sheep because you do not believe." Being a sheep is something God decides for us before we believe. It is the basis and enablement of our belief. We believe because we are God's chosen sheep, not vice versa. (See John 8:47; 18:37.)

In Romans 9 Paul stresses the unconditionality of election. For example, in verses 11-12 he describes the principle God used in the choice of Jacob over Esau: "Though they were not yet born and had done nothing either good or bad, in order that God's purpose of election might continue, not because of works but because of his call, [Rebecca] was told, 'The elder will serve the younger.'" God's election is preserved in its unconditionality because it is transacted before we are born or have done any good or evil.

The unconditionality of God's electing grace is stressed again in Romans 9:15-16, "I will have mercy on whom I have mercy, and I will have compassion on whom I have compassion. So it depends not upon man's will or exertion, but upon God's mercy."

We really do not understand mercy if we think that we can initiate it by our own will or effort. We are hopelessly bound in the darkness of sin. If we are going to be saved, God will have to unconditionally take the initiative in our heart and irresistibly make us willing to submit to him. (See Romans 11:7.)

Perhaps the most important text of all in relation to the teaching of unconditional election is Romans 8:28-33.

*We know that in everything God works for good with those who love him, who are called according to his purpose, For those whom he foreknew he also predestined to be conformed to the image of his Son, in order that he might be the first-born among many brethren. And those whom he predestined he also called; and those whom he called he also justified; and those whom he justified he also glorified. What then shall we say to this? If God is for us, who is against us? He who did not spare his own Son but gave him up for us all, will he not also give us all things with him? Who shall bring any charge against God's elect? It is God who justifies.*

Often this text is used to argue against unconditional election on the basis of verse 29 which says, "Those whom he foreknew he also predestined..." So some say that people are not chosen unconditionally. They are chosen on the basis of their faith which they produce without the help of irresistible grace and which God sees beforehand.

But this will not square with the context. Notice that Romans 8:30 says, "And those whom he predestined he also called; and those whom he called he also justified; and those whom he justified he also glorified." Focus for a moment on the fact that all whom God calls he also justifies.

This calling in verse 30 is not given to all people. The reason we know it's not is that all those who are called are also justified—but all men are not justified. So this calling in verse 30 is not the general call to repentance that preachers give or that God gives through the glory of nature. Everybody receives that call. The call of verse 30 is given only to those whom God predestined to be conformed to the image of his son (v. 29). And it is a call that leads necessarily to justification: "Those whom he called he also justified."

But we know that justification is by faith (Romans 5:1). What then is this call that is given to all those who are predestined and which leads to justification? It must be the call of irresistible grace. It is the call of 1 Corinthians 1:24 which we discussed above on page 6.

Between the act of predestination and justification there is the act of calling. Since justification is only by faith the calling in view must be the act of God whereby he calls faith into being. And since it necessarily results in justification it must be irresistible. There are none called (in this sense! not the sense of Matthew 22:14) who are not

justified. All the called are justified. So the calling of verse 30 is the sovereign work of God which brings a person to faith by which he is justified.

Now notice the implication this has for the meaning of foreknowledge in verse 29. When Paul says in verse 29, "Those whom he foreknew he also predestined," he can't mean (as so many try to make him mean) that God knows in advance who will use their free will to come to faith, so that he can predestine them to sonship because they made that free choice on their own. It can't mean that because we have seen from verse 30 that people do not come to faith on their own. They are called irresistibly.

God does not foreknow the free decisions of people to believe in him because there aren't any such free decisions to know. If anyone comes to faith in Jesus, it is because they were quickened from the dead (Ephesians 2:5) by the creative Spirit of God. That is, they are effectually called from darkness into light.

So the foreknowledge of Romans 8:29 is not the mere awareness of something that will happen in the future apart from God's predetermination. Rather it is the kind of knowledge referred to in Old Testament texts like Genesis 18:19 ("I have chosen [literally:known] Abraham so that he may charge his children...to keep the way of the Lord"), and Jeremiah 1:5 ("Before I formed you in the womb, I knew you, and before you were born I consecrated you; I appointed you a prophet to the nations") and Amos 3:2 ("You only [Israel] have I known from all the families of the earth").

As C.E.B. Cranfield says, the foreknowledge of Romans 8:29 is "that special taking knowledge of a person which is God's electing grace." Such foreknowledge is virtually the same as election: "Those whom he foreknew (i.e. chose) he predestined to be conformed to the image of his Son."

Therefore what this magnificent text (Romans 8:28-33) teaches is that God really accomplishes the complete redemption of his people from start to finish. He foreknows, i.e. elects a people for himself before the foundation of the world, he predestines this people to be conformed to the image of his Son, he calls them to himself in faith, he justifies them through that faith, and he finally glorifies them—and nothing can separate them from the love of God in Christ for ever and ever (Romans 8:39). To him be all praise and glory! Amen.

## **PERSEVERANCE OF THE SAINTS**

*It follows from what was just said that the people of God WILL persevere to the end and not be lost. To belong to this people is to be eternally secure. But we mean more than this by the doctrine of the perseverance of the saints. We mean that the saints will and must persevere in the obedience which comes from faith. Election is unconditional, but glorification is not.*

There are many warnings in Scripture that those who do not hold fast to Christ can be lost in the end.

**Our faith must endure to the end if we are to be saved.**

1 Corinthians 15:1,2, "*Now I would remind you, brethren, in what terms I preached to you the gospel, which you received, in which you stand, by which you are saved, if you hold it fast--unless you believed in vain.*"

Colossians 1:21-23, "*And you, who once were estranged and hostile in mind, doing evil deeds, he has now reconciled in his body of flesh by his death, in order to present you holy and blameless and irreproachable before him, provided that you continue in the faith, stable and steadfast, not shifting from the hope of the gospel...*"

2 Timothy 2:11-12, "*The saying is sure: If we have died with him, we shall also live with him; if we endure, we shall also reign with him...*"

Mark 13:13, "*But he who endures to the end will be saved.*"

See also Revelation 2:7,10,11,17,25,26; 3:5,11,12,21.

### **Obedience, evidencing inner renewal from God, is necessary for final salvation.**

This is not to say that God demands perfection. It is clear from Philippians 3:12,13 and 1 John 1:8-10 and Matthew 6:12 that the New Testament does not hold out the demand that we be sinlessly perfect in order to be saved. But the New Testament does demand that we be morally changed and walk in newness of life.

Hebrews 12:14, "*Strive for peace with all men, and for the holiness without which no one will see the Lord.*"

Romans 8:13, "*If you live according to the flesh you will die, but if by the Spirit you put to death the deeds of the body, you will live.*"

Galatians 5:19-21, "*Now the works of the flesh are plain: immorality, impurity, licentiousness, idolatry, sorcery, enmity, strife, jealousy, anger, selfishness, dissension, party spirit, envy, drunkenness, carousing, and the like. I warn you, as I warned you before, that those who do such things shall not enter the kingdom of God.*" (See also Ephesians 5:5 and 1 Corinthians 6:10.)

1 John 2:3-6, "*And by this we may be sure that we know him, if we keep his commandments. He who says, 'I know him' but disobeys his commandments is a liar, and the truth is not in him; but whoever keeps his word, in him truly love for God is perfected. By this we may be sure that we are in him: he who says he abides in him ought to walk in the same way in which he walked.*" (See also 1 John 3:4-10, 14; 4:20.)

John 8:31, "*Jesus then said to the Jews who had believed in him, 'If you continue in my word, you are truly my disciples.'*" (See also Luke 10:28; Matthew 6:14,15; 18:35; Genesis 18:19; 22:16-17; 26:4-5; 2 Timothy 2:19.)

### **God's elect cannot be lost.**



This is why we believe in eternal security--namely, the eternal security of the elect. the implication is that God will so work that those whom he has chosen for eternal salvation will be enabled by him to persevere in faith to the end and fulfill, by the power of the Holy Spirit, the requirements for obedience.

Romans 8:28-30, "*We know that in everything God works for good with those who love him, who are called according to his purpose. For those whom he foreknew he also predestined to be conformed to the image of his son, in order that he might be the firstborn among many brethren. And those whom he predestined he also called; and those whom he called he also justified; and those whom he justified he also glorified.*"

John 10:26-30, "*You do not believe, because you do not belong to my sheep. My sheep hear my voice, and I know them, and they follow me; and I give them eternal life, and they shall never perish, and no one shall snatch them out of my hand. My Father, who has given them to me, is greater than all, and no one is able to snatch them out of my Father's hand. I and the Father are one.*" (See also Ephesians 1:4-5.)

**There is a falling away of some believers, but if it persists, it shows that their faith was not genuine and they were not born of God.**

1 John 2:19, "*They went out from us, but they were not of us; for if they had been of us, they would have continued with us; but they went out, that it might be made plain that they all are not of us.*" Similarly, the parable of the four soils as interpreted in Luke 8:9-14 pictures people who "hear the word, receive it with joy; but these have no root, they believe for a while and in a time of temptation fall away."

The fact that such a thing is possible is precisely why the ministry of the Word in every local church must contain many admonitions to the church members to persevere in faith and not be entangled in those things which could possibly strangle them and result in their condemnation.

God justifies us on the first genuine act of saving faith, but in doing so he has a view to all subsequent acts of faith contained, as it were, like a seed in that first act.

What we are trying to do here is own up to the teaching of Romans 5:1, for example, that teaches that we are already justified before God. God does not wait to the end of our lives in order to declare us righteous. In fact, we would not be able to have the assurance and freedom in order to live out the radical demands of Christ unless we could be confident that because of our faith we already stand righteous before him.

Nevertheless, we must also own up to the fact that our final salvation is made contingent upon the subsequent obedience which comes from faith. The way these two truths fit together is that those who do not lead a life of faith with its inevitable fruit of obedience simply bear witness to the fact that their first act of faith was not genuine.

The textual support for this is that Romans 4:3 cites Genesis 15:6 as the point where Abraham was justified by God. This is a reference to an act of faith early in Abraham's career. Romans 4:19-22, however, refers to an experience of Abraham many years later

(when he was 100 years old, see Genesis 21:5, 12) and says that because of the faith of this experience Abraham was reckoned righteous. In other words, it seems that the faith which justified Abraham is not merely his first act of faith but the faith which gave rise to acts of obedience later in his life. (The same thing could be shown from James 2:21-24 in its reference to a still later act in Abraham's life, namely, the offering of his son, Isaac, in Genesis 22.) The way we put together these crucial threads of biblical truth is by saying that we are indeed justified through our first act of faith but not without reference to all the subsequent acts of faith which give rise to the obedience that God demands. Faith alone is the instrument (not ground or basis) of our justification because God makes it his sole means of uniting us to Christ in whom we "become the righteousness of God" (2 Corinthians 5:21).

### **God works to cause his elect to persevere.**

We are not left to ourselves and our assurance is very largely rooted in the sovereign love of God to perform that which he has called us to do.

1 Peter 1:5, *"By God's power we are guarded through faith for a salvation ready to be revealed in the last time."*

1 Thessalonians 5:23-24, *"May the God of peace himself sanctify you wholly; and may your spirit and soul and body be kept sound and blameless at the coming of our Lord Jesus Christ. He who calls you is faithful, and he will do it."*

Philippians 1:6, *"And I am sure that he who began a good work in you will bring it to completion at the day of Jesus Christ."*

### **Therefore we should be zealous to make our calling and election sure.**

2 Peter 1:10, *"Therefore, brethren, be the more zealous to confirm your call and election, for if you do this you will never fall; so there will be richly provided for you an entrance into the eternal kingdom of our Lord and Savior, Jesus Christ."*

## **SO WHAT?**

It is possible to believe all these things in your head and go to hell. So easily deceived and hypocritical are we by nature! Therefore our concern in writing these things is not merely to convince the mind but also to win the heart.

We want for others the sweet experience of resting in the massive comfort of these truths. We want others to feel the tremendous incentive for righteousness and for missions flowing from these truths. We want for others the experience of knowing and trusting the sovereign grace of God in such a way that He and He alone gets the glory.

It is fitting that we close this account of our belief in the doctrines of grace by appealing to you, the reader, to receive the magnificent Christ who is the eternal Author of these

doctrines. Give heed to the beautiful entreaty extended by J.I. Packer, a great contemporary advocate of these truths:

To the question: what must I do to be saved? the old gospel [Calvinism] replies: believe on the Lord Jesus Christ. To the further question: what does it mean to believe on the Lord Jesus Christ? its reply is: it means knowing oneself to be a sinner, and Christ to have died for sinners; abandoning all self-righteousness and self-confidence, and casting oneself wholly upon Him for pardon and peace; and exchanging one's natural enmity and rebellion against God for a spirit of grateful submission to the will of Christ through the renewing of one's heart by the Holy Ghost.

And to the further question still: how am I to go about believing on Christ and repenting, if I have no natural ability to do these things? it answers: look to Christ, speak to Christ, cry to Christ, just as you are; confess your sin, your impenitence, your unbelief, and cast yourself on His mercy; ask Him to give you a new heart, working in you true repentance and firm faith; ask Him to take away your evil heart of unbelief and to write His law within you, that you may never henceforth stray from Him. Turn to Him and trust Him as best you can, and pray for grace to turn and trust more thoroughly; use the means of grace expectantly, looking to Christ to draw near to you as you seek to draw near to Him; watch pray read and hear God's Word, worship and commune with God's people, and so continue till you know in yourself beyond doubt that you are indeed a changed being, a penitent believer, and the new heart which you desired has been put within you ("Introductory Essay to John Owen's *The Death of Death in the Death of Christ*," p. 21).

Let Charles Spurgeon lead you in prayer:

Join with me in prayer at this moment, I entreat you. Join with me while I put words into your mouths, and speak them on your behalf— "Lord, I am guilty, I deserve thy wrath. Lord, I cannot save myself. Lord, I would have a new heart and a right spirit, but what can I do? Lord, I can do nothing, come and work in me to will and to do thy good pleasure.

Thou alone hast power, I know,  
To save a wretch like me;  
To whom, or whither should I go  
If I should run from thee?

But I now do from my very soul call upon thy name. Trembling, yet believing, I cast myself wholly upon thee, O Lord. I trust the blood and righteousness of thy dear Son...Lord, save me tonight, for Jesus' sake." (From Iain Murray, *The Forgotten Spurgeon* [Edinburgh: Banner of Truth Trust, 1973], pp. 101f.)

\* Taken in part from a pamphlet by John Piper, entitled, *What We Believe about the Five Points of Calvinism*.