

## Neo-Calvinism vs. the Bible 048

1 Corinthians 3:15

November 2, 2025

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Locate Titus 2:14. We are trying to persevere through our teaching on Calvinism. We are on the Perseverance of the Saints.

### Neo-Calvinism vs. The Bible

- I. Calvinism's Mixed Blessing
- II. Why Critique Calvinism?
- III. The Source of Calvin's Theology
- IV. Calvin's Manner of Life
- V. **TULIP Through the Grid of Scripture**
- VI. Conclusion




1509-1564  
John Calvin

Perseverance of the Saints is the "P" in the Calvinistic pneumonic device, and basically what the Calvinists mean by it is something different from what we teach. We teach the "preservation of the saints," meaning that God preserves us—eternal security.

### V. Running **TULIP** Through the Grid of Scripture

- A. **T**otal Depravity
- B. **U**nconditional Election
- C. **L**imited Atonement
- D. **I**rrresistible Grace
- E. **P**erseverance of the Saints



**T** Total Depravity  
**U** Unconditional Election  
**L** Limited Atonement  
**I** Irresistible Grace  
**P** Perseverance of the Saints

Peter tells us that we are protected by the power of God, and are on our way to glory (1 Peter 1:4-5). So we are fast-tracked into glory. And that is such a biblical reality that the

Bible acts as though we are already glorified—even though I do not look very glorified, do I?

There is a lot of improvement coming when we enter glory. You are fast-tracked on your way and you say, "Well, I do not feel like I am being fast-tracked to glory." Well, it has nothing to do with feelings. It has to do with your position in Christ, which is an objective reality that exists.

You can only discover it in one book, the Bible, and it is yours whether you feel like you have it or do not. So if that is all Neo-Calvinists meant by the "P," no problem. But they do not mean only that.

Bob Kirkland summarizes:

"'P' stands for 'Perseverance of the Saints' [not preservation of the saints]. This is what Calvinists say gives them the assurance of eternal security,..."<sup>1</sup>

I will give you some quotes as we get closer into this, showing you that the Calvinists indeed teach this.

"...but in actuality 'the emphasis is upon the believer's faithfulness in persevering—not upon God's keeping power..."<sup>2</sup>

So in the Calvinistic system, the emphasis is on you and your ability to live a godly life. And the way we teach it is that our security is not based on ourselves, but on God. God keeps me. I am in the double grip of grace. I am in the Father's hand I am in the Son's hand, and nothing can take me out of that hand (John 10:28-29).

So when John 10:28-29 says that nothing can take me out of God's hand once I am a believer in Christ, what is the technical meaning of "nothing"? "Nothing" means nothing. Satan cannot take you out—and you cannot even take yourself out. Did you know that? Because you are covered by nothing.

That is a wonderful teaching. It is called the preservation of the saints. But in the Calvinistic system, the emphasis is not upon the faithfulness of God as much as it is upon perpetual introspection to see if you are doing enough to demonstrate enough good works to prove that you are one of the elect, because if you are one of the elect, then you are going to persevere until the end.

So, Kirkland writes,

"...uncertainty as to one's ultimate salvation..."<sup>3</sup>

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<sup>1</sup> Bob Kirkland, *Calvinism: None Dare Call It Heresy; Spotlight on the Life and Teachings of John Calvin* (Eureka, MT: Lighthouse Trails, 2018), 34.

<sup>2</sup> Ibid.

<sup>3</sup> Ibid.

That is just criminal. It is absolutely criminal to go through your life as a Christian wondering whether you are a Christian. And yet this is what this system teaches. And Arminianism that teaches you can lose salvation.

This uncertainty of salvation is what both Calvinism and Arminianism both teach. They have the dominant market share, and they teach this around the clock. And most Christians today might believe in security, but they have no idea whether they have it.

And as long as the emphasis is upon you, you will never know that you have eternal security, because we have a sin nature. Can I get an amen on that? We have ups and downs and in-betweens and everything else, but God does not have a sin nature. His character is perfect and it cannot lie.

"...uncertainty as to one's ultimate salvation is, in fact, built into the very fabric of Calvinism itself."<sup>4</sup>

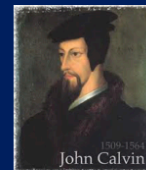
John Calvin himself said,

"[T]hose who do not persevere unto the end [whatever that means] belong not to the calling of God."<sup>5</sup>

So what we have been doing here on subpoint three is problems with that definition, the Calvinistic definition.

### 3. Problems with the Calvinistic Perseverance Definition

- a) Final salvation is unbiblical
- b) Scriptural examples of non-persevering saints
- c) Support only found in out of context verses
- d) Subtle form of works salvation
- e) Preferability of immediate death following conversion?
- f) Lessens the importance of practical sanctification
- g) Lessens the importance of the Bema Seat warnings
- h) Destroys the assurance of salvation



We have also talked about how final salvation is unbiblical. We have given examples, Old Testament and New Testament, of people who were blood-bought, clearly, but did not persevere. And then the last few months we have gone through all the out-of-context verses that people use to support the Perseverance of the Saints.

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<sup>4</sup> Ibid.

<sup>5</sup> John Calvin, *Calvin's Calvinism: God's Eternal Predestination and Secret Providence* (Reformed Free Publishing Association, Kindle edition from the 2009 2nd edition), Kindle location 532.

So here is sub-point "d" as we deal with the Perseverance of the Saints. What the Perseverance of the Saints doctrine actually is, when you look at it and scrutinize it, is a form of works salvation. It is a subtle form of works salvation.

Now, here are the two things people do with the gospel: there are people who will front-load the gospel, and they will insert conditions that are necessary to be justified before God in addition to believing. So the works that they add, you can memorize through the mnemonic device "COPS."

That is a good mnemonic device because a cop is a policeman, and in the works salvation system, you always feel like a policeman is looking over your shoulder to see if you were really saved. COPS stands for Commitment, Obedience, Perseverance, and Service.

So people will say that you are saved by faith alone, and then they will do a U-turn on you and say, "And—" ( every time someone says "And—" you know there is a problem) "—you also have to commit on the front end, obey on the front end, persevere on the front end, and serve on the front end."

So it is an idea that you have to clean yourself up and come to Jesus. That is front-loading the gospel. So that is why we try to find tracts that do not contain COPS (and it is not easy to do because it is hard to find good gospel tracts). They just say to believe, which is to trust, and if you do that on the authority of God's Word, you are justified before a holy God.

So whenever someone says, "You gotta believe, but—" what we like to say is, "Get your 'but' out of the way, because there is no 'but.' It is 'Believe,' or 'trust,' period."

Trust is more than just data in the mind, which I had for sixteen years of my life. I knew all kinds of facts about Jesus, but I was not trusting Him to do anything.

In history I know a lot about George Washington. I can tell you about the name of his wife, and I can tell you about the Scripture verse on his tomb. And I could even tell you George Washington's favorite Bible verse. He was a great Bible student.

But I am not trusting in George Washington to do anything for me related to eternal life. With Jesus it is different. I am actually putting my trust in Him for the safekeeping of my soul. So if you add anything besides trust, which is another way of saying "believe," then you are front-loading the gospel.

So a lot of people say, "Well, I agree with that. We should not front-load the gospel." But what they move into very quickly is back-loading the gospel, meaning that we need to see COPS on the back end to prove that you were really saved on the front end.

So if you really are a Christian and you really are regenerated and you really are saved (and in the Calvinistic way of thinking, if you really are one of the elect) then we need to see commitment, obedience, perseverance, and service.

And it always is some kind of human analysis of whether you have reached the bar, because it is a very subjective category. And some of the biggest preachers and teachers, who have these massive followings and platforms, just say this boldly, and when I hear that, I just gasp—they will say, "If we do not see that on the back end, then we are going to second-guess whether you are a Christian. Your faith must have been spurious—illusory, not real. You must have been a professor, but not an actual possessor."

So that is what I mean by back-loading the gospel. They are putting COPS on the back end to prove that you were saved on the front end. It is a little different from front-loading, which puts COPS on the front end, plus faith, to actually be justified before God.

"Oh, come on, Andy. Do they really teach this? You are broad-brushing, aren't you?" Well, that is why I bore you guys to death with these quotes: because I want you to know that they do teach this, and they teach this around the clock.

Here is a quote from John Piper. Now, people have tried to find this quote. It is a 1997 quote that showed up in Dave Hunt's book "What Love Is This?" And when Dave Hunt brought this quote out, the Piper ministry scrubbed this from the website, so it is hard to find it.

But Dave Hunt was an accountant. I used to talk to Dave Hunt, and he would talk about how being an accountant is meticulous work, and once you sign your name on the document, you are signifying that everything in the document is accurate. And that is how Dave Hunt wrote this book. I do not think that he would have put this quote in the book if it were not an authentic quote.

But this is a quote of John Piper saying,

"No Christian can be sure that he is a true believer."<sup>6</sup>

Wow, is that what Jesus said to the thief on the cross (Luke 23:43)? No.

"Hence, there is an ongoing need to be dedicated to the Lord and to deny ourselves so that we might make it."<sup>7</sup>

So when Piper put "dedicated" and denial on the back end, he just back-loaded the gospel. Now, do not get me wrong. COPS—commitment, obedience, perseverance, service—are important for growth.

All that stuff is important to grow. I am not putting that down at all. But those are not conditions for eternal life. God gives one condition for eternal life, which is faith alone. The Bible says this 160 times. John's Gospel says it about 99 times.

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<sup>6</sup> John Piper and Pastoral Staff, TULIP: What We Believe about the Five Points of Calvinism: Position Paper of the Pastoral Staff (Desiring God Ministries, 1997), 25, cited in Dave Hunt, *What Love is This?*, 379.

<sup>7</sup> Ibid.

And once you stop listening to all the talking heads and start reading John's Gospel, you will see it for what it is. So what Piper just did here was back-loading the gospel.

Here is a quote from Michael Horton in his book "Introducing Covenant Theology." He says,

"The New Testament lays before us a vast array of conditions..."<sup>8</sup>

"I thought there was one condition." "No, no. There are conditions."

"The New Testament lays before us a vast array of conditions for final salvation."<sup>9</sup>

What does "final salvation" mean? Well, it means that your salvation is up in the air. I do not know if you have it or not. I do not know if I have it or not.

God has to make some kind of determination at the end to see that a proper amount of good works—however you define that—shows up in my life to prove that I am one of the elect, and that my faith on the front end was the real deal, that it was a gift imparted to me—faith is a gift in the Calvinistic system—and not illusory or spurious.

Because after all (the Calvinists love to quote Matthew 7:23) many are going to come in that day saying, "Lord, Lord, did we not persevere in Your name? Did we not cast out many demons in Your name? Did we not perform miracles in Your name?" And the Lord will tell them plainly, "I never knew you. Depart from me, you workers of iniquity" (paraphrase, Matthew 7:22-23).

Matthew 7:22-23, when you look at it contextually, is about the Pharisees pleading their self-righteousness before God on the day of judgment. It is not about a believer who does not have enough COPS on the back end to prove that they are a believer. The Calvinists grabbed Matthew 7:22-23 out of context, and they just terrorize people with it around the clock.

And I will say that this is a great way to control people. It is a great way to manipulate people. It is a great way to raise giving if there is a financial issue. It is a great way to boost attendance. Keep people in this perpetual state of fear: "You had better show up next week or the carpet is going to be ripped out from under you." But it has nothing to do with the Bible—zero.

Now, I am not quoting a Mormon or a Jehovah's Witness or someone who is wrapped up in "The Kingdom of the Cults." I am quoting an evangelical. You can go to the Christian bookstore and get this book. It is right there on the shelf with all the other ones. Horton says,

"The New Testament lays before us a vast array of conditions for final salvation. Not only initial repentance and faith,..."

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<sup>8</sup> Horton, Michael. (2006). *Introducing Covenant Theology* (p. 182). Grand Rapids: Baker.

<sup>9</sup> Ibid.

Now, Horton has repentance and faith as two different things, when in reality, repentance and faith are different sides of the same coin—when it is understood that repentance, biblically, (Greek "metanoia" [μετάνοια]) just means to change your mind.

When you place your trust in Christ for your salvation and you are no longer trusting in whatever it is you were trusting in, your mind has changed. So should people repent or should they believe? The answer is yes. This is not a two-stepper. This is not the Texas two-step, right? There is one step. But Horton has two steps there.

"Not only initial repentance and faith,..."<sup>10</sup>

And even repentance and faith are not enough. The Texas two-step is not enough. Here Horton back-loads the gospel.

"Not only initial repentance and faith, but perseverance in both,..."<sup>11</sup>

There is COPS showing up.

"...both, demonstrated in love toward God and neighbor,..."<sup>12</sup>

Boy, if that is the standard, some days I think I am saved; some days I think I am not. Some days I am the sweetest man that ever walked the face of the earth. Other days when someone cuts me off on the freeway, the fangs come out. So am I saved in my house when I am sweet? And did I get unsaved when I got on the freeway and the fangs came out? Because I still have a sin nature I have to contend with.

So Horton is defining COPS in a way that is very subjective. You never really know if you have reached the prize.

"...love toward God and neighbor, are part of that holiness without which no one will see the lord (Hebrews 12:14)."<sup>13</sup>

That was one of our out-of-context verses that we looked at when we looked at all the verses the Calvinists use to support the Perseverance of the Saints doctrine.

In fact, someone just sent me a video of Ray Comfort—I call him "Ray Discomfort" because Ray is really good at getting people lost because he holds up the law as a standard and shows people that they have all broken the standard. He does a great job with that. He is terrible at getting people saved because he does all this stuff too.

That is why we do not have Ray Comfort tracts and links on our website and all that kind of stuff, because I appreciate the guy getting out there and sharing, but he has a false gospel, like so many people.

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<sup>10</sup> Ibid.

<sup>11</sup> Ibid.

<sup>12</sup> Ibid.

<sup>13</sup> Ibid.

So I got this recording of Ray Comfort, and he was giving his spiel about all the things you gotta do to prove that you are saved and one of the elect. And right out of his mouth jumped Hebrews 12:14: without holiness, no one will see the Lord.

He was not understanding that when the author of Hebrews says, "Without holiness, no one will see the Lord" (paraphrase, Hebrews 12:14), when you look at the context of that, it is about people seeing the Lord through your life. It is horizontal, and the Calvinists are turning it into something vertical that means, "Boy, I had better persevere in the faith or I am not going to see the Lord." And that fits the Perseverance of the Saints mindset.

So, very clearly, the Calvinists teach this. And if all of this stuff is true, then I guess, at the end of the day, you are your own savior, when you think about it. If you think that COPS needs to show up in your life to prove that you are one of the elect, and your election was determined based on whether COPS would show up in your life, then the onus is completely on your shoulders and you are saving yourself.

And this is something that needs to be brought up to people who think that you can lose salvation. Basically, what they are saying is, "You had better stay away from this sin over here." And I say, "Well, what sin is that?" They say, "It is the unpardonable sin." And I say, "Well, what is the unpardonable sin?" And they say, "I don't know, but it is really bad."

So I have to stay away from "the unpardonable sin," whatever that is. And if I go into the unpardonable sin, then I had salvation and lost it. So if my salvation is based on my ability to stay away from the unpardonable sin, then I am my own savior. Doesn't that make sense, logically, the way they are going with this?

That means that when I get to heaven, although God has designed salvation in such a way that it eliminates human boasting, when I get to heaven, I get the credit, because I stayed away from the unpardonable sin. That is the problem with back-loading and front-loading: you become your own savior.

So at some point you need to figure out which John you are impressed by: are you impressed by John Piper or are you impressed by John the Apostle who records the words of Christ?

John 5:24 says,

*"Truly, truly, I say to you, he who hears My word, and believes..." (John 5:24).*

Nothing there about COPS—nothing there about COPS on the front end, or COPS on the back end. It is a single condition: believe.

*"Truly, truly, I say to you, he who hears My word, and believes Him who sent Me,..." (John 5:24).*

Does it say "might"?

*"...has eternal life,..." (John 5:24).*

Present tense: boom! It is yours—right there at the point of faith. And if it is eternal—how do you lose something that is eternal? I lose things all the time. I lose my own car keys all the time. I lost my little flash drive that I use to plug in here. It was in the car this morning and it is not there anymore. And I put it in there. Where did it go? Did it get Raptured up?

Losing things is just common to us. But you cannot lose something that is eternal. Do you see that? If it is something you could lose, it is not eternal. That violates the definition of "eternal." "Eternal" means forever.

And I used to think, "Wow, I am a Christian and I am going to die one day, and I am going to go be with Jesus, and I am going to have eternal life one day." But that is not what John 5:24 is saying. This says that you have eternal life now, because the verb *"has"* (John 5:24) is present tense.

And when I believe, not only does eternal life become a present tense possession, but I do not come into judgment, because I have already passed out of death unto life (John 5:24). Greek becomes important here, because the phrase *"passed out of death into life"* (John 5:24) is in the perfect tense.

*"...has eternal life"* (John 5:24) is present tense. *"...passed out of death into life"* (John 5:24) is perfect tense. "Well, who cares?" Well, here is why you need to care. If you understand the present tense, your mind will be free from this idea that you are going to get eternal life at some future point.

If you understand the perfect tense, you will understand that this passing from death to life is something that already happened, because the perfect tense is like taking your fist and slamming it into your hand, or the table. It is a one-time action with reverberating results. The noise goes on after the action is completed.

That is what the perfect tense is. It happened once, and there are ongoing reverberations. And the ongoing reverberation of having passed out of death into life (John 5:24) is all the blessings that you now have that you did not have a moment ago. And this is something that takes place at a punctiliar point in time.

What does that mean? That means that I spent a lot of money on tuition. That is what that means. "Punctiliar" is a nanosecond. It is an increment that is so small that you cannot even really put it on a proper scale. It is instantaneous. So if you have a mindset that I am going to live for Jesus today, and I am gradually crossing out of death into life, you do not understand John 5:24.

There is nothing gradual about this. This is instantaneous. And once you have this eternal life, having passed out of death into life, that is it. There is nothing else to do. There is nothing else to add. The condition has been satisfied.

COPS has nothing to do with this. Commitment, obedience, perseverance, and service have zero to do with justification, because that phase of your salvation was executed.

Justification occurred at a punctiliar point in time. Now, COPS becomes significant in terms of your growth. But growth is different from birth.

Growth, or lack thereof, cannot erase someone being born in the natural world. There are people who have developmental issues, or malnutrition issues, and no one looks at them and says, "Well, I guess that person has not been born." Nobody questions the fact that they have been born. They are just not developing the way they should.

So, COPS becomes very important for your growth, for your maturity, for your usability. It becomes very important for receiving the rewards that Jesus wants to give you at the Bema Seat Judgment of Christ. It has everything to do with your effectiveness and your service, and it is a big deal.

I am not trying to minimize COPS, but I am saying that it has absolutely nothing to do with justification. And anybody who teaches differently from that is either front-loading or back-loading, and they are dragging a whole bunch of stuff into justification that God never put there.

At the end of the day, who cares what I think and say? My opinion in the scope of eternity means almost nothing. What matters is: What does God say? That is the most important opinion to factor in, right? And God is saying what I am trying to, in my clumsy way, communicate to you.

Now, this is the whole problem with this front-loading and back-loading of the gospel: Titus 2:14, which we opened up to. It says,

*"who gave Himself for us to redeem us from every lawless deed, and to purify for Himself a people for His own possession, zealous for good deeds" (Titus 2:14).*

What does it mean to redeem? To redeem means to purchase, as we are studying in Exodus. In Exodus redemption is happening with the nation of Israel, which is a prototype of what has happened to you as an individual. To purchase from bondage through the blood of an innocent scapegoat—that is redemption.

You have been purchased from bondage by the blood of Jesus, who was innocent and spilled His blood on our behalf. And you received that. You fulfilled the single condition. You received that by faith. And once you have that, you are redeemed, or purchased, from not just lawless deeds, but from every single one of them (Titus 2:14).

Every single sin you ever committed before you met Christ has been taken care of. As the psalmist says, your sins have been thrown as far as the east is from the west (Psalm 103:12). And you say, "Well, why the east and west metaphor? Why not north and south?" Well, because there is a North Pole and a South Pole. North and south are not infinitely removed from each other.

But the psalmist deliberately chose the expression "east and west," because if you try to draw a line between east and west, that is a line that is infinite. God has taken every

single sin that you ever committed before coming to Christ, and He has infinitely removed it from you (Psalm 103:12).

That is why, on the Day of Atonement (Leviticus 16) there were two animals. One was killed, the blood of which was applied to the mercy seat to satisfy God's wrath against the nation of Israel for one year.

(And then they had to come back and do it again—and they were not even sure if God was going to forgive them this time around. Do you see how different it is with what we have in Christ? You do not have to come back every year. It is yours forever.)

The first animal that was sacrificed (Leviticus 16) represents propitiation. What in the world does that mean? It means satisfaction of divine wrath. That is what we are going to celebrate at the Lord's Table a little later.

When Jesus died on the cross 2,000 years ago, the wrath of the Father for my sins and yours has been satisfied. "What does that mean, pastor?" It means that God ain't mad at you. That is what it means. And that is what that first animal that was sacrificed represents.

The Israelites took the second goat (Leviticus 16), and they did not kill the second goat. They took the second goat and they sent it off into the wilderness. What did that signify? It signified that the sin debt attached to goat number two was gone. See the word picture there? Goat A: propitiation. Goat B: expiation.

And in Christ, who is the fulfillment of that whole Levitical system, you got both of them. You do not have to earn and strive to get these. These are already yours, which means that every sin you have ever committed has been accounted for.

Now, people are generally okay with that. But let me just up the ante here: every sin that you will ever commit from that point on as a Christian—the sin you are going to commit this afternoon (I hope you guys do not do that, but you might commit a sin this afternoon)—those sins are taken care of too.

Even if you retrogress and regress and go into carnal living and use bad language, and you start to smoke and chew and go with girls who do,—and even if you stop believing (that is a hard sell; I understand that, and just give me be patient with me to unlock that, because there is a way to get there)—

—even those sins are taken care of because "every" means what? Every. There is nothing that the word "every" does not cover. And you say, "Wow, that is grace."

You know, this is how Lewis Sperry Chafer did Bible conferences. He would have a word up there: "propitiation." He would spend the whole conference session talking about propitiation. And when he had a chance to speak again, he moved into another word: "expiation." He would spend the whole conference talking about expiation.

He was talking about things that people just were not hearing in their Christendom, denominational-run type churches. All they were hearing was (and Chafer talks about

this), "Be good. Do better. Try harder." They were not understanding that the story of the Bible is not man reaching up to God.

The story of the Bible is God reaching down to man in the person of Jesus. And we accept what Jesus did as a gift. "Pastor, you talk like this, man, they are going to live like the devil. They are going to leave this and they are going to say, 'All right, I have a license to sin.'"

And here is the truth of the matter: people who understand this and really get it, their life changes because they cannot believe what they have. This is why Paul the apostle, after unfolding all of this theological masterpiece, many of these concepts found in the Book of Romans, says this in Romans 12, after all this ground has been covered:

*"Therefore I urge you, brethren, by the mercies of God,..." (Romans 12:1).*

What mercies? Propitiation, expiation, justification, sanctification. You have been blessed with every spiritual blessing in the heavenly places (Ephesians 1:3). Those kind of mercies. Why are they called mercies? Because we do not deserve them, but we get them as a Christian.

*"Therefore I urge you, brethren [talking to believers], by the mercies of God, to present [now it moves into living] your bodies a living and holy sacrifice, acceptable to God, which is your spiritual service of worship" (Romans 12:1).*

In other words, it is not logical or rational to go out and live like the devil, even though you probably could. You would have a lot of temporal issues, but you probably could go out and live like the devil. Nothing can erase your justification.

But it is irrational. It is not reasonable. It does not make any sense. It is like how people get a presidential pardon, and they are exonerated from every crime they have ever committed. And a lot of them are so stunned that they have received this that their whole life turns around, and they invest their life into something fruitful and productive.

Other people, even though they have received the presidential pardon, just go right like a dog returning to its vomit (Proverbs 26:11). They go right back into the same life of crime. And you look at that and you say, "How could they do that, based on what they have received?"

And yet that is what we are like when, after receiving these truths, we just go back into the same muck from which we were rescued from. One of the hardest things for the human mind to really grasp, I am convinced, is this doctrine of grace, because it goes against everything that we are taught from day one.

If you want your parents' blessing, you had better follow their rules. If you want the good grades in school, you had better adhere to the instructions of your teacher or professor. If you want to get ahead on the job, we are going to do a performance review to see if you are worthy.

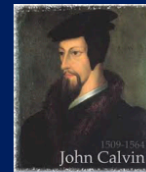
Day in and day out: works, works, works, works, works. And God comes along—and it must be from God, because I do not think a human mind could even come up with something like this—and just offers you this package for free. And you say to yourself, "Well, is that it? Is it that easy?"

And people trip right over it. They stumble over it, because it goes against the thinking of the way we are wired. It goes against the thinking of the world system. And this is why the Bible says that God has chosen the foolish things of this world, things that do not make any sense, to confound the wise (1 Corinthians 1:27).

So this free grace is denied in the Perseverance of the Saints. Let me take you to subletter "e," another problem with the Perseverance of the Saints. (Now, you notice that we did not spend two months on "d." So we are making progress.)

### 3. Problems with the Calvinistic Perseverance Definition

- a) Final salvation is unbiblical
- b) Scriptural examples of non-persevering saints
- c) Support only found in out of context verses
- d) Subtle form of works salvation
- e) **Preferability of immediate death following conversion?**
- f) Lessens the importance of practical sanctification
- g) Lessens the importance of the Bema Seat warnings
- h) Destroys the assurance of salvation



Another problem with the Perseverance of the Saints is the preferability of immediate death following conversion. When you talk with someone who believes in the Perseverance of the Saints and you say, "Well, Abraham messed things up in Genesis 16, and he was saved. David messed things up, and he was saved. Solomon really messed things up, did all that he did—700 wives, 300 concubines, worshiped other gods—and he was saved.

"Because you have a problem: if David was not saved, you have half of the Book of Psalms written by an unsaved person. You have a big problem if Solomon was not saved, because he authored three canonical books: Proverbs, Ecclesiastes, and Song of Solomon. You have three books in your Bible that were written by an unsaved person if Solomon's salvation is in doubt."

So you bring up these examples to someone who believes in the Perseverance of the Saints, and what they always say is this: "Yeah, but Abraham came back. David came back. Solomon came back—because at least at the end of Solomon's life, you have one verse in which he acknowledges that he messed things up, and at least he came back a little bit at the end."

And then you bring up the example of Peter: "Peter denied the Lord three times, and yet he was saved." And Calvinists will say, "Yeah, but Peter came back." So the Calvinists' view is that you have to come back. You cannot die in the state Abraham was in, in Genesis 16; or the state David was in before repentance; or the state Solomon was in before repentance, etc.

So at that point, what I like to do is pose a hypothetical. I say this: "Let's suppose that somebody comes to church and they receive Christ on God's terms, and they leave church and are driving home, and they get killed in a car accident. Was that person saved?" And the Calvinists will say, "Absolutely."

I say, "Okay, let me change the facts around a little bit. Let's say that such and such a person comes out of a life of alcoholism, sexual immorality—you name it. They come to church, they hear the gospel, and they get saved. They go back home, really excited about the gospel. But six months, to a year, to five years, to ten years later, they are living exactly like they lived pre-conversion. And they die in that state. Was such a person saved?"

And the Calvinists will say, "Absolutely not." Now, if I believed that what the Calvinists say is true, I would pray for people to die immediately upon receiving Christ. Think about that. This is Texas. Maybe I should pull out my gun and shoot you. You come to Christ, man, how do I know you are not going to regress? I will just shoot you right there on the spot. That is literally what I would have to do if I believed that this doctrine is true.

Do you see what has happened here? This is very Roman Catholic. In Roman Catholicism, there is a difference between venial sins and mortal sins. Some sins are venial (Latin for "pardonable") sins. Mortal sins are sins that are much bigger. That is what I would think if I got the idea that sins bring different consequences.

But all sin is sin. Any sin separates you from a holy God. If you rip off a bank, you are held accountable before a holy God, just the same way a person at work who takes a paper clip home with them is. God is holy, and we reject this idea of a distinction between venial and mortal sins. Mortal sins lead to death. That is why they are called mortal sins. Venial sins do not lead to death. Roman Catholicism teaches this distinction.

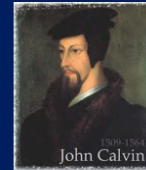
So if you are telling me that receiving Christ and dying quickly means that the person was saved, but receiving Christ and regressing and dying in a state of regression means the person was not saved, then you have taken me back to a Roman Catholic mindset. And did we not just have Reformation Day on Halloween? On October 31, 1517, a little over five hundred years ago, Martin Luther took his stand on this: there is no difference between mortal and venial sins. All sins are covered by the blood of Jesus Christ.

Here is another subpoint: "f." If the doctrine of the Perseverance of the Saints is true, and all the elect will ultimately persevere in good works and doctrine, do you know what I can do as a pastor? I do not have to teach on progressive sanctification anymore. I do

not have to teach on the need to cooperate with the Holy Spirit via progressive sanctification, because it is all going to happen automatically for the elect.

### 3. Problems with the Calvinistic Perseverance Definition

- a) Final salvation is unbiblical
- b) Scriptural examples of non-persevering saints
- c) Support only found in out of context verses
- d) Subtle form of works salvation
- e) Preferability of immediate death following conversion?
- f) **Lessens the importance of practical sanctification**
- g) Lessens the importance of the Bema Seat warnings
- h) Destroys the assurance of salvation



And since progressive sanctification is all going to happen automatically for the elect, why waste my time talking about it? And why did Paul waste so much time writing about it. If it is automatic, and it is always going to show up for the elect, why even bother to talk about Romans 6, 7, and 8? Why even bother to talk about putting on the full armor of God (Ephesians 6:11, 13), which is a command for the Christian? It is automatically going to happen.

This is why you are getting less, and less, and less teachings in the local church on progressive sanctification: because you are under the spell, most likely, of someone who believes in the doctrine of the Perseverance of the Saints. In their mind, they think, "You know what? Progressive sanctification is going to happen anyway for the elect. If they are the non-elect, who cares about them anyway?"

Three Tenses of Salvation			
Phase	Justification (Punctiliar)	Sanctification (Process)	Glorification
Tense	Past	Present	Future
Saved from sin's:	Penalty	Power	Presence
Scripture	Eph 2:8-9; Titus 3:5	Philip 2:12	Rom 5:10

And yet there is a world of difference between justification and sanctification. Justification is the initial phase of salvation. It is the past tense of our salvation. In justification we are delivered from sin's penalty at the point of faith alone in Christ alone. That is why verses like Ephesians 2:8-9 and Titus 3:5 put "saved" in the past tense.

The third tense is something called glorification. In glorification, in the future, I will be removed from sin's very presence. I will not have a sin nature anymore. And that is why Romans 5:10 puts "shall be saved" in the future tense. Justification is the past tense of salvation. It takes place at a punctiliar point in time. What does that mean? It takes place in a nanosecond. Glorification also occurs in a nanosecond. All you have to do is die or be Raptured.

But what about progressive sanctification? Unlike justification, which takes place in a moment, and unlike glorification, which takes place in a moment, sanctification is a process that is not guaranteed to all believers.

The resources for you to make great strides are available to all believers. However, sanctification requires an active submission of volition to discover what your resources are—to avail yourself to a teaching body that will explain these resources to you, and then to appropriate them moment by moment, by faith, as you seek to obey God.

Now, that does not happen in a split second, like justification and glorification. That is a process. And as long as you are a believer in the Lord Jesus Christ and you are alive on Planet Earth, that is the process you are in: sanctification. Sanctification is the present tense of salvation, in which I am being delivered from sin's power. That is why "work out your salvation" is used in the present tense in Philippians 2:12.

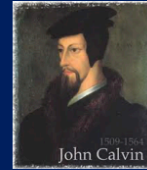
So, justification is automatic. Glorification is automatic. Sanctification is not automatic. We have examples in the Bible of people who went very little distance in that second area (sanctification), although they died and went to heaven.

So if I believed in the Perseverance of the Saints, do you know what I could do with that middle section there? I would not need that, because all true Christians are going to persevere. So why teach sanctification? You do not even need it, because it is automatic. The good works are going to automatically show up in your life.

Why teach on the Bema Seat Judgment of rewards, since everybody is going to persevere in the middle tense of their salvation, and we are going to all show up in heaven and get a participation trophy? That takes us to "g" here: the doctrine of the Perseverance of the Saints lessens the importance of the Bema Seat Judgment warnings.

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One of the things that you notice when you study eschatology or prophecy is that there are a ton of books on the Antichrist. There are a ton of books on the New World Order. There are a ton of books on the Millennial Kingdom. There are a ton of books on the Rapture of the church. There are a ton of books on the seven-year Tribulation Period. But hardly anybody, with very few exceptions, has a whole book on the Bema Seat Judgment of Christ. It is overlooked.

I can think of a couple of books, one written by Paul Benware ("The Believer's Payday"), the other one written by Samuel Hoyt ("The Judgment Seat of Christ"). But those are the only books I could find. Why doesn't anybody talk about the Bema Seat Judgment of Christ? Well, because the Bema Seat Judgment of Christ is no big deal if you believe in the Perseverance of the Saints.

According to the Perseverance of the Saints, everybody is going to persevere. Everybody gets a participation ribbon. There is nothing to lose. There is nothing to shun. There is nothing to avoid. Because if I end up a loser at the Bema Seat Judgment of Christ, that just means that I was never saved to begin with, and I will not be there anyway, because perseverance is automatic.

Scripture's Four Judgments				
Name	Sheep and Goat	Judgment of the Jews	<a href="#">Bema Seat</a>	Great White Throne
Scripture	Matt 25:31-46	Ezek 20:33-44	<a href="#">1 Cor 3:10-15</a>	Rev 20:11-15
Place	Earth, Jerusalem	Earth, wilderness	<a href="#">Heaven</a>	Earth
Audience	Gentile Tribulation survivors	Jewish Tribulation survivors	<a href="#">Church Age believers</a>	All unsaved
When	After Tribulation	After Tribulation	<a href="#">After rapture</a>	After Millennium
Purpose	Saved Gentiles enter kingdom	Saved Jews enter kingdom	<a href="#">Reward believers</a>	Degree of punishment in hell
Evaluation	Treatment of Christ's brethren	Passing under shepherd's rod	<a href="#">Works taken through fire</a>	Not in the book; judged by books

Folks, I just want you to understand how aggressively Paul taught on the Bema Seat Judgment of Christ to the Corinthians, without second-guessing their salvation. He warned the Corinthians of their carnal state, and he warned them that they were going to show up at the Bema Seat Judgment and they were not going to be fully rewarded. There would be a life full of regrets as they looked back.

I do not know how long those regrets will last. But Paul does say in 1 Corinthians 3:15 that some will suffer loss. And Paul himself knew how to motivate himself. He worried about his own disqualification. He said to the Corinthians,

*"...I discipline my body and make it my slave, so that, after I have preached to others, I myself will not be disqualified" (1 Corinthians 9:27).*

"Disqualified from what? Paul—disqualified from something?" Paul is obviously not talking about justification and glorification, because if that is what he is talking about, he contradicts here what he said everywhere else. Paul must be talking about middle tense stuff (concerning sanctification). He wants to be fully rewarded for a life well spent when he appears before Jesus Christ.

And Paul taught sanctification and Bema Seat rewards so aggressively that he thought, "You know what? I could end up not doing well in progressive sanctification either." Why even talk about that—why describe it with such vividness and clarity—if it is automatic, if it is just a reward for participation? There must be something that can be forfeited and lost, as Christians are seeking to live out the middle tense of their salvation (progressive sanctification).

With the Perseverance of the Saints doctrine, boy, what a perverted eschatology you end up with. You have all this knowledge of the Sheep and Goat Judgment, and the

Judgment of the Jews, and the Great White Throne Judgment, and you have absolutely no knowledge of the Bema Seat Judgment of Christ.

I am here to tell you, folks, that there is a reason for that. It has to do with Calvinism and Arminianism. Arminius says, "You had better persevere or you lost salvation." Calvin says, "You had better persevere or you never had salvation, because your perseverance is automatic if you are truly saved."

So if your perseverance as a Christian is automatic, everybody gets a reward at the Bema Seat Judgment of Christ. Paul says, "That is not true." So that must mean that the middle tense of our salvation is not automatic. And boy, if you want to cause a theological argument, go into a church and say that one. In this church, you will be okay. But in another church?