

Neo-Calvinism vs. the Bible 049

1 Corinthians 4:5


November 9, 2025

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Well, let's take our Bibles this morning and open them to 1 Corinthians 4:5. We are continuing our look at the whole issue of Neo-Calvinism vs. the Bible, dealing with the last part of the Calvinistic system, the "P," known as 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

As with all of these points in TULIP, we are lining Perseverance of the Saints up with Scripture to see if it in fact is biblical.

V. Running TULIP Through the Grid of Scripture

- A. Total Depravity
- B. Unconditional Election
- C. Limited Atonement
- D. Irrresistible Grace
- E. **Perseverance of the Saints**



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

Of course, Neo-Calvinism does not teach the "preservation of the saints," which, if that were all the Calvinists meant, I would be happy with. Preservation of the saints is the teaching that we are protected by the power of God. But in the Neo-Calvinist system—

"P' stands for 'Perseverance of the Saints.' This is what Calvinists say gives them the assurance of eternal security, but in actuality 'the emphasis

is upon the believer's faithfulness in persevering—not upon God's keeping power..."¹

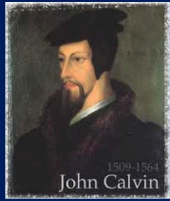
We went through a ton of examples that yes, the Calvinists do teach this. Even John Calvin said,

"[T]hose who do not persevere unto the end belong not to the calling of God."²

And from there we ventured into the problems with the Calvinists' understanding of Perseverance of the Saints.

E. Perseverance of the Saints

1. Calvinistic definition
2. Examples
3. **Problems with the Calvinistic understanding**

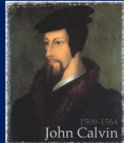


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That is all the ground that we have covered thus far: subletters "a" through "f," which leaves just "g" and "h," and the series will be over.

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



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But you will still have to persevere because it is a longer "h." (I am just mentally preparing you.) But one of the things that I barely had a chance to touch on last time

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

² 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.

was the de-emphasis of the Bema Seat Judgment of Christ that you start to see in people who emphasize the Perseverance of the Saints.

In other words, Perseverance of the Saints teaches that if you are one of the elect, you are automatically going to persevere. One of the things to understand about theology is that it is like a seamless garment. So what you are doing in one area affects another area.

What you are doing with salvation affects your understanding of the end times, believe it or not. A fancy way of saying it is that what you are doing in soteriology impacts your eschatology.

What you start to see in those who emphasize this Perseverance of the Saints—that you are going to automatically overcome in good works and doctrine if you are really one of the elect—is a corresponding de-emphasis upon the warnings that the New Testament gives us concerning the Bema Seat Judgment of Christ.

So you might be wondering, what is this Bema Seat Judgment of Christ thing? And to help you with that, I have this chart:

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

Some of you have seen me teach this before, so I will try to be brief. This is part of eschatology, the study of the end. Coming, yet future, are four judgments, and only one of them directly affects you as a Church-Age believer. The other three judgments are things that happen to other people.

But since you are a believer in Christ, you are not going to be involved in the Sheep and Goat Judgment directly. You are not going to be involved in the Judgment of the Jews directly. And thank God you are not going to be involved in the Great White Throne Judgment directly.

The Sheep and Goat Judgment, and the Judgment of the Jews in the wilderness, are for Tribulation Period survivors, to ascertain which of the survivors are believers and which ones are unbelievers. Those judgments take place on Planet Earth immediately following the Tribulation Period. And since you are going to be Raptured to heaven before the Tribulation Period even starts. You are not part of that group.

Then there is the Great White Throne Judgment, which is for all unbelievers. As their names are not found written in the Lamb's Book of Life, they are cast into the lake of fire. So since your name is written in the Lamb's Book of Life you will not be at the Great White Throne Judgment.

And if your name is not written in the Lamb's Book of Life, you need to make sure it gets written in the Lamb's Book of Life by trusting Christ as your Savior. If you trust Christ as your Savior, your name gets recorded in the most important book that has ever been written: the Lamb's Book of Life. That is why Jesus said to the disciples in Luke 10, "Do not rejoice that the demons submit to you. Rejoice that your names are recorded in heaven" (paraphrase, Luke 10:20).

So that is the Great White Throne Judgment, which is for all unbelievers. And as their name is not found written in the Lamb's Book of Life, they are thrown into the lake of fire. So that judgment does not concern you at all if you are a believer in the Lord Jesus Christ. But the one that does concern you is the Bema Seat Judgment, which is not a judgment to determine heaven or hell. That issue got fixed, or resolved, the moment you trusted Christ.

The Bema Seat Judgment is not a judgment in which you are put through a fire, but your works, meaning your post-Christian (post-justification) life, are put through a fire. And fires are pretty objective. Have you noticed that when a fire wants to burn something, it does not say: 'Oh, well, what kind of house is this?' or 'What kind of furniture do they have?' or 'Gee, I like the paintings on the walls'? It just consumes whatever is in front of it.

So our post-Christian (post-justification) life is put through a fire. It is all described in 1 Corinthians 3:10-15. The fire tests the quality of our post-Christian (post-justification) life. The things that we did for fleshly reasons, out of fleshly motivations and fleshly energy, are put through this fire, and they are destroyed. That is why they are called wood, hay and stubble. What do wood, hay and stubble have in common? They are all combustible.

But then there are things that we do for God's glory rather than our own, through His power rather than our own, and those go through the fire, and are called gold, silver, and costly stones. The fire cannot destroy something noncombustible. The only thing it

can do is refine it a little bit. So whatever is left after the fire finishes its work is some kind of reward that we receive above and beyond salvation.

So the Bema Seat Judgment is going to take place in the Father's house, following the Rapture of the church, when we are with Jesus in the Father's house for at least seven years. The Bema Seat Judgment is the first order of business. The Sheep and Goat Judgment and the Judgment of the Jews take place on the earth for Tribulation survivors. The Great White Throne Judgment does not take place until the Millennial Kingdom, the thousand-year reign of Christ, which will happen after the Second Advent, has completely run its course.

So there is a judgment in our future. This life ends in judgment. Hebrews 9:27 says that it is appointed for man once to die rather than to face the judgment. So that is part of the Christian worldview: this life ends in judgment for unbelievers; and this life also ends in judgment for believers.

That is why the people that founded this country, if you look back at their requirements for office holders, in every single state of the Union, going back to the origins of America, you had to be a believer in the inspiration of the Old Testament and the New Testament to hold office. And if you look at some of the specific language it says you have to believe that there is a future judgment.

And that is the best way to keep officeholders under control, because you cannot micromanage every little thing they do. So how do you keep people in power under control? Well, it is an internal value system called Christianity. And Christianity teaches that this life ends in judgment. So that kind of causes you to mind your "p"s and "q"s in the present?

So the American founders were a little bit worried about people, let's just say, hypothetically, that retired from the House of Representatives—the speaker of the House of Representatives from San Francisco (oops, gave too much information there)—who went into office with a net worth of about \$800,000, which to me is a lot of money; and then they come out of office with a net worth of \$133 million. So you kind of scratch your head and you say, "Hmm, boy, I sure wish I had their financial advisor."

Our Founding Fathers were trying to prevent that kind of thing. So that is why they said, "If you want to hold office in America, you have to be a believer in a future judgment, because if you are a believer in a future judgment, it changes your behavior in the present." The Founding Fathers never envisioned all of these people getting into office that do not even believe that God exists at all, or hate God, or have redefined God.

So the fact that there is a test in your future shapes your behavior in the present. It is just like being in school. It is real easy to just slack off in school except when you understand that there is a midterm coming—and then after that, there is a final. So the fact that there is knowledge of an exam in the future changes your study behavior in the present. It is the same as it works in the afterlife. There is a judgment in your future.

Paul says in 1 Corinthians 4:5,

"Therefore do not go on passing judgment before the time,..." (1 Corinthians 4:5).

So I do not have to worry about everybody's motives. I do not have the equipment mentally to look at everybody's motives. I have to worry about myself. But the Lord is going to deal with all this stuff.

"...but wait until the Lord comes who will both bring to light the things hidden in the darkness and disclose the motives of men's hearts; and then each man's praise will come to him from God" (1 Corinthians 4:5).

Unfortunately, this expression "each" (1 Corinthians 4:5) has been hijacked by a lot of people because they say, "Look at this. Everybody's going to get a reward. Everyone's going to get praise from God." Well, the last time I checked, chapter three comes before chapter four. In 1 Corinthians 3, as I will show you in a second, it is very clear that not everyone is rewarded. First Corinthians 3:15 says,

"If any man's work is burned up, he will suffer loss;..." (1 Corinthians 3:15).

And this is not a judgment on heaven and hell because 1 Corinthians 3:15 says,

"...but he himself will be saved, yet so as through fire" (1 Corinthians 3:15).

So there will be people at the Bema Seat Judgment of Christ that will be saved, but in terms of eternal value, in terms of allowing the Lord to work through them, they produced basically nothing in their post-Christian (post-justification) life. And they are suffering a season of loss of some kind. It does not give us a lot of description, just enough description so that I do not want to be in this position.

So when we backtrack here and 1 Corinthians 4:5 says "each," it does not mean that every single person will be rewarded. It is each of the people that are supposed to be rewarded who will be rewarded—those that God wants to reward. And we know who they are from 1 Corinthians 3. They will be rewarded.

So notice what I am doing here: I am interpreting "each" (1 Corinthians 4:5) from 1 Corinthians 4 in light of what was revealed in 1 Corinthians 3. But a lot of people do not do that. They use 1 Corinthians 4 to override 1 Corinthians 3 and make it sound like, "Oh, it is going to be great. We are all going to just kind of receive a participation trophy." And I do not think that is what these verses (1 Corinthians 3:15; 4:5) are saying.

If 1 Corinthians 3 did not come before 1 Corinthians 4, then maybe they would have a point. But 1 Corinthians 3 is in the Bible, right? Could you guys look at 1 Corinthians 3? Do you see 1 Corinthians 3 in your Bible? It is still in my Bible. So with all of that being said, there is a judgment in the future. It is not punitive.

A lot of people have overplayed the Bema Seat Judgment and make it sound as though God is going to beat the daylights out of people and scold people. It is not really that at all. It is that your life goes through this fire and as things are consumed, it is sort of self-

imposed shame: "Wow, what could have been." But you are very happy to be in heaven.

So 2 Corinthians 5:10, describing this Bema Seat Judgment, says,

"For we must all..." (2 Corinthians 5:10).

Paul says "we"—even himself. It does not sound optional. It does not sound like I can get an excuse from my doctor and opt out. It is everybody who is a believer.

"For we must all appear before the judgment seat of Christ, so that each one may be recompensed for his deeds in the body, according to what he has done, whether good or bad" (2 Corinthians 5:10).

At that particular judgment (the Bema Seat Judgment), as I am understanding it, there will be five crowns either given or not given. These are not salvific. These are rewards above and beyond salvation. There is the incorruptible crown (1 Corinthians 9:24-27) for the believer who gains mastery over the flesh. It is not for a believer who is sinless, but who is sinning less under God's power.

Scripture's Five Crowns (Rev 4:10: 3:11; 2 John 8)		
<u>Scripture</u>	<u>Crown</u>	<u>Purpose</u>
1 Cor. 9:24-27	Incorruptible	Gaining mastery over the flesh
1 Thess. 2:19-20	Rejoicing	Soul winning
Jas. 1:12; Rev. 2:10	Life	Enduring trials
1 Pet. 5:2-4	Glory	Shepherding God's people
2 Tim. 4:8	Righteousness	Longing for His appearing

And then there is the crown of rejoicing for the soul winner (1 Thessalonians 2:19-20). And then there is the crown of life for the believer who endures trials and through those trials does not become bitter, but becomes better (James 1:12; Revelation 2:10). And that crown is mentioned twice: once in James 1:12, and once in Revelation 2:10 to the church at Smyrna that was about to suffer severely at Satan's hands for ten days.

And in Revelation 2, Jesus says, "You will go through this trial, but let Me lead you through it, and at the end of it all, I will give you the crown of life" (paraphrase, Revelation 2:10). Now, that is not salvation, because we do not get salvation by going through trials. We get salvation by grace through faith. But you get rewarded by going through trials.

And then there is the crown of glory for the believer that faithfully shepherds the people of God (1 Peter 5:2-4). Then you have the crown of righteousness for the believer that longs for the appearance of Jesus Christ (2 Timothy 4:8). So the idea of a forfeiture, or the idea of a loss, is something that is very real.

You can see all the verses that I have there: 1 Corinthians 3:15; 1 Corinthians 9:27; 1 John 2:28 (which says, "Now, little children, abide in Him. Little children—believers—abide in Him, so that when He appears we may have confidence and not shrink away from Him in shame at His coming" [paraphrase].); 2 John 1:8 ("Watch yourselves that you do not lose what you have accomplished, that you may receive a full reward" [paraphrase].); and Revelation 3:11 (which says, "I am coming quickly"—Jesus speaking to the church at Philadelphia. "I am coming quickly. Hold fast to what you have so that no one will take your crown" [paraphrase]).

First Corinthians 3:15, which we referenced earlier, says,

"If any man's work is burned up, he will suffer loss; but he himself will be saved, yet so as through fire" (1 Corinthians 3:15).

These look like real warnings to me.

In 1 Corinthians 9:24-27, Paul was concerned about himself. He says to the Corinthians,

"Do you not know that those who run in a race all run, but only one receives the prize? Run in such a way that you may win" (1 Corinthians 9:24).

So it is kind of interesting that in an athletic contest, you have a winner. And Paul says, "We all have the ability to win" (paraphrase, 1 Corinthians 9:24).

"Everyone who competes in the games exercises self-control in all things. They then do it to receive a perishable wreath, but we an imperishable [wreath]" (1 Corinthians 9:25).

So you remember Bruce Jenner on the Wheaties box, right? His Olympic award is perishable, right? Looking at Bruce Jenner today, am I allowed to call him "Bruce" anymore or is somebody going to come and arrest me for that? You remember Mark Spitz with the mustache? Everybody started to get their mustache shaped and trimmed like his, because they thought that was the secret to his success? He was on the Wheaties box with all of the medals.

Ask one of the youth today, "Who is Mark Spitz?" and they think you are, like, spitting at them or something. So it is interesting that those awards, that at that time period were such a big deal, are remembered by no one anymore. No one even cares. And yet those athletes put themselves through amazing self-discipline to gain something that would not last. And only one person could win.

Here we are in a situation in which we can gain a prize that will last forever. And we all have the potential of being crowned—rewarded. So Paul says, concerned about himself,

"Therefore I run in such a way, as not without aim; I box in such a way, as not beating the air; but I discipline my body [just like an athlete] and make it my slave, so that, after I have preached to others, I myself will not be disqualified" (1 Corinthians 9:26-27).

Some versions say "disqualified for the prize" (NIV). What prize? Not salvation. If Paul is teaching salvation here, then he is contradicting everything he ever taught, because salvation is a free gift. So the prize is not salvation. The prize is something above and beyond salvation, meaning a full reward at the Bema Seat Judgment of Christ.

So once these crowns are gained, what exactly are we to do with those crowns? Well, Revelation 4:4 and 10 say of the rewarded church that we take our crowns and cast them at Jesus' feet every time He is worshiped in heaven. So it is not like a one-time "Here is my crown. It is at His feet. Done." That is not what the Bible teaches. I thought it taught that. But upon further investigation and from people who are more learned than myself on this, I have learned that this is not a one-shot deal.

Every time Jesus is worshiped in heaven, which I think would be a lot of times throughout the ages of the eons of time, we take our crowns and cast them at His feet. To pay Him back? No. To buy salvation? Nope. We cannot do that because Jesus said that it is finished (John 19:30). Well, then, what are we doing? It is like how Mary, in John 12:1-8, took the expensive oil and poured it on Christ's feet. Do you remember that?

In a similar account, the statement was made that she who is forgiven much loves much (Luke 7:47). In both cases, the women were not trying to buy something from Jesus. They were not trying to pay Him back. They just wanted to worship Him, and they each had something in their hand by which to do that, to the point that it was expensive to do it. In John 12, Mary got rebuked by Judas for the costliness of her perfume, remember?

So that is what having a crown is like. It is not for strutting your stuff because you are on the Wheaties box. It is something in your hand that you can use to glorify, maybe to a fuller extent than somebody else that does not have a crown, your Savior throughout all eternity. So that is why these crowns should not be interpreted as narcissistic prizes—"I am going to be in a Lamborghini"—but as capacities to worship the Lord. That is why we should be concerned about crowns.

The best illustration I have for this whole thing is from Samuel Hoyt, who wrote a series of articles. He has a book out on this, too. It is very good. It is called "The Judgment Seat of Christ in Theological Perspective." He says this:

"The judgment seat of Christ might be compared to a commencement ceremony. At graduation there is some measure of disappointment and remorse that one did not do better and work harder."³

Now, I happen to know a little something about this, because when I graduated from high school, I could have, I think, done a lot better academically than I did. I just really was not motivated to try hard. And my major, after all, was basketball. And that was all that mattered: basketball. Do not bother me with math and history and English. It is basketball.

So I graduated, and I was happy to be graduated, but I saw all my peers being rewarded with all these different things. And I said to myself, "Gosh, if I had just tried a little bit and applied myself, this would be different." But I did not sit there with great big crocodile tears, because I was happy to be out of that place. I graduated from Los Alamitos High School, affectionately dubbed "Los Alcatraz"—that is what we used to call it.

So that is what Samuel Hoyt is saying here. He says,

"However, at such an event the overwhelming emotion is joy, not remorse. The graduates do not leave the auditorium weeping because they did not earn better grades. Rather, they are thankful that they have been graduated, and they are grateful for what they did achieve."⁴

And then he makes this tremendous statement. I love the balance of this:

"To overdo the sorrow aspect of the judgment seat of Christ is to make heaven hell."⁵

And there are a lot of people, I am sad to say, who do that. They make the judgment seat of Christ something punitive. And that is not the way it is described. They make it sound like you go through a fire, or you are going to be chopped up, as some falsely say, by Jesus Christ. And that is to take heaven and turn it into hell. The moment it becomes retributive is the moment we are out of balance in our theology.

"To overdo the sorrow aspect of the judgment seat of Christ is to make heaven hell."⁶

People are always emailing me and asking me about the screen that is going to be put up. Have you guys heard this? They think there is a screen that is going to be put up where all your sins are going to go up on the screen, and people are just scared to

³ Samuel Hoyt, "The Judgment Seat of Christ in Theological Perspective," Part 2, *Bibliotheca Sacra*, electronic media.

⁴ Ibid.

⁵ Ibid.

⁶ Ibid.

death. "What about that screen?" And I am like, "What? Where are you getting this screen from?"

I do not think that your sins are put up on a screen to embarrass you for the whole world to see. I think the point is that "I could have been more cooperative with the Lord, and He could have worked through me to a greater extent." So there is sorrow, but I believe in 1 John 2, which talks about some shame and embarrassment (1 John 2:28). The Greek verb is in the middle voice, meaning that the shame is self-imposed.

It is not God chewing you out, or God, as some have told me, cutting you up with a sword. It is not punitive. It is, "What could have been." "What could have been" is the sorrow. I do not know how long the sorrow lasts for, but there is some moment of loss as you think about this.

"To overdo the sorrow aspect of the judgment seat of Christ is to make heaven hell."⁷

There is retribution in hell, not in heaven. But here is the other side of it that I am reacting against:

"To under do the sorrow aspect is to make faithfulness inconsequential."⁸

So if the doctrine of the Perseverance of the Saints is right, and every single Christian overcomes, then this gets underplayed. Faithfulness is really no big deal, because perseverance is something that automatically happens to you. Choices that you make as a Christian are no big deal, because perseverance is something that automatically happens to you.

So that is why when you see belief systems that are placing this huge emphasis on the Perseverance of the Saints, you almost see a corresponding deterioration in the judgment seat of rewards (the Bema Seat Judgment of Christ), because we are dealing here with a seamless garment. What you are doing in one area (of theology) is going to affect another.

Dr. Robert Congdon, in his critique of Neo-Calvinism, says,

"Most new Calvinist[s] do not believe that Christ will return and reign on this earth for one thousand years..."⁹

Now, listen to the younger Calvinists talk, whether it is Paul Washer or James White or Justin Peters—there is a whole group of them. They hardly ever talk about eschatology. They hardly ever talk about the nation of Israel. And they certainly would not spend a lot of time talking about the coming thousand-year reign of Christ. Maybe they grudgingly

⁷ Ibid.

⁸ Ibid.

⁹ Robert R. Congdon, *How Calvinism Serves Satan's Purposes* (Greer, SC: Congdon Ministries International, 2014), 29.

acknowledge it somewhere, but it really is not much of a focus of their ministries, and they certainly would not talk about the judgment seat of Christ.

"Most New Calvinist[s] do not believe that Christ will return and reign on this earth for one thousand years, nor do they understand that those of the church age will return to rule with Him following a review time before His judgment seat or bema seat when our roles and responsibilities will be determined."¹⁰

See, that determination in heaven is a big deal, because that determines rewards in heaven. And then we are with Jesus for seven years before we return to the earth. How much authority are you going to wield over the earth during that thousand-year Kingdom? Are you going to have ten cities? Five cities? What is it going to be? And that is determined by decisions that I am making now as a Christian.

"Most Calvinists believe the Great White Throne judgment is for everyone of all ages and it will determine whether one is truly saved or not."¹¹

So if you go to a Neo-Calvinist church, you would never, or rarely, see a chart like this that delineates the four judgments.

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

The Calvinists would say, "Something like that is over-literal. Don't you understand that this is apocalyptic literature?" These days, "apocalyptic literature" is a buzzword, or a

¹⁰ Ibid.

¹¹ Ibid.

catch-all category, meaning that you are going to use an allegorical hermeneutic in prophecy and eschatology. "You guys are making your charts like this? Don't you see how ridiculous you look? The Bible was not intended to be understood like this."

And then you ask them, "Well, tell me about your understanding of these judgments." And they would just use what I call the "ram, jam, and cram method." "Let's combine them all into one. That is convenient. Even though these judgments are all described differently, let's use the ram, jam, and cram method. Let's cram them all into one, and let's make it sound as if the Sheep and Goat Judgment is the Judgment of the Jews, is the Bema Seat Judgment, and is the Great White Throne Judgment."

And people are going to stand up before the Lord, and He is going to determine final salvation, meaning that your justification did not take place at the beginning when you believed. It takes place at the end to see if you have enough fruit to see if you were really one of the elect. So everyone is going to be there at this Great White Throne Judgment, both saved and unsaved.

Now, how would you ever think of something like that. Well, you just take prophecy and you allegorize it out of existence. And you say to the Calvinists, "Well, why don't you take the Bible literally?" They say, "Oh, we do. We take the deity of Christ literally. We take the Trinity literally. We take the virgin birth literally."

So that is why if you ask them, "Why don't you take the Bible literally?" that is the wrong question to ask. The question is, "Why don't you take the Bible consistently literally?" See the difference? Because everybody has to take it literally somewhere, or else you would be a full-fledged liberal, right?

So the game that is perpetually played in these belief systems is they want the nomenclature "conservative." They do not want to be called "liberals," because they take the Bible literally. And I say, "You take the Bible literally selectively." What makes our system different from theirs is that we take the same method of interpretation that the Calvinists use in Romans, and we apply it to the whole Bible.

And when you apply it to the whole Bible, you start seeing really quickly that there is not just one judgment. There are four. And the chart comes out of not just a literal interpretation, but a consistent literal interpretation. And by the way, it puts you pretty strongly in the young Earth creationist camp. So you would have your youth group, for example, take trips to Kentucky, where Noah's Ark is reinforced, not laughed at and mocked, because we are interpreting literally through the whole Bible, Genesis through Revelation.

So what Congdon is pointing out here is that this is part of the problem: the Calvinists are just lumping all of these judgments together. He says,

"Most Calvinists believe the Great White Throne judgment is for everyone of all ages and it will determine whether one is truly saved or not."¹²

¹² Ibid.

And I would say in response, "That is a judgment. But it is not the only judgment, because the Bible lays out four future judgments: one for the Gentiles who are survivors of the Tribulation Period, one for the Jews who are survivors of the Tribulation Period, one in heaven for rewards for the Church Age believer, and one for all unsaved after the Millennial Kingdom has run its course."

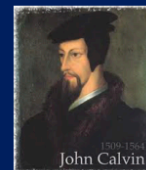
And I think that not because I am in love with the chart that I have up here. The chart is a product of not just a literal approach to the Bible, but a consistent literal approach to the Bible. But all of this understanding starts to disappear when everyone is taught that if you are one of the elect you are automatically going to persevere.

If that is automatic, why was Paul worried about his own disqualification (1 Corinthians 9:24-27)? Surely Paul was one of the elect. No Calvinist would say that Paul was non-elect. So clearly Paul was elect. And if his Perseverance of the Saints was automatic, why would he be worried about his own disqualification? That does not make any sense whatsoever.

So my point is that this whole Perseverance of the Saints (subletter "g") lessens the importance of the Bema Seat Judgment warnings. And then the last point, the "h," is big. If I have to preach now until the Rapture on "h," I am happy to do it. And you guys are saying, "You are the kind of guy that would do that, too."

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**



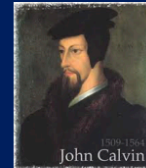
If you believe in the Perseverance of the Saints, the way the Calvinists teach it, you will go through your whole Christian life with no assurance of salvation. Do you realize that? Why is that? Because you are always wondering, "Am I persevering enough?" Because the Calvinists do not define what the bar is. "I helped two old ladies across the street this week. I should have done three. Am I one of the elect? Maybe I am not persevering enough."

That is what your mind is satanically open to, once you buy into this Perseverance of the Saints. You might be crystal clear on eternal security. You might believe in it—"once saved, always saved." But you just do not know if you have it (eternal security) or not (are saved or not). See the difference?

God wants you to believe in eternal security, step one. Step two, He wants you to believe that you have eternal security. I cannot tell you the countless number of people I run across that believe in eternal security, but they do not know if they have it, because they do not know if they are persevering enough.

h) Destroys the Assurance of Salvation

- 1) The Biblical View of the Assurance of Salvation
- 2) Examples of How the "Perseverance of the Saints" Destroys the Assurance of Salvation
- 3) Calvinism's "Two Kinds of Faith" Doctrine damages the Assurance of Salvation



So that would be my last critique of this Perseverance of the Saints: it annihilates the assurance of salvation. So to help us understand that, "h" has three subparts. That is why I told you not to rejoice because we got to "h." You still have more persevering to do.

Number one, what is the biblical view of the assurance of salvation? Number two, are there actual examples from Calvinistic writings of how the Perseverance of the Saints doctrine destroys the assurance of salvation? And in number three, we will do a critique of the Calvinistic "two kinds of faith."

In the Calvinistic system there is the faith that saves and the faith that does not save. In their system there is just faith, but then there is the real faith—contrition—sorrow—emotion. That is imparted by God, because the Calvinists believe that faith is a gift. And that is part of our series that we have already talked about.

So there is the faith that saves and the faith that does not save, in the Calvinistic system. So if you believe that, what do you think in your whole life? "Gee, I hope I have the right faith, because there are two kinds of faith." And I will show you that this idea is thoroughly unbiblical.

But let's start with what the Bible actually says: what is true north on this? Does the Bible teach the assurance of salvation? And you can bet your bottom dollar that it does. It is in verses that are just plain and obvious. Jesus, who cannot lie, says,

"Truly, truly, I say to you,..." (John 5:24).

That is what the word "amen" means: "truly." In Greek "truly, truly" is "'amen,' 'amen'" (ἀμήν). When someone says "amen," they are saying "That is true." So John 5:24

reads, "Amen, amen"—"*Truly, truly...*"—as if something coming out of Christ's mouth is not enough. That is enough, right? But just to make sure we get it, Jesus says, "*Truly, truly...*" (John 5:24).

"Truly, truly, I say to you, he who hears My word, and believes Him who sent Me, has [present tense: not something you get later; you have it at the point of faith] eternal life, and does not come into judgment, but has passed out of death into life [perfect tense: a one-time action with ongoing results]" (John 5:24).

So the moment you place your personal trust in Jesus for the forgiveness of your sins, the safekeeping of your soul, is the moment your whole identity changed. You have eternal life and at a moment in time, a punctilious moment in time, a nanosecond, you passed out of death into life. And that is where your assurance of salvation comes from.

"Yeah, but what if I go out and live like the devil for the next three months?" John 5:24 is not spoken concerning that. That is a growth issue. We are not dealing with growth issues. We are dealing with birth issues. And that is something that comes to you, not from a church, not from a pastor, not from an elder, not from a mentor, but from Jesus.

Now, you either believe that or you do not. This is why John wrote 1 John 5:13 in his little epistle. He said,

"These things I have written to you..." (1 John 5:13).

Does this sound like the audience are unbelievers?

"These things I have written to you who believe..." (1 John 5:13).

It sounds as though John is talking to believers.

"...who believe in the name of the Son of God, so that you may know that you have [not 'maybe I will get it'] eternal life" (1 John 5:13).

This is the assurance of salvation. I will just be really frank here: I am all for doctrine and Bible study and learning everything you can learn about the Bible. But if there are two things you need to get down fast as a Christian—like yesterday fast—pronto—one of them is eternal security. You had better get that one down. And the assurance of salvation is the second one.

You had better get convinced really quickly that the Bible gives you eternal security as a promise, AND—not or—AND that you know that you have eternal security. If you do not get those two things down fast as a new Christian, Satan will just wreak all kinds of havoc in your mental well-being.

What did Jesus say to the thief on the cross in Luke 23:43? I am glad that you guys have that one memorized, because I hear some of you saying it. But you need to see it for yourself. You know the story of the thief on the cross. In Luke 23:42 he was saying, "Jesus, remember me when You come into Your kingdom" (paraphrase).

This was a bad dude, by the way, because you did not get hung up there on a cross in the Roman world unless you did something really bad. I do not know what he did, but it was a capital crime. And here this guy is dying. He exercises faith in the Messiah, unlike his colleague, who was mocking the whole time—not the smartest thing to do as your soul is going out into eternity: making fun of the very guy that can help you.

That is like getting a life preserver and then making fun of the life preserver as you are drowning. It is just crazy what this non-penitent thief was doing. But the penitent thief said, "Remember me when You come into Your kingdom" (Luke 23:42, paraphrase). Luke 23:43 says,

"And He [Jesus] said to him, 'Truly I say to you, today you shall be with Me in Paradise'" (Luke 23:43).

See what Jesus just did? He instantaneously gave this dying thief the doctrine of eternal security, and assurance that he had eternal security. As you know, in the ordeal of the crucifixion people did not die instantly. That was its point. It made you suffer. So we do not know how long this guy had. Was it minutes? Was it seconds? Was it hours? How long was it that he was hanging there?

And Jesus did not say something like this: "Well, let's see how the next half-hour goes. Let's see if you develop bitterness in your heart towards Me. Because if you do, guess what? The carpet is going to be yanked out from under you." There is nothing like that in the words of Christ. It is just

"...today you shall be with Me in Paradise" (Luk 23:43).

That is not just eternal security. That is the assurance of salvation. "Boy, pastor, these are strange doctrines you are teaching. I have never heard anything like this before." Well, what I am giving you here is as old as the hills, folks, although most people have forgotten, and most schools have drifted away from this.

Here is the doctrinal statement of my alma mater, Dallas Seminary, founded in 1924. Here is their doctrinal statement. It is still their doctrinal statement today. Some professors teach it and believe it; some do not, I am sad to say. But the doctrinal statement still says what it says in Article XI—Assurance [of salvation].

"We believe it is the privilege, not only of some, but of all by the Spirit through faith who are born again in Christ..."¹³

How do you get born again? Faith in Christ.

"...as revealed in the Scriptures..."¹⁴

So these doctrines do not come from feelings. They come from the Scriptures.

¹³ DTS Doctrinal Statement Article XI—Assurance (<https://www.dts.edu/why-dts/doctrinal-statement>).

¹⁴ Ibid.

"...to be assured of their salvation [When do you get that assurance of salvation?] from the very day they take Him to be their Savior..."¹⁵

No waiting on this one. You trust Jesus as your Savior, according to this doctrinal statement, that day—I would argue that second—you are given the assurance of salvation. And you might not even be familiar with this doctrine. You may not even know you have it. But this doctrinal statement, and more importantly, the Bible from which it comes, says that you have eternal security. This assurance comes from the Scriptures.

"...and that this assurance is not founded upon any fancied discovery of their own worthiness or fitness,..."¹⁶

In other words, some days I might feel saved. Some days I might not feel saved. Some days I may have lived like a saved person. Some days I may have not lived like a saved person. So I guess one day I have assurance, the next day I do not. Yeah, if you are looking at your own life, that is how you are going to feel. But what this doctrinal statement is saying is that your assurance of salvation comes from the Scriptures, which cannot lie (Numbers 23:19; John 17:17; Titus 1:2; Hebrews 6:18), and which transcend feelings, behavior, subjective experiences, etc.

"...but [assurance of salvation is] wholly [based] upon the testimony of God in His written Word,..."¹⁷

Not the vision I had last night—the dream I had last night that I thought was from God, but really was too much pepperoni pizza. So many people are living like this—they are living based on some kind of subjective experience. But this is talking about something that comes from God's written Word.

I asked Dr. Pentecost about this. I said, "Why is it that the Charismatic branch of Christianity is so focused on perpetual signs and wonders—a vision from the Lord, a word from the Lord, God opened the door, all these kinds of subjective things?" I said, "Why do they keep talking about that over and over again?" And he said, "They do not have a doctrine of assurance [of salvation]."

If you do not have a doctrine of assurance (of salvation), what are you left with? You are left with the latest experience. So I sure hope I had the experience last week to give me assurance, because I am not getting my knowledge of assurance from the Bible which cannot change. I am dependent on the last experience.

And folks, believe me, I am not anti-experience, as I will show you in just a second. What I am against is developing your understanding of assurance from the last experience, because it is a drug, because you always need to have the next dopamine hit. But I am not dependent on the last dopamine hit. If I were dependent on the last

¹⁵ Ibid.

¹⁶ Ibid.

¹⁷ Ibid.

dopamine hit, I would be like the folks in Ephesians that are tossed to and fro by every wind of doctrine (Ephesians 4:14).

I would be totally dependent on the last experience. Have your experiences, but test them, and do not get your assurance from your experiences. That is what this doctrinal statement is saying. And as I said before, more important than the doctrinal statement is that the assurance of salvation comes from the Word of God.

Look at what Lewis Sperry Chafer said. He said,

"There is a normal Christian experience. There are new and blessed emotions and desires. Old things do pass away; and behold all things do become new; but all such experiences are but secondary evidences, as to the fact of salvation, in that they grow out of that positive repose of faith which is the primary evidence."¹⁸

Aha! The doctrine of the assurance of salvation has two sources of evidence. There are normal experiences that Christians have. I will give you one of mine. I hated to read before I got saved, but once I got saved, I wanted to read the Bible. I surely did not have that feeling before. I also wanted to read Christian books. I wanted to go to the Christian bookstore.

What kind of evidence is that? That is secondary, because, as a Christian, I have also said to myself, "I am so full of spiritual knowledge, I am about ready to burp, and I do not want to read today." So if I am basing my assurance on a desire in my heart to read, I am basing my assurance on a secondary piece of evidence.

Chafer is not saying that God does not give secondary evidences. What he is saying is, "Take your experience as secondary. Develop your doctrine of assurance from primary evidence, which is God's written Word, which cannot lie (Numbers 23:19; Titus 1:2; Hebrews 6:18)." I am not a pilot, but I have talked to pilots, and they say that when you are flying a plane, you feel all kinds of things, and your impulses are telling you to move this way or move that way.

I have talked to pilots and they said that sometimes you feel like you are upside down, and every single impulse within you wants to grab whatever the thing is up front there and yank it this way or yank it that way. (I do not even know if I am describing how you fly a plane, right? But you guys get the idea. And the pilots are all laughing at me.) But there is an emotional, subjective kind of thing that takes over. But you dare not do that because you could crash the plane.

You are always looking at what? The compass, which cannot lie to you. The compass tells you the truth, even though your emotions are telling you something completely different. See that? That is the problem of developing your doctrine of assurance from how you feel, or based on your emotions, because your plane is going to crash.

¹⁸ Lewis Sperry Chafer, *Salvation: A Clear Doctrinal Analysis* (Grand Rapids: Zondervan, 1977), 60.

Joseph Dillow writes this:

"Nowhere in the Bible is a Christian asked to examine either his faith or his life to find out if he is a Christian."¹⁹

Did you know that?

"He is told only to look outside of himself to Christ alone for his assurance that he is a Christian. The Christian is, however, often told to examine his walk of faith and life to see if he is walking in fellowship and in conformity to God's commands."²⁰

If someone asks you how you are saved, and you start saying, "I had this experience. I did this. I felt that," that is a dangerous place, to place your focus on yourself. That is not how you live the Christian life. You do not live your Christian life by looking at yourself to see if you are saved. You live the Christian life by looking to the promises of Jesus.

Peter was fine on the water. He was fine walking until he got his eyes off Jesus. He got it onto something else: the wind and the waves. Then he got into trouble. And that is us with this doctrine of assurance. So the next time we are together, which will be next week, I will show you examples of how Calvinists—even the Puritans, the people who founded America—went to their graves not knowing if they were saved. It is just tragic.

¹⁹ Joseph Dillow, *Final Destiny: The Future Reign of the Servant Kings* (Monument, CO: Panyim, 2012), 454.

²⁰ Ibid.