Neo-Calvinism vs. the Bible 050

1 John 5:13

November 16, 2025

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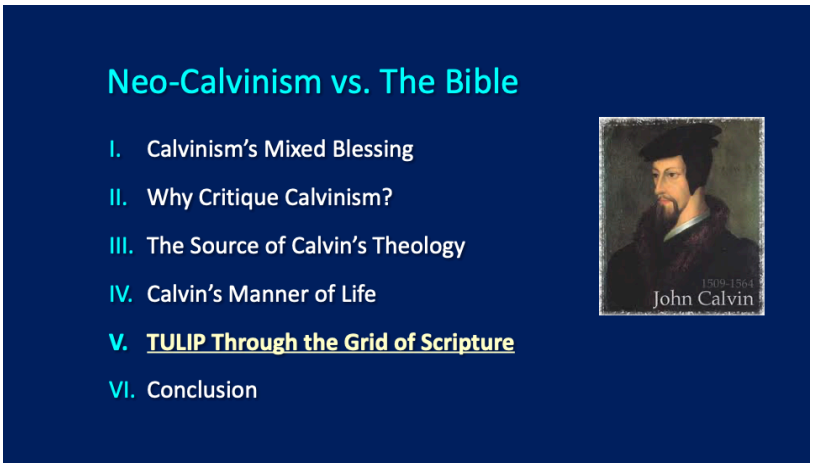
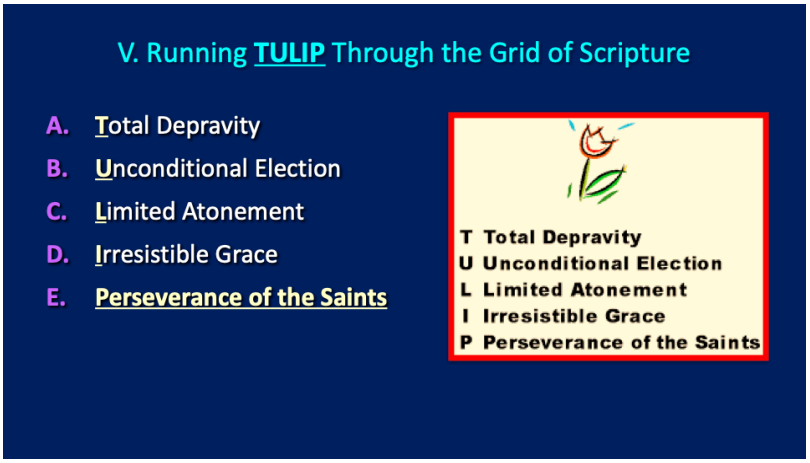
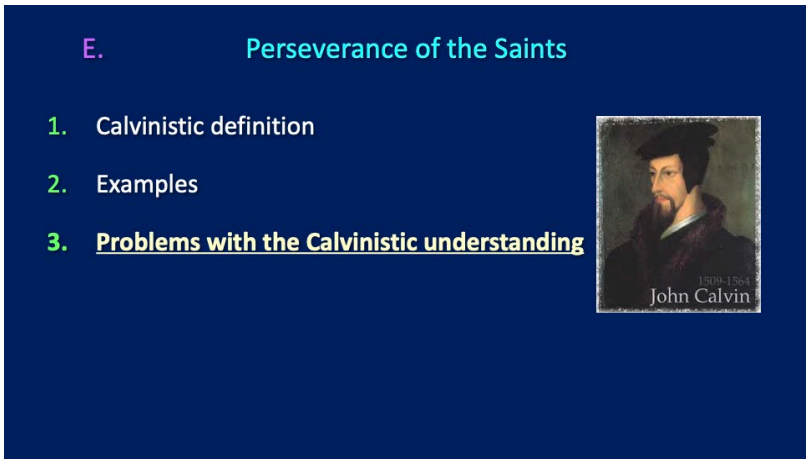
Let's take our Bibles and open them to 1 John 5:13.



We are analyzing Calvinism and its acronym TULIP through the lens of Scripture. We are on the Perseverance of the Saints.



When Calvinists use the expression "Perseverance of the Saints," they are typically not talking about eternal security. If that is all they mean by it, no problem. But basically what they mean by it, the way it is used, is that if you are one of the elect, then you are going to have an overcoming life in good works and good doctrine. And if that is not happening in your life—and they never tell you how far and how fast these good works have to come—then you have grounds to question whether you are one of the elect.

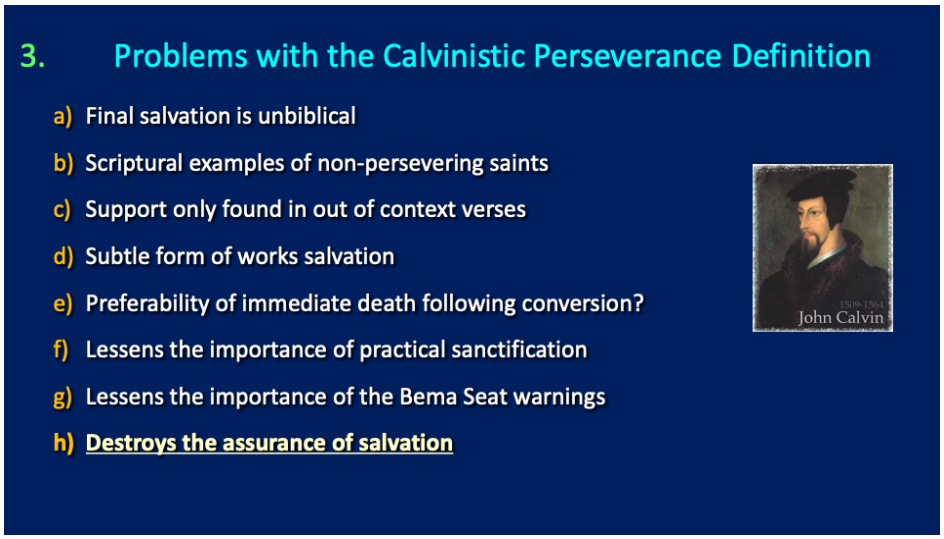


So by Perseverance of the Saints, the Calvinists mean that the elect will always persevere. John Calvin himself wrote,

> "[T]hose who do not persevere unto the end..." [1]

That would be one's deathbed, which is always kind of a problem for me, because what if you are senile on your deathbed and you do not remember things? Is God going to give you a doctrinal test? But Calvin says,

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



So what we have been doing is critiquing this issue at several levels, and we are now at the very bottom of the list, the "h."

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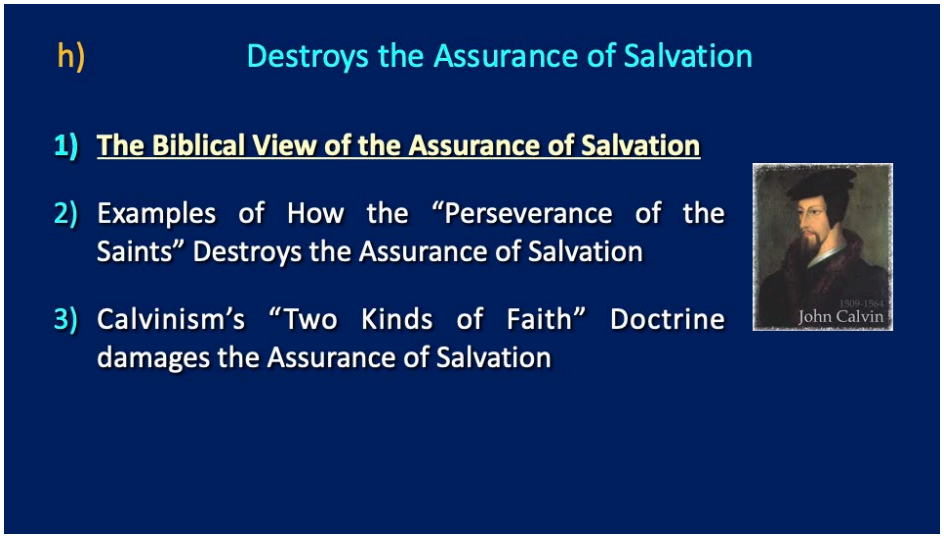
[1] John Calvin, *Calvin's Calvinism: God's Eternal Predestination and Secret Providence* (Reformed Free Publishing Association, Kindle edition from the 2009 2nd edition), Kindle location 532.
[2] Ibid.

This is the part of Perseverance of the Saints that, from a counseling standpoint, I find the most troubling, because if you believe the way the Calvinists teach it, it will annihilate—it will destroy—your assurance of salvation. You might believe in eternal security, but you will spend the rest of your life wondering if you have eternal security, because you are going to look at your life over and over again to figure out, "Am I persevering enough?"

So it is almost an enslavement that this doctrine of the Perseverance of the Saints puts you under. So as we look at this concept of the assurance of salvation, there are three parts to this.



The first one we covered last time: what is the biblical view of the assurance of salvation? We are going to get into number two today: examples of the Perseverance of the Saints destroying salvation—the assurance of salvation, I should say—from the lips of Calvinists themselves. And if you were to believe what they say (I will give you the quotes), you would wonder if you could ever have assurance of salvation.

And then the last part of it is Calvinism's two kinds of faith. In their system there is the faith that saves, and the faith that does not save; the faith that is infused by God because you are one of the elect, which is always an overcoming faith, or the spurious faith—the illusory faith, the false faith. So the Calvinists teach these two faiths.

And if you believe that truth—or lack of truth, I should say—if you believe that doctrine, then you are going to spend your whole life wondering if you have the right kind of faith. "Do I have the real faith or the fake faith?" And I will be showing you that there is only one kind of faith. You either believe or you do not. That is the way the Bible categorizes it.

So last week we talked about the fact that you can know that you have the assurance of salvation. John writes,

> *"These things I have written to you who believe in the name of the Son of God, so that you may know that you have eternal life" (1 John 5:13).*

How do I know that I have eternal life? Because of what has been written (1 John 5:13). So I am basing my understanding of the assurance of salvation on God's Word, which cannot lie (Numbers 23:19; Titus 1:2; Hebrews 6:18). Whenever I have doubts about my salvation, I go back to the written Word.

I do not evaluate whether I have salvation based on how I feel at any given moment of time. That is to take an objective verification and turn it into something subjective and internal. And the dangerous thing about that is that you can feel good one day and not feel good the next. One day after your workout at the gym, you could have the dopamine rush and just feel wonderful, as I did on Saturday. And then you wake up on Sunday and you say, "Why in the world did I ever do that to my body? I just feel absolutely lousy this morning."

So I cannot evaluate my assurance by how my feelings go, because they vary. They are subjective. But I can evaluate my assurance based on what is written in God's Word, which cannot lie (Numbers 23:19; Titus 1:2; Hebrews 6:18). We have used the example of the compass on an airplane. A pilot always flies based on what the compass says. And the moment the pilot moves to subjective feelings is the moment the plane runs the risk of getting off course or, God forbid, even crashing.

Lewis Sperry Chafer (I gave you this quote last time we talked about this) talked about how we can know that we are saved. 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."[3]

See the difference between primary evidence and secondary evidence? Because when you get into this whole subject of Calvinism and assurance of salvation—"How do I know if I am saved?"—what they always do (and I will give you the quotes) is they turn the discussion back to the secondary evidences. "Are you overcoming? Are you hating sin? Are you loving the brethren? Are you doing this and are you doing that?"

It is all about what is happening inside you. And I am not denying that those things could be evidence, but it should be understood that those things are secondary evidence. The primary evidence that you have, because your feelings can ebb and flow, is the written Word of God which cannot lie (Numbers 23:19; Titus 1:2; Hebrews 6:18).

And for whatever reason, despite the importance of this doctrine, primary versus secondary evidence concerning the assurance of salvation, almost nobody is talking about this today in modern-day evangelicalism. But there is Dr. Chafer, founder of Dallas Seminary, in his book "Salvation," drawing the distinction between the two.

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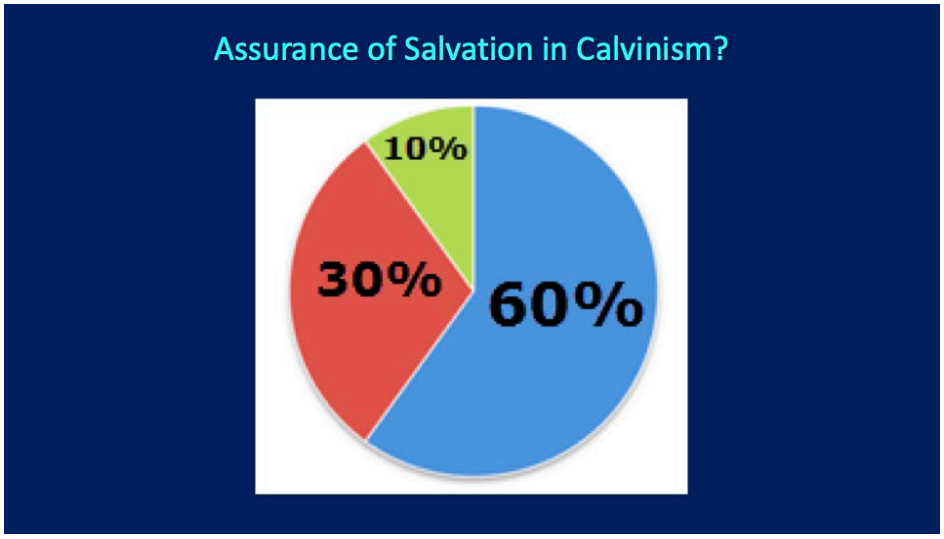
[3] Lewis Sperry Chafer, *Salvation: A Clear Doctrinal Analysis* (Grand Rapids: Zondervan, 1977), 60. Italics added

So the biblical view is eternal security: once saved, always saved. The biblical view is that you can know you have eternal security. So the Bible does not just want you to believe in eternal security. It wants you to believe that you possess it, because that is what God promised to you. Now, let me give you some examples here on how the Perseverance of the Saints doctrine in Calvinism will just take what I have set up and destroy it.



A lot of people look at the assurance of salvation as if it is an uncertainty. "Are you saved or not?" Well, you talk to people and they say, "I am about ninety-nine percent sure." "I am about seventy percent sure." "I am about thirty percent sure." "I am about sixty percent sure." And it is almost like they are dealing with the weather report: "seventy percent chance of rain." "I am seventy percent sure I am going to heaven." And it is just a tragedy that so many Christians live in this cloud of ambiguity.

And if you want to live in that cloud of ambiguity, I guess you can do it. But you do not have to, if you do not know with one hundred percent certainty that you are going to heaven because salvation was completely paid for by Jesus and you pay none of it. If you had to pay a little bit, if you had to leave the tip—maybe you left a fifteen percent tip instead of a twenty percent tip.

So if you are a ten-percent tipper, then maybe you are not saved. But you see, if Jesus paid for everything, including the tip and everything else, then there is nothing left for you to do other than to receive it as a gift, which leads to one hundred percent assurance of salvation. The moment you are a contributor to anything in salvation is the moment there is ambiguity whether you have done enough.

So, very, very sadly, people walk around with this kind of mindset. Here is Bob Kirkland critiquing Calvinism, and he writes this:

> "Once fully indoctrinated into Calvinism, the Calvinist is left wondering for the rest of his [or her] life if he is [really] one of the elect. This is not a walk

> of faith but of doubt, and it is totally unscriptural. Scripture says that we can walk in assurance of eternal life."[4]

That is what 1 John 5:13 says:

> *"These things I have written to you...that you may know that you have eternal life" (1 John 5:13).*

So let me give you some quotes from Calvinists who messed this up. This goes all the way back to the sixteenth and very early seventeenth centuries. 1519 to 1605 is when this gentleman lived. His name was Theodore Beza. He wrote "A Little Book of Christian Questions and Responses." He worked hand in hand with Luther in the Protestant Reformation. And this is what he says:

> "Therefore, I am elect, is first perceived from sanctification [that is his growth in Christ] begun in me [there is the problem], that is, by my hating of sin and my loving of righteousness."[5]

So if I am not hating sin and loving righteousness, then I have grounds to question whether I am one of the elect. That is what Beza is saying. So in this quote, his eyes are totally off the primary evidence and have moved internally into something subjective.

And how much sin do you have to hate, exactly? If you are watching TV and something violent or graphic comes on TV and your hand is on the remote control for an additional five seconds, does that mean you are not hating sin? It is not defined. So this is the bondage that people are under. They are given these categories that cannot be objectively defined. And so everybody is wondering, "Am I a Christian? Am I not a Christian?"

There is no assurance, because they are not looking at Jesus. They are looking at themselves. And I cannot think of a more depressing subject than to look at myself all day, because I know that my heart is deceitfully wicked. Who can understand it (Jeremiah 17:9)?

John MacArthur, in his book that really got a lot of this stuff rolling, "The Gospel According to Jesus," says,

> "Genuine assurance [of salvation] comes from..."[6]

It is interesting to look on YouTube, because sometimes when MacArthur was alive, they had these Q&A sessions at his church, and you can see people come to the microphone, and they are just traumatized. A lot of times they are crying. And sometimes they are very, very young, like little girls. So they come to the microphone

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[4] Bob Kirkland, *Calvinism: None Dare Call It Heresy; Spotlight on the Life and Teachings of John Calvin* (Eureka, MT: Lighthouse Trails, 2018), 102.

[5] Theodore Beza, *A Little Book of Christian Questions and Responses*, pp. 96-97.

[6] John MacArthur, *The Gospel According to Jesus*, p. 23.

and you could hear their voice cracking and everything. And they asked this question: "How do I know if I am one of the elect? How do I know if I am going to go to heaven?"

And automatically what MacArthur does in all of these answers is he directs people back to them. He will say something like, "Well, you probably would not ask this question if you were not one of the elect," or something like that. "This would not bother you if you were not one of the elect, and the fact that you are even troubled by this and bothered by this, and the fact that your voice is cracking and you are choking back tears, proves you are one of the elect."

And that is not what the Bible teaches. That is a secondary evidence in all of these exchanges. MacArthur never goes to the primary evidence—and he cannot, because in his mind, there is no primary evidence, because the elect always prove they are the elect by living an overcoming life. MacArthur never goes to 1 John 5:13.

If someone comes to me for counseling and they want to know, "Am I going to heaven or not?" I am taking it to the Bible. I am not going to do some kind of personal introspection into your own heart. Maybe we can do that secondarily, but only after we go over the primary objective evidence that cannot lie.

So MacArthur says,

> "Genuine assurance comes from seeing the Holy Spirit's transforming work in one's life."[7]

How much transforming work has to be there? That is not defined. So you will watch this happen over and over again in these Calvinist quotes. Here is the Westminster Confession. It has a section on the assurance of salvation. It says this. (Now this is rather old English, so bear with me.)

> "This infallible assurance doth not so belong to the essence of faith,..."[8]

What do they mean by "essence of faith"[9]? They mean that you cannot know that you have salvation just because you are a believer. Whereas I would say that the moment you take Christ as your Savior is the moment you can know that you have salvation. And what the Calvinists are saying is that assurance is not the essence of faith, meaning that you do not know whether you are saved just because you believed.

"I have trusted in Christ, but have I really trusted in Christ? Maybe I am not one of the elect. Maybe I had the wrong kind of faith. Maybe my faith is just illusory. Maybe it is spurious. So how could I ever gain assurance that I am really God's child?"

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[7] Ibid.

[8] Westminster Confession Chapter XVII, Article III – Of the Assurance of Grace and Salvation.

[9] Ibid.

> "This infallible insurance doth not so belong to the essence of faith, but that a true believer will wait long,..." [10]

How long? It does not say? A long time. How long? Five years? Ten years? How much time did the thief on the cross have? You have to wait long and you have to go through many conflicts and difficulties.

> "...wait long, and conflict with many difficulties before he be a partaker of it." [11]

Partaker of what? Assurance of salvation. "Hey, pastor so-and-so, functioning under the Westminster Confession, how do I know I am really saved?" "Well, you have to go through a long period of time with a lot of difficulties and conflicts. And then maybe at some point, you will know that you are one of the elect." *"...comfort one another with these words" (1 Thessalonians 4:18).*

No wonder people are having so much emotional difficulty in the Christian life. This doctrine is just destroying people, because it gives people no assurance of salvation whatsoever. Did you know that John Calvin himself, the progenitor of a lot of these thoughts—he himself did not know if he was going to heaven? You really want to follow a guy who did not know if he himself was one of the elect? Why would you? That is like the blind leading the blind.

> "Even John Calvin himself did not possess the assurance of salvation. Writing in his will shortly before his death in 1564, he declared: 'I testify also and profess that I humbly seek from God, that He may so will me to be washed and purified by the great Redeemer's blood, shed for the sins of the human race,...'" [12]

Well, wait a minute. I thought you already were washed and purified. I thought that the moment you trust Christ you were washed and purified. Calvin does not even know if he is washed and purified. And then he says,

> "'...that it may be permitted me…'" [13]

Boy, look at that lack of assurance.

> "'...to stand before His tribunal under the covert of the Redeemer Himself.'" [14]

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[10] Ibid.
[11] Ibid.
[12] Norman F. Douty, *The Death of Christ* (Irving, TX: Williams & Watrous Pub. Co., Revised and Enlarged Edition, 1978), p. 176, citing John Calvin from F. F. Bruce's "Answers and Questions," Questions 1331, in The Harvester (Exeter) January 1966.
[13] Ibid.
[14] Ibid.

"I really hope that one day God is going to wash and purify me. And I hope that one day I am going to be permitted to stand before Him."

Paul the apostle said that to be absent from the body is to be present with the Lord. It is a done deal. Romans 8 says that we are already glorified (Romans 8:30). You are on a fast track to glory. And yet, here is Calvin himself having all of these thoughts at the end of his life, whether he was really saved or not.

You cannot live the Christian life effectively until you get this issue resolved. I have given this example before: the workers on the Golden Gate Bridge, as that bridge was being constructed, because of its height, were falling. Some would lose their footing and fall to their deaths, because if you hit the water at that speed, it is like hitting concrete. So someone had a bright idea: "You know what we ought to do? Let's build a net under these workers. So even if they fall, they are not going to die."

Well, you know what? They discovered that the productivity of the workers did not go down—it went up. You cannot live the Christian life effectively—you cannot live the Christian life in fruitfulness—if you are always spending a bunch of time, effort, and energy wondering if you are really saved.

Think of all of the emotion, all of the energy, all of the mental thought, that goes into it. And God wants to rechannel that into something productive. And I think this is why Satan has worked so hard to obscure this doctrine of the assurance of salvation in the minds of so many people. It completely and totally neutralizes the Christian.

Here is a quote from Piper. He says,

> "No Christian can be sure that he is a true believer. Hence, there is an ongoing need to be dedicated to the Lord..."[15]

See how it all goes back to you. You have to be dedicated. You have to deny yourself so that you might make it.

> "No Christian can be sure that he is a true believer. Hence, there is an ongoing need to be dedicated to the Lord and to deny ourselves so that we might make it."[16]

That is zero assurance. I have shared this particular quote with you before. It is from Dave Hunt's book "What Love Is This?" which was written in 1997. The moment Dave Hunt came out with his critique of what Piper said, the Calvinists scrubbed this from their websites. You will not find this quote on John Piper's website.

I still believe that Piper said it, because Dave Hunt was an accountant. I remember talking to him about this. I actually got a chance to know him. As an accountant, when you sign your name on something, a document or whatever, you are saying, "What is in

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[15] 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.
[16] Ibid.

here is accurate." And Dave Hunt applied that to this book and all his books and his ministry. So even though this has been scrubbed from the Desiring God website, I believe it is an authentic quote.

But this quote here, you can go and listen to yourself. This is a 2020 quote right here. This is from the Family Life podcast, by the same guy, John Piper. Here is what Piper says:

> "What causes me to be anxious is the possibility that I may not be a Christian—that I might be fake / that everything I've ever done might be a farce—those are horrible, horrible thoughts; right?" [17]

And I say, "Yeah, those are horrible thoughts. And shame on you for allowing your mind to go that direction in rebellion against what God has promised you. And shame on you for teaching this to everybody else."

So that is a quote that can be validated. And John Piper himself is not apparently one hundred percent sure that he is on the way to heaven.

R. C. Sproul is worse. This is from his Tabletalk, Ligonier Ministries blog. He says,

> "A while back I had one of those moments... Suddenly the question hit me: 'R. C. what if you are not one of the redeemed? What if your destiny is not heaven after all, but hell?' Let me tell you that I was flooded in my body with the chill that went from my head to the bottom of my spine. I was terrified. I begin to take stock of my life,..." [18]

I am here to tell you folks that I am not here to take stock of my life. I am here to take stock of Jesus' life and what He has transferred to me. Where is Sproul looking?

> "...and I looked at my performance [which will always come up short]. My sins came pouring into my mind,..." [19]

Well, why would you allow that to happen through mental disciplines? Why are you allowing your sins to come back, pouring into your mind? When Jesus said that He has thrown them as far as the east is from the west (Psalm 103:12). So here is a guy who has a huge following, a huge platform, who is looked at as a theological expert, and he is totally ignoring God's Word.

> "My sins came pouring into my mind, and the more I looked at myself [boy, what a depressing subject] the worse I felt. [Amen to that.] I thought, 'maybe it's really true. Maybe I'm not saved after all.'...Then I remembered John 6:68. Jesus had been giving out hard teaching, and many of His former followers had left Him. When He asked Peter if he was also going

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[17] John Piper, John Piper's Interview on Family Life Radio April 14, 2020, https://www.familylife.com/podcast/familylife-today/strategies-for-standing-firm-through-coronavirus/.
[18] R. C. Sproul, Jr., "Assurance of Salvation" (Tabletalk, Ligonier Ministries, 1989), p. 20.
[19] Ibid.

> to leave, Peter said, 'where else can we go? Only you have the words of eternal life.' In other words, Peter was also uncomfortable, but he realized that being uncomfortable with Jesus was better than any other option."[20]

What kind of advice is this? If you are having doubts about your salvation, you do not look at Peter, who, by the way, would deny Christ three times; and he would speak and Jesus would say, "Get behind me, Satan"; and he (Peter) would walk on the water and sink. Why would you ever look at his example in the Gospels?

If you want to look at John's Gospel, why don't you look at John 5:24? Why don't you look at John 6:47? Why don't you look at 1 John 5:13? Why don't you look at Romans 8:1—"For there is no condemnation for those that are in Christ Jesus" (paraphrase)? Why aren't you looking at the end of the Book of Romans which says that you are already glorified?

And while we are on the subject, why don't you look at John 10:27-29, which says that you are in the double grip of grace, the Son's hand and the Father's hand, and nothing can take you out? Why this weird interpretation? You found comfort in John 6:68? And R.C. Sproul is having conferences where 5,000 people are showing up? It is unbelievable to me.

Here is a quote from Arthur Pink in his book "Practical Christianity." You know, Arthur Pink is really interesting. He did not start his Christian life this way. He was actually a really good grace guy. He was really good on the dispensational issue. In my Kingdom book I quote him a lot on the Matthew 13 parables. I have not found anything better on the Matthew 13 parables than Pink. But as Pink got older, he got more involved with this Calvinistic mentality.

Some of the testimonies I have heard were that Pink just died a grumpy old man, isolated from the body of Christ, mad at everybody, lashing out at everybody. And he wrote this book called "Practical Christianity." This is what he says,

> "Readers, if there is a reserve in your obedience, you are on your way to hell."[21]

Boy, there is some nice assurance there. "You ever had any reserve in your step?" I had reserve in my step driving here. I had reserve in my step going from my office to this pulpit. I always have reserve in my step. I am always asking God for help. I am always asking, "Lord, am I up to it today?" And the Lord always says, "No, you are not up to it. But I am up to it."

But until I am comforted, there is reserve in my step. Now, on my way from the office to this pulpit, am I going to say, "Well, I guess I am going to hell?" That is what Arthur Pink is saying here. That is how wrapped up he was in this whole Perseverance of the Saints

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[20] Ibid.

[21] A. W. Pink, *Practical Christianity*, p. 16.

mentality towards the end of his life. And tragically, these guys all take their satanic thoughts and write them down to further satanically influence the next generation.

Now, here is a guy who is very, very interesting. His name is R. T. Kendall. I would not agree with some of R. T. Kendall's theology. He is a Pentecostal. He went to Oxford, and he did an exhaustive study in his dissertation in the 1970s to look at the lives of the Puritans.

Who were the Puritans? The Puritans were the people who came from Europe to the United States of America and literally founded the United States of America. Whether you are dealing with any Ivy League school—Harvard, Princeton, Yale, whatever it was—it was founded by the Puritans. We owe a great debt, particularly in the United States, to the Puritans.

But have you noticed that we do not have Puritans anymore? When someone moves in down the street, you do not say, "What a lovely Puritan family." The closest memory we have of the Puritans is Thanksgiving, and seeing them all in those robes and things dressed up. And you ask yourself, "Where did they go?" They founded the country. They created what they called "a city on a shining hill," words quoted by John F. Kennedy and Ronald Reagan in various speeches.

Where do the Puritans go? Well, what happened to the Puritans is what happens to a lot of people who are into this heavy election mentality, which teaches that certain people are predestined for heaven and certain people are predestined for hell. They quit evangelizing. Why evangelize? The Puritans would not even evangelize their own kids. So that is why they died off. They did not reproduce.

So Kendall is writing this dissertation, and he is trying to figure out what was going on in the heads of the Puritans as they were dying, as they were leaving planet Earth because death was near. So here is what Kendall says. He says,

> "Interestingly, it has been recorded that 'nearly all of the Puritan "divines" [men who were Calvinistic and taught perseverance] went through great dread and despair on their deathbeds…'"[22]

He says in this dissertation, after doing all this research, that all of the Puritans, almost to a person, left this world scared. Not "to be absent from the body is to be present with the Lord," like Paul said (paraphrase, 2 Corinthians 5:8). Not "for me to live as Christ, to die is gain—it would be better for me to depart and be with Christ, which is much better" (paraphrase, Philippians 1:21, 23). Nothing like that.

They were all afraid that maybe they were not one of the elect and were on their way to hell. Now, I am here to tell you, folks, that when you are on your deathbed, you have enough problems without this. Please get this fixed in your head or in your mind before you die so that you do not have all of these thoughts in your mind—"Maybe I am one of the elect. Maybe I am not. Maybe I am going to hell. Have I persevered enough?"

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[22] R. T. Kendall, *Calvin and English Calvinism to 1649* (Oxford: Oxford University Press, 1979), 2.

> "...'nearly all of the Puritan "divines" went through great dread and despair on their deathbeds as they realized their lives did not give perfect evidence that they were elect."[23]

Well who could? I cannot give perfect evidence in my life. I have tried to let the Lord use me, but I have enough defects and setbacks and stumbling that I do not have perfect evidence. I do not know if a human being can. I still have a sin nature.

So here are all these Puritans on their deathbeds, not looking at the promises of Jesus. They are looking at themselves wondering if they had persevered enough. Because they were steeped in this doctrine (Perseverance of the Saints), they had no assurance at a time in their life when you need it. This is when you need it.

Kendall goes on and says,

> "I went to Oxford in 1973 to study John Owen's doctrine of the priestly work of Christ. It turned out that my thesis took a different direction, but it plunged me deep indeed into the Puritans (p. 3). For no one could claim to be saved [none of the Puritans claimed to be saved in Kendall's research] if they did not keep the works of the Law. Not that you could lose your salvation;..."[24]

This is very important because he is not critiquing Arminianism, which teaches that you can be saved and lose salvation. The Puritans were not Arminian. They were very aggressive Calvinistic, meaning that they believed that eternal security is real. But they believed they could not know if they possessed eternal security if they were not persevering, because if they were not persevering, maybe they were not one of the elect. That is the crowd Kendall is dealing with here.

> "For no one could claim to be saved if they did not keep the works of the Law. Not that you could lose your salvation; it only meant you were not really converted in the first place..."[25]

Maybe your faith was spurious. Maybe it was not the real kind of faith that God imparts.

> "...if there was not a careful keeping of the Ten Commandments."[26]

If your assurance comes from your ability to keep the Ten Commandments, whatever you do, do not read the tenth commandment, because the tenth commandment says, "Thou shalt not covet" (paraphrase, Exodus 20:17; Deuteronomy 5:21). And whatever you do, do not read the Sermon on the Mount, because Jesus says, "If you have looked at a woman with lust, inappropriately, then you have already committed adultery in your

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[23] Ibid.
[24] R. T. Kendall, *Grace: You Don't Deserve It. You Can't Buy It. You Can't Live Without It.* (Lake Mary, FL: Charisma House, 2006), 3.
[25] Ibid.
[26] Ibid.

heart" (paraphrase, Matthew 5:27-28). If you are unjustifiably angry with someone, then you are already a murderer (Matthew 5:21-22).

The Ten Commandments sit in judgment not just on what I do, but on what I think. And so if your assurance comes from your ability to keep the Ten Commandments, you had better grab a really watered-down version of them, because we violate the Ten Commandments regularly, in our minds if not with our bodies. And yet these Puritans were all thinking, "Boy, I have to keep the Ten Commandments perfectly to prove I am one of the elect."

> "After all, one dare not look directly to Christ for assurance—that would be presumptuous;..."[27]

Well, it is not presumptuous for me. That is the only hope I have.

> "...one looked to his own faithfulness in keeping the Law first,..."[28]

God set up the Law to show us that we cannot keep the Law. That was His purpose. That is how we know we need Jesus. Paul said in Galatians 3, "The law is my schoolmaster who leads me to Christ" (paraphrase, Galatians 3:24). "How do I know I need Christ? How do I know I need a Savior?" God says, "Well, try to climb up the ladder on your own. Here is the Law." And I cannot get up the first prong.

And this Law is what these Puritans are looking at to ascertain whether they are really God's children or not? The doctrine of the Perseverance of the Saints drove them this direction.

> "...one looked to his own faithfulness in keeping the Law first, and then—and only then—did one have the warrant to look to Christ for salvation. I kept telling myself that what these Puritans wrote surely was not what they appeared to be saying. I kept reading (p. 3)."[29]

Kendall kept doing research, and he kept seeing all of these statements by these Puritans, second guessing whether they were saved, leaving this world through fear. And he kept reading things and he kept saying, "Well, surely they all did not think this way." But he kept reading.

> "Most of the Puritans that I read can be described in this scenario: How do you know you are saved? By your sanctification. How do you know you have sanctification? By good works. How do you know what good works are? By the Ten Commandments (p. 4)."[30]

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[27] Ibid.
[28] Ibid.
[29] Ibid.
[30] R.T. Kendall, *Grace: You Don't Deserve It. You Can't Buy It. You Can't Live Without It.* (Lake Mary, FL: Charisma House, 2006), 4.

The Ten Commandments are set up to reveal our sin nature anyway. What a losing proposition. Satan is just really good at what he does. People say, "Well, is there anything you like about Satan?" "Yeah, he is a hard worker." People say, "Well, pastor, are you going on vacation?" I say, "Yeah." "Well, Satan never took a vacation." And I say, "Well, since when is Satan my role model?" Anyway, that is another story.

R. T. Kendall goes on and says,

> "It is not that they believed you are saved by good works; it was merely that you could not know you are saved unless you kept the Ten Commandments."[31]

So the Puritans were people who did not think they were saved by good works. They just did not know if they were actually real receivers of God's grace, because the Perseverance of the Saints says that you had better have an overcoming lifestyle, measured by the Ten Commandments. Listen to this:

> "Martin Luther's discovery that we are justified by faith alone had sadly passed behind a cloud (p. 4)."[32]

Here they all are, standing in the proud Protestant tradition of Luther, and they forgot what Luther said. Luther's whole point was "sola fide": salvation by faith alone. Kendall goes on and says,

> "I was also surprised to learn how so many of the Puritans died. William Perkins (1558-1602), the architectural mind for what became the tradition that led to the historic Westminster Confession of Faith, died 'in the conflict of a troubled conscience.' His immediate successor Paul Baynes (d. 1617) 'went out of this world, with far less comfort than many weaker Christians enjoy.' Sadly, this kind of dying testimony was not uncommon (p. 4)."[33]

So that is the assurance of the Perseverance of the Saints for you. It enveloped the mind of a group of people that personally I have great respect for. I have tremendous respect for the Puritans and what they did at the beginning of our country. However, they got seduced by this ultra-Reformed, ultra-Calvinistic understanding of the Perseverance of the Saints, and Satan used it to steal from them a birthright, something that God wants every one of his children to understand: not just eternal security, but the assurance of salvation.

Where is all this stuff coming from? It is coming from Rome. Here is a quote from Cardinal John O'Connor of New York in 1990.

> "Church teaching is that I don't know, at any given moment, what my eternal future will be...I can hope, pray, do my very best—but I still don't know. Pope John II doesn't absolutely know that he will go to heaven, nor

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[31] Ibid.
[32] Ibid.
[33] Ibid.

> does mother Theresa of Calcutta, unless either has had a special divine revelation."[34]

And I would say that Pope John II and Mother Theresa have a special divine revelation. It is called the Bible. And if they were to understand, and if every other pope, and this cardinal, were to understand that Jesus paid the full penalty for your salvation and none of it rides on you—you are not leaving the tip; you are not doing anything; you do not have to pay, pray, and obey to gain hold of this—then they could have one-hundred-percent assurance of their salvation.

But the moment you say that Jesus did about ninety percent and you kick in the ten percent, you do not know if you are really kicking in enough, or working hard enough, or trying your best, or keeping the Ten Commandments. You are going to go through your whole life wondering, "Am I really a Christian?" That sounds so identical to Calvinism, doesn't it?

In fact, my friend Tom Stegall of Duluth Bible Church wrote a book with a multiple choice at the end, and he gives a statement like the one we just read and he says, "Who said it? Calvinist, Arminian, or Roman Catholic?" Those are the three choices. And he puts up another one very similar to this. "Who said it? Calvinist, Arminian, or Roman Catholic?" And he has this going for twenty to twenty-five questions. "Who said it? Calvinist, Arminian, or Roman Catholic?"

And as you take that test, you discover that they all say this. The Calvinists sound exactly like Rome, and the Calvinists sound exactly like the Arminians. The Arminians sound like the Roman Catholics. This Perseverance of the Saints concept has infiltrated almost every Christian tradition. Now, that should not surprise us, because the quintessential Catholic, as we have studied in our series, was Augustine.

Augustine is probably the most influential theologian in church history. And when I say "influential," I am talking about influential for negative. Amillennialism—thank you, Augustine. Purgatory—thank you, Augustine. Augustine is actually called "the Catholics' Catholic." So a lot of the way Roman Catholics think comes from Augustine. They call him Saint Augustine. I do not call him Saint anything. I call him "Ain't Augustine."

Look at what John Calvin says here. He says,

> "Augustine is wholly with me, that if I wished to write a confession of my faith, I could do so with all fullness and satisfaction to myself out of his writings."[35]

Whose writings? Augustine's. Read Calvin's writings yourself. He keeps saying over and over again, "Saint Augustine says this." And even though Jesus said, "Call no man 'father'" (paraphrase, Matthew 23:9), Calvin writes, "Father Augustine says this." And

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[34] Cardinal John O'Connor of NY, quoted in Samuel Howe Verhovek, *Cardinal Defends a Jailed Bishop Who Warned Cuomo on Abortion*, New York Times, February 1, 1990.

[35] John Calvin, "A Treatise on the Eternal Predestination of God," in John Calvin, *Calvin's Calvinism*, trans. Henry Cole (Grandville, MI: Reformed Free Publishing Association, 1987), 38.

Calvin is going back over a thousand years to about the fourth century, as he is writing there in the sixteenth century when he was in his twenties, quoting Augustine over and over and over again.

So therefore, when you see a quote by a Calvinist and it sounds an awful lot like a Roman Catholic quote, that is the reason. So I say, "Stop quoting Augustine. Stop quoting Calvinists. Stop quoting Arminians. Let's start going back to the Word of God, amen?" Because that is what the Protestant Reformation was about. It was a back-to-the-Bible movement.

That is why R. T. Kendall says, as he is reading these Puritans, that it is almost like the doctrine of "sola Scriptura" had passed behind the cloud. Everybody forgot about it. And when your eyes are taken off the Book—which is always Satan's goal; Satan does not want you in this book—you are going to lose sight of God's promises.

So the biblical view of assurance is found in 1 John 5:13. Are there examples of how the Perseverance of the Saints doctrine destroys the assurance of salvation? I just produced a ton of quotes demonstrating this. And what lies at the root of all of this is number three: Calvinism's "two kinds of faith" doctrine—the faith that saves and the faith that does not save; the faith that is imparted by God, and the faith that is man-made; the faith that is accompanied by sorrow and contrition and the faith that is not; easy believism versus real believism.

The Calvinists teach this around the clock. William Hendricksen, writing about the end of John 2, says,

> "Many trusted in his name, i.e., because of the manner in which his power was displayed they accepted him as a great prophet and perhaps even as the Messiah. This, however, is not the same as saying that they surrendered their hearts to him. Not all faith is saving faith..."[36]

This doctrine of the two faiths is taught routinely in Calvinistic circles. And if you believe this, then you are going to spend your whole life wondering if you have the right kind of faith. And if you spend your whole life wondering if you have the right kind of faith, now you are worried about falling down from the Golden Gate Bridge when your mind should be focused on building.

It is a robbery. It is theft. Satan has just taken from you the most precious commodity that you could have, which is not just your eternal security, but the assurance of your eternal security.

John MacArthur writes in "The Gospel According to Jesus,"

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[36] William Hendriksen, *A Commentary on the Gospel of John*, 3d ed. (London: Banner of Truth Trust, 1964), p. 127. (1978). *Bibliotheca Sacra*, 135. (1978). *Bibliotheca Sacra*, 135.

> "As a divine gift, faith is neither transient nor impotent. It has an abiding quality that guarantees its endurance to the end."[37]

If you have really received the gift of faith, then it will endure because God cannot give something that is unstable. So if you have doubts about your salvation, maybe you do not have the right kind of faith. Maybe God never gave you the gift of faith because you were not one of the elect.

Have you ever had doubts about your salvation? I have. I have had doubts as a Christian about Christianity and my salvation. But my mind quickly goes back to the compass. It goes back here to the Word of God. That is what helps me, not this perpetual introspection.

MacArthur, in the same book, says,

> "...The faith God gives can never evaporate."[38]

And then MacArthur gives this example. And ironically, his book is called "Saved Without a Doubt." I cannot think of a more misnamed book. He says,

> "If a person fails to love and obey the Lord through the trials of life, then there is no evidence that he possesses saving faith. How many people do you know who came to church for a while, had a little trouble in their lives, and left?"[39]

So that is the sign: church attendance. There was a season in my life when I was so sick of church that I just quit going. I was so tired of what I saw at a given church that I just shut myself off to church for a number of months. Now, eventually I came back. But was I not saved for those six months? That is pure subjectivity.

> "Although they may have made a profession of faith in Christ, they cannot be identified as those who love Him because their lives are not characterized by enduring obedience."[40]

So how do you know if you have the right kind of faith? You had better not doubt. It had better endure, because if it is not enduring, then you know what? It cannot be from God. And as you guys know, based on our point in this series, the whole idea that faith is a gift is an unbiblical idea. The Bible never teaches any such thing.

What the Bible teaches is that the gift is salvation. Faith is the means of gaining salvation, and it is the only way that God will give it. It is not some kind of special gift given to some people. It is that you either exercise your faith in what Jesus did or you do not.

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[37] John F. MacArthur, *The Gospel According to Jesus: What Does Jesus Mean When He Says, "Follow Me"?* (Grand Rapids: Zondervan, 1988), 173.
[38] Ibid.
[39] John MacArthur, *Saved Without A Doubt*, p. 177
[40] Ibid.

James White, a very aggressive Calvinist, in his book "The Potter's Freedom," says,

> "Why do some stumble and fall while others persevere? Is it that some are better, stronger, than others? No. The reason lies in the difference between having saving faith and a faith that is not divine in origin or nature."[41]

See the two faiths there. There is the real faith and the fake faith. There are two faiths in the Calvinistic system.

> "Many are those who make professions not based upon regeneration, and the 'faith' that is theirs will not last...These are those who have false, human faith that does not last. But those with true faith produce fruit and remain."[42]

Calvinists teach this over and over again: two faiths. And that is why there is an epidemic of lack of assurance.

I will end with this here. This is tragic to look at. This is a statement Steven Lawson made in 2016. He has had a moral spill. And so, by his own definition, I guess he does not have the real faith. He says,

> "A believer will never become an unbeliever, because faith is a gift from God."[43]

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[41] James R. White, *The Potter's Freedom* (Amityville, NY: Calvary Press Publishing, 2000), 293.
[42] Ibid.
[43] Steven Lawson, at Ligonier Conference 2016, from image posted by Linda Schaefer on John MacArthur: Grace to You Ministry Appreciation Page, June 27, 2022 (https://www.facebook.com/share/p/18UskTbfSx/) and June 19, 2023 (https://www.facebook.com/share/p/1DubMrzbdP/).