AN EXAMINATION AND REFUTATION OF FIVE POINT CALVINISM
LESSON ONE

John Calvin, the founder of Calvinism, lived from 1509-1564. However, most people who hold to a traditional five point Calvinist belief are more Calvinistic than John Calvin was. For example, John Calvin did not even believe in one of the five major points, namely, limited atonement. Calvin was also more biblical in his doctrinal stance on several of the other points than most Calvinists are today. The roots of the more extreme Calvinism we see today can be traced to the later Augustine and the Synod of Dort (1618-1619).

The Five Major Points of Calvinism

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

Before we begin our study of the five points of Calvinism, we need to have a basic understanding of several key doctrines essential to our study. I want to demonstrate in a simple way the difference between Calvinists, Arminians, and what I call the way traditional Baptist view these concepts.

Preacher and evangelist, Charles Spurgeon, said of John Calvin, “Among all those who have been born of woman, there has not risen a greater than John Calvin; no age before him ever produced his equal, and no age afterwards has seen his rival. In theology, he stands alone, shining like a bright star, while other teachers and leaders can only circle around him at a great distance.”

Content for these lessons was adapted from the following source:
<table>
<thead>
<tr>
<th>Calvinism/Reformed</th>
<th>Arminianism</th>
<th>Biblical View/Traditional Baptist</th>
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<tbody>
<tr>
<td><strong>God's Sovereignty</strong> Romans 9:15-21</td>
<td>God is in complete control of all that happens and will happen including all free choices of His creatures.</td>
<td>God is in control of the universe and free creatures by His foreknowledge. He knows what people will freely choose.</td>
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<tr>
<td><strong>Foreknowledge</strong> Hebrews 4:13, Psalm 147:5</td>
<td>God knows everything that is going to happen and it must happen the way He determined it would happen.</td>
<td>Omniscience is limited to what it is possible for God to know; and it is not possible for God to know future free choices of His creatures.</td>
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<td><strong>Predestination</strong> Ephesians 1:5-11, Romans 8:28-29</td>
<td>God has predetermined from all eternity every event in the universe including the salvation of the elect and the damnation of the non-elect. Some Calvinists do not believe in double predestination.</td>
<td>God knows with certainty what flows from a necessary order of causes. He also knows what free choices we will make ahead of time. Just because He knows does not mean He determines.</td>
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<tr>
<td><strong>Man's Fallen State</strong> Ephesians 2:1, Romans 3:11</td>
<td>Fallen human beings do not even have the ability to receive the gift of salvation thus regeneration comes before faith and only those God regenerates can believe.</td>
<td>Humans are spiritually dead but can still hear and respond to God. They must believe as a condition for being saved.</td>
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<td><strong>God's Grace</strong> Mark 10:45, Matthew 20:16, John 5:21</td>
<td>Human will plays no part in our salvation. We are saved by God's will alone. God bestows His grace on who He wills and withholds it from who He wills.</td>
<td>God died for all mankind and is trying to save everyone. God's grace is not irresistible. Those who accept Christ are saved and those who reject Him are lost. God draws persuasively but not coercively and man must respond. The saved can never lose their salvation.</td>
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<td><strong>Man's Free Choice</strong> Acts 7:51, Joshua 24:15</td>
<td>What we call, &quot;free choice,&quot; actually is determined by God, humans cannot act contrary to God's sovereign will.</td>
<td>Free will really means the ability to do otherwise. Humans have the power of contrary choice.</td>
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<tr>
<td><strong>Elect</strong> Matthew 24:24, I Peter 1:2</td>
<td>The elect are those God has chosen for salvation and redemption from eternity past.</td>
<td>The elect refers to the believers that God foreknew would choose to place their faith in Him for salvation.</td>
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AN EXAMINATION AND REFUTATION OF FIVE POINT CALVINISM
LESSON TWO

I. Total Depravity Defined

The term “total depravity” is used by Calvinists to describe the spiritual condition of mankind as a result of sin. They believe sin has totally destroyed or erased the image of God from man. Calvinists believe mankind is spiritually dead and that this condition limits them in every way a physically dead person is limited. A sinner can no longer see, hear, understand, or respond to God in any way because he is no different than a physical corpse. Mankind’s depravity has not only given man a propensity to sin but a necessity to sin. Human will was not just affected or diminished by “the fall” but destroyed. As a result, God must make us alive (regenerate) before we can place faith in Him. The Calvinist believes mankind is incapable of placing faith in Jesus Christ until after regeneration. Thus the Calvinist believes salvation comes before faith and is what makes faith possible.

Ephesians 2:1, 5; I Corinthians 2:14; Romans 3:10 – 18

II. Four Biblical Reasons Why I Do Not Believe in “Total Depravity” as Understood by the Five Point Calvinist

A. The Bible consistently teaches that faith comes before salvation and is a prerequisite for receiving salvation.

Ephesians 2:8; Romans 5:1; Galatians 3:26; Ephesians 3:17

B. Spiritual death in the Bible does not mean annihilation but separation.

Genesis 9:6; Isaiah 59:2; Genesis 2:16-17

C. People that are spiritually dead in the Bible can still hear, understand, and respond to God.

Romans 1:18-25; Genesis 3:3-13

D. The Bible clearly teaches in many places that spiritually dead people have “free will” and are commanded to exercise it to place faith in Christ for salvation.

Acts 8:36-38; Acts 16:29-31; Romans 4:24

Content for these lessons was adapted from the following source:
Chosen But Free, Norman L. Geisler, Bethany House Publishers, Minneapolis, MN, 2010
AN EXAMINATION AND REFUTATION OF FIVE POINT CALVINISM
LESSON THREE

1. Unconditional Election Defined

The term “unconditional election” is used by Calvinists to describe how God has elected (chosen) certain people for salvation. The Calvinist believes there are no conditions for God to give salvation or for mankind to receive it. God has elected (chosen) some people for salvation independent of His foreknowledge or man’s response. God has elected only a limited number which He chose unconditionally before the foundation of the world. People that are not numbered in the elect cannot and will not be saved. People that are elected are chosen independently of their faith in Christ or their response to the gospel. God in his divine sovereignty has chosen the elect before the foundation of the world based solely on His good pleasure. Man cannot place faith in Christ because he is totally depraved. The Calvinist also believes if we teach faith is necessary for salvation then we believe in works salvation.

Ephesians 1:1-11; II Timothy 1:9; Revelation 13:8

II. Four Biblical Reasons Why I Do Not Believe in “Unconditional Election” as Understood by the Five Point Calvinist

A. The Bible clearly teaches that God bases His predestination of the elect on His foreknowledge.

I Peter 1:2, Romans 8:29; Romans 11:2

B. The Bible clearly teaches that while salvation is unconditional from the giver’s perspective, it is conditional from the receiver’s perspective. Mankind must place faith in Jesus Christ to be saved.

Acts 16:30-31; John 1:10-12; Romans 10:9-10

C. The Bible clearly teaches that faith is not works and even contrasts faith with works.

Romans 4:5; Romans 3:27-31; Ephesians 2:8-9

D. The Bible clearly teaches that God does not desire a small group of elect to be saved, but He desires all to be saved and has made salvation available to all.

Romans 10:11-13; II Peter 3:9; John 3:16; I Timothy 2:3-4

Content for these lessons was adapted from the following source:
AN EXAMINATION AND REFUTATION OF FIVE POINT CALVINISM
LESSON FOUR

I. **Limited Atonement Defined**

Calvinists use the term “Limited Atonement” to explain that Christ’s death on the cross was not for all people. Calvinists believe Christ only atoned for the sins of the elect on the cross. Thus, the atonement was limited to the sins of the elect. Christ’s death on the cross and the blood He shed was only for the elect and not for all people. Calvinists believe if Christ had paid for the sins of all people on the cross then everyone would be saved. Since the Bible does not teach Universalism (that all people will be saved), the atonement must be limited. Calvinists believe Christ died only for those people He loved, regenerated, and elected. Those that He has not elected He neither loves nor saves.

Romans 5:15, 19; Mark 10:45; John 5:21; John 6:37

II. **Four Biblical Reasons Why I Do Not Believe in “Limited Atonement” as Understood by Five Point Calvinists**

A. **There are no verses in the Bible, properly interpreted, that support limited atonement.** However, there are many verses that clearly teach that Christ died for the sins of all humankind.

John 1:29; John 3:16-17; Romans 5:18; *I John 2:2; II Peter 2:1;
II Corinthians 5:14-19

B. **The Bible clearly teaches that God wants all people to be saved. Why would God want all people to be saved and not provide a way for all people to be saved?**

John 12:47; II Peter 3:9; I Timothy 2:3-4, 6

C. **It is faulty logic to assume that if Christ died for all people then all people must or will be saved. The Bible clearly teaches that while Christ’s death provides salvation for all it has procured salvation for all who believe.**

Titus 2:11-14; Hebrews 2:9-13; Acts 17:30-34

D. **The Bible clearly teaches that God is love and limited atonement would make God NOT be all-loving. God cannot act contrary to His nature.**

John 3:16; I John 4:8-10
III. John Calvin did not believe in “Limited Atonement” and his own writings prove that he believed and taught Christ died for everyone.

A. Calvin wrote in his comments on Colossians 1:15, “This is our liberty, this is our glorying against death, that our sins are not imputed to us. Redemption was procured by the blood of Christ, for by the sacrifice of His death all the sins of the world have been expiated.”

B. Calvin wrote in The Mystery of Godliness, “It is no small matter to have souls perish who were bought by the blood of Christ.”

C. Calvin wrote in Institutes of Religion concerning Paul’s commanding to Timothy that prayers be made for everyone, “By this he assuredly means nothing more than that the way of salvation was not shut against any order of men; that on the contrary, he had manifested his mercy in such a way, that he would have none debarred from it.”

D. Calvin wrote in his comments on Romans 5:18, “Paul makes grace common to all men, not because it in fact extends to all, but because it is offered to all. Although Christ suffered for the sins of the world, and is offered by the goodness of God without distinction to all men, yet not all receive him.”

E. Calvin wrote concerning Isaiah 53:12, “I approve of the ordinary reading, that he alone bore the punishment of many, because on him was laid the guilt of the whole world. It is evident from other passages, and especially from the fifth chapter of the Epistle to the Romans, that “many” sometimes does denote ‘all.’”

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AN EXAMINATION AND REFUTATION OF FIVE POINT CALVINISM
LESSON FIVE

I. Irresistible Grace Defined

Calvinists use the term “Irresistible Grace” to communicate the idea that no one that God offers His grace to can resist His grace. Calvinists believe God only gives His grace to the elect and all of them must respond positively to His grace. Calvinists believe God’s grace is not available to or offered to all people. It is impossible for a lost person who is offered God’s grace to refuse the offer. Spiritually lost people remain lost because they are not numbered among the elect and thus are not extended an opportunity to receive God’s grace. If God offered His grace to everyone, then everyone would be saved, because no one can reject God’s grace.

Luke 14:23; Romans 9:15; John 1:18; John 3:27

II. Four Biblical Reasons Why I Do Not Believe in “Irresistible Grace” as Understood by Five Point Calvinists

A. The Bible clearly teaches that while God’s unconditional will cannot be resisted that He also wills some things that are conditional.

II Peter 3:9; Luke 7:30; Acts 7:51; Matthew 23:37

B. The Bible clearly teaches that God’s grace is only irresistible to those who are willing to be saved.

John 1:11-12; Luke 15:11-32

C. The doctrine of Irresistible Grace demands that God’s grace be not only persuasive but coercive. However, there is not one example in scripture of God coercing somebody against their will to be saved.

Matthew 23:37; John 1:11-12; Titus 2:11

D. The Bible clearly teaches in many places that God has given man free will and the doctrine of Irresistible Grace would nullify man’s free will.

Joshua 24:15; Deuteronomy 30:19; John 3:19

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LESSON SIX

I. Perseverance of the Saints Defined

This term means all of those God has elected will persevere to the end and be in heaven. However, Calvinists believe only in the eternal security of the elect, and have no real assurance in this life that they are one of the elect. The saints that are referred to are the elect God regenerated apart from faith and repentance before the world was formed. While “Perseverance of the Saints” stands for eternal security for the elect, it does not teach temporal assurance of salvation on earth. This teaching offers no assurance to the individual on earth that they are one of the elect. Calvinists believe our obedience or sinfulness in this life are the only way we have to discern if we are one of the elect and will persevere. Ultimately the elect will have to wait until eternal judgment to be proven one of God’s elect that persevered.

Revelation 3:5; 22:19; II Peter 2:19-22; Hebrews 6:4-6; 10:26-29

II. Four Biblical Reasons Why I do Not Believe in “Perseverance of the Saints” as Understood by Five Point Calvinists

A. The Bible clearly teaches that saved people can have an assurance of salvation in this life.

Romans 8:16; Philippians 1:6; II Timothy 1:12; Jude 1:24-25

B. The Bible clearly teaches that a Christian’s perseverance does not begin with God’s arbitrary selection of the elect but the faith and repentance of the believer.

John 5:24; Ephesians 1:13-14; I John 5:13

C. The Bible clearly teaches that the saints do not have to wait until the final judgment to be completely sure they are elect and will persevere.

John 6:39-40; John 10:27-29; Romans 8:29-30; II Timothy 4:18

D. The Bible clearly teaches that a Christian’s perseverance after salvation is based on God’s faithfulness not ours.

Hebrews 10:14; I Peter 1:5; Romans 8:35-39; II Timothy 2:13

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LESSON SEVEN

Does it really make any difference what we believe about Calvinism?
YES, what we believe about Calvinism matters because...

- The Bible commands us to study the Word of God and understand, believe, and teach the truth.
  II Timothy 2:15; John 5:39; Galatians 3:1

- Calvinism can and does lead to people not taking personal responsibility for their actions.
  II Corinthians 5:9-11; James 1:13

- Calvinism makes God responsible for sin and evil.
  Psalm 99:9; Deuteronomy 32:4

- Calvinism undermines our confidence in an all loving God.
  John 3:16; Acts 14:17; 17:25; I Timothy 2:4

- Calvinism destroys our motivation and passion for missions and evangelism.
  Romans 10:13; Matthew 4:17; Mark 16:15

- Calvinism undermines our motivation for intercessory prayer.
  Acts 6:4; Romans 10:1

- Calvinism teaches a method of salvation which is inconsistent with salvation through faith and repentance.

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