

Five Problems with the Five Points of Calvinism

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Thesis

All Five Points of Calvinism must be rejected because they eliminate the free will of man. The five points of Calvinism can be summarized as follows:

Total Depravity – Unsaved people are spiritually dead, unable to believe in Christ for salvation.

Unconditional Election – God chose who He chose who He chose, with no conditions for that choice.

Limited Atonement – The atoning death of Christ is limited to only paying for the sins of the elect.

Irresistible Grace – There is nothing an elect person can do to resist the grace of God for salvation.

Perseverance of the Saints – Once saved always saved.

My purpose here is to demonstrate from the Bible that all five points of Calvinism, which I will also refer to as “hyper-Calvinism,” are incorrect, because they all assume people do not have a free will to choose.

The Big Picture

Here is a view of this subject from 40,000 feet. The basic debate is about the sovereignty of God vs. human free will. There are sovereignty of God passages and there are human free-will passages. If you only focus on the sovereignty of God passages, you will be forcing an interpretation on the free-will passages which does not fit the author’s intended meaning. For example, you might say, the whosoever passages (like John 3:16) mean whosoever of the elect. On the other hand, if you focus on the free-will passages, you will be forcing a meaning on the sovereignty of God passages which does not fit the author’s intended meaning. For example, you might describe predestination as foreknowledge (Romans 8:29).

If you focus on the sovereignty passages, you can conclude there is no free will. For example, if you focus on Romans 9:18, *So then He has mercy on whom He desires, and He hardens whom He desires*, you can conclude there is no free will. Or you can focus on free-will passages and conclude there is no sovereignty of God when it comes to salvation. For example, John 1:12 says, *But as many as received Him, to them He gave the right to become children of God*. If it is *as many as received Him*, then we can conclude there is no sovereign selection of God over who receives Him.

The only way to be true to the author’s intended meaning of both sovereignty and free-will passages is to conclude they are a paradox or antinomy, where both things are true, as with the trinity and unity of God or the 100% deity and 100% humanity of Christ. Our understanding of the universe is also filled with these paradox antinomies (such as the quantum nature of light and time dilation).

Throughout the Bible, both sovereignty and free will are presented [see Appendix A and B], and often as occurring at the same time. For example, before the Israelites left Egypt, God hardened Pharaoh’s heart and Pharaoh hardened his own heart.

Exodus 7:3 & 13, *“But I will harden Pharaoh’s heart that I may multiply My signs and My wonders in the land of Egypt” ... Yet Pharaoh’s heart was hardened, and he did not listen to them, as the LORD had said* (see also Romans 9:17).

In the first evangelistic sermon of the church age, we read,

Acts 2:38-39, *Peter said to them, “Repent, and each of you be baptized in the name of Jesus Christ for the forgiveness of your sins; and you will receive the gift of the Holy Spirit. For the*

promise is for you and your children and for all who are far off, as many as the Lord our God will call to Himself.”

Peter asked them to *repent*, a free-will act of changing their mind, which led to *the forgiveness of your sins*. Then he also said the promise of forgiveness was for *as many as the Lord our God will call to Himself*. Both sovereignty and free will were part of the theme of the first sermon of the church.

The Apostle John told us that those who, out of their free will, choose to worship the antichrist, will also be those who have been predestined to do that *from the foundation of the world*.

Revelation 13:8, *All who dwell on the earth will worship him [the antichrist], everyone whose name has not been written from the foundation of the world in the book of life of the Lamb who has been slain.*

Conclusion from The Big Picture: Since the whole Bible demonstrates both the sovereignty of God and the free will of man, and all five points of Calvinism leave out the free will of man, all five points must be rejected. Five-point Calvinism should be rejected, not because everything it says is wrong, and not because of its recognition of the sovereignty of God, but because it rejects real human free will.

A Brief Historical Perspective

John Calvin (1509-1564) did not write the five points of Calvinism, but Calvin taught a strong view of predestination. He was succeeded by a colleague named Theodor Beza (1519-1605), when Calvin died in 1564. Beza had a student named Jacob Arminius (1560-1609), who disagreed with Calvin's doctrine of predestination and focused on free will. In response to the teaching of Arminianism, a group of Dutch reformers gathered in the Netherlands at the Synod of Dort (1618-1619) and generated the five points of Calvinism. [learnreligions.com/five-point-calvinism-700356]

I will use the explanation of the Five Points of Calvinism from the Protestant Reformed Churches of America, recorded by Rev. Barry Gritters. He begins his explanation with this comment:

Is the faith of our fathers living in your life? In your church? We sing the song: "Faith of our fathers living still..." And, "What is the faith of our fathers?" It was expressed over 350 years ago by our church fathers at the Synod of Dordt (in the Netherlands). We use the familiar acrostic: **TULIP** to help remember what our fathers said the Bible teaches.

[prca.org/pamphlets/pamphlet_41.html (emphasis his)]

Notice, the foundation of TULIP is not the Bible, it is not Jesus, it is not the apostles, it is the conclusions of the Calvinist fathers in the 1600s.

The Five Problems with the Five Points of Calvinism

I shall now look at the five points, one at a time. Each time, I will use the definition/explanation of the "Protestant Reformed Churches of America." [I have edited their presentation (noted by three dots ...) to make it shorter for this paper, but I have not changed any of their words, as stated by Rev. Barry Gritters (referenced above).]

T - Total Depravity. The Protestant Reformed Churches of America say this:

That means simply **MAN is DEAD**. ...Can a man do good works then, if he is not a Christian who is born again? No. ...Can a man *want* to be born again and follow instructions on "how to do it?" No. ...Can any man "accept Christ" as his personal Savior, so that he becomes saved after that? Of course not. Only **AFTER** God makes a person alive, can he and will he accept Christ. ...Can you "offer salvation" to anyone? That is surely impossible. One might as well offer food to a dead man.

Problem #1. Total Depravity has it backwards. Biblically, it is faith that gives us salvation, it is not salvation that gives us faith.

Total Depravity means that humans are incapable of any kind of good, that would include believing in Christ for salvation, since that would be doing something good. [We might observe that if unbelievers are incapable of doing anything good, there would not be a Great White Throne Judgment which evaluates the works of unbelievers (Romans 2:5-7; Revelation 20:11-15). But since the five points of Calvinism are about salvation, we will here only discuss Total Depravity as it applies to salvation.]

There is an old, simple, but accurate, example of salvation. The sinner is like a man drowning in the water, and the gospel is like a life preserver being thrown to him. He can then exercise faith and grab ahold of it, believing it will save him. Of course, he will only exercise that faith if he understands that he is drowning. But the doctrine of Total Depravity says that the sinner is like a dead corpse floating on the water. The dead man is unable to decide to receive anything. God must first make him alive, which in the illustration means giving him salvation. Only then can he exercise faith in the life preserver.

A primary passage used to support five-point Calvinism is Ephesians 2:1-9. Verse 1 says *you were dead in your trespasses and sins*. Verse 8 says, *For by grace you have been saved through faith; and that not of yourselves, it is the gift of God...* The hyper-Calvinists say the gift of God is our faith, because in English the pronoun *it* represents the closest noun *faith*. But in the Greek text, the word order does not work that way, and it would be inconsistent with what the apostles taught about faith (Romans 3:22, 25; 5:1; Galatians 2:16; 1 Peter 1:5). What is consistent between Ephesians 2 and the apostles' teaching about salvation, is that the *gift of God*, which is *not of yourselves*, is salvation, not faith. If it is salvation, that is discussed in the next two verses (2:9-10). Salvation is *not a result of works, so that no one may boast*. Paul is saying we do not get saved by doing good works. He is not saying that we do not get saved by faith.

The requirement of faith for salvation is clear in Paul's comment to the Philippian jailor:

Acts 16:30-31, *and after he brought them out, he said, "Sirs, what must I do to be saved?" They [Paul and Silas] said, "Believe in the Lord Jesus, and you will be saved..."*

The sequence is—believe, and you will be saved, not you will be saved, and after that you will believe.

Another passage used to support five-point Calvinism is 1 Corinthians 2:14, *But a natural man does not accept the things of the Spirit of God, for they are foolishness to him; and he cannot understand them, because they are spiritually appraised.*

A fundamental error of hyper-Calvinism is to think that unredeemed man has no spirit, i.e., his spirit is dead. But unlike animals, all humans have a spiritual nature which understands moral judgment. They also have thoughts about their purpose and destiny, and they express themselves with creativity. So unregenerate people can understand the Bible, but they cannot understand it to be true. That requires a work of the Holy Spirit (John 16:8). When Paul says a natural man *cannot understand* the things of the Spirit of God, he means the natural man cannot understand the revelation of God to be true, without the Holy Spirit.

Notice, Paul said, *a natural man does not accept the things of the Spirit of God for they are foolishness to him*. If an unsaved man does not accept the things of God, he must be able to understand them in order to not accept them. If he were spiritually dead, he could not consider them as being *foolishness*. You have to understand something in order to understand it to be foolish.

The Apostle Paul told the Romans, justification comes after faith.

Romans 5:1-2, *Therefore, having been justified by faith, we have peace with God through our Lord Jesus Christ, through whom also we have obtained our introduction by faith into this grace in which we stand; and we exult in hope of the glory of God.*

The five-point Calvinists have it backwards. It is not justification then faith, it is faith then justification. Our introduction into the grace of God comes by faith, our faith does not come by an introduction into God's grace.

A basic misunderstanding of the hyper-Calvinists is that they see death as termination (defined as annihilation). But in the Bible, death is separation (as in the separation of the soul from the body at death — Genesis 35:18; 1 Corinthians 15:53). In Genesis 3, we have the fall of Adam and Eve into a state of being dead (Genesis 2:17). But they were not terminated or annihilated, they were separated from God. Their death did not mean they could not comprehend spiritual things. Quite the contrary.

Genesis 3:22, *Then the LORD God said, "Behold, the man has become like one of Us, knowing good and evil."*

Adam, in his spiritually dead condition, communicated with God. His death was the separation of his spirit from God, not the annihilation of his spirit.

Conclusion: Total depravity, defined as the human spirit being dead and therefore unable to believe, must be rejected.

U - [Unconditional] Election. The Protestant Reformed Churches of America say this:

This means simply: God *chooses* to give some people eternal life, *without* looking for anything good in them *as a condition* for loving and saving them ... Before any man or woman is born—in fact, before the world was made—God decided who would go to heaven and who would not. Before they did good or bad, God chose some to be His people and rejected others... [They did not use the traditional title "Unconditional," so I added it for clarity.]

Notice, the Protestant Reformed Churches of America leave off the word "Unconditional" changing the U of hyper-Calvinism to "Election." But that makes their definition one of election. They have changed the subject. They have moved the goalpost. I have no problem with the doctrine of election, the question is did God elect people unconditionally?

The Protestant Reformed Churches are not the only ones to avoid the issue. The Relearn.org web published this (on February 7, 2023):

The doctrine of Unconditional Election is a doctrine that holds that God chooses certain individuals for salvation prior to their conversion and independent of any foreseen faith or good works. It states that God's election is based solely on His own sovereign will and grace and not on any merits of man. This doctrine has been a significant part of Reformed Theology. It has been defended by several Protestant theologians, including John MacArthur, R.C. Sproul, Martyn Lloyd Jones, Paul Washer, John Piper, and many others. [<https://relearn.org/the-doctrine-of-unconditional-election/>]

But R. C. Sproul said,

"Unconditional election is another term that I think can be a bit misleading, so I prefer to use the term sovereign election." [<https://www.ligonier.org/learn/articles/tulip-and-reformed-theology-unconditional-election>]

But, again, "sovereign election" is not "Unconditional Election." Sproul moved the goalpost. Of course, God is sovereign over His election. But the U of five-point Calvinism says His sovereign election was unconditional.

Problem #2. The Bible never says that God chooses unconditionally.

I have some problems with the doctrine of unconditional election. But apparently so do some of the hyper-Calvinists, since at least some of them eliminate the word "Unconditional" before they define it.

1. The Bible never says that God's choice to save certain people was made with no conditions. That would be comparable to throwing darts at a wall or pulling names out of a hat. Nothing says that God chose people to be saved, randomly.

2. Is there anything God does without a purpose? If He chooses people to be saved unconditionally, it would be the only thing God does without a purpose.

3. The purpose in everything God does is to bring **glory** to Himself.

Ephesians 1:12 & 14, *to the end that we who were the first to hope in Christ would be to the praise of His glory...who is given as a pledge of our inheritance, with a view to the redemption of God's own possession, to the praise of His glory.*

But that is a condition. Are we to say the purpose of bringing glory to Himself was set aside for His election of those who would be saved?

4. The condition for salvation is **faith**. Hyper-Calvinists teach that faith comes from salvation. But if faith is part of the salvation we receive from God, and our salvation was predetermined by God, then it would seem that we cannot be sure that the faith that a saved person is predestined to have is not a condition for their election.

5. The Bible gives another clear condition for God's election, His own **pleasure** and His own glory.

Philippians 2:13, *...for it is God who is at work in you, both to will and to work for His good pleasure.*

Are we to say His pleasure was set aside when He chose people for salvation?

Conclusion: Even if we cannot know if God used any conditions for our election, it is still not Unconditional Election. Unconditional Election would have to assume we **know** God did not use any conditions for election. How could we possibly know that? It seems there is no biblical evidence which would lead us to determine that God's election was unconditional.

L - Limited Atonement. The Protestant Reformed Churches of America say this:

The great gospel message that so many today are urgently carrying to distant lands is that *Christ made atonement with His death*. But...this message is so severely distorted that it no longer carries the gospel message. THE...DISTORTION is that Christ died for all men. Some teach that Christ made it possible for all men to be saved. But the questions that must be asked are: "If Christ died for all men, why are not all men saved?" "Cannot God do what He desires to do?" "Is there something defective in Christ's death?" "Must man desire to be saved first?" But a man who is totally depraved cannot will to be saved... The Bible says that Christ laid down His life for His sheep, and only them. John 10:11. The *ATONEMENT* is *LIMITED* to the elect of God... [emphasis theirs]

Problem #3. Christ died for the sins of the world, not just for sins of the elect.

Hyper-Calvinists do not understand the gospel. They believe that if Christ died for everybody and some are not saved, then there is "something defective in Christ's death." But the gospel of the apostles says Jesus' death paid for the sin of everybody (2 Corinthians 5:19; Matthew 20:28; 1 Timothy 1:15), not that Jesus' death saved everybody. His death made people savable, not saved. Salvation is now not about our sin but our faith in Christ who paid for it (Romans 5:1).

Hyper-Calvinists say if salvation depends upon who receives it, then the one receiving it gets credit for his own salvation. I recall a time when I was talking to a hyper-Calvinist who told me, "When you get to heaven you will have to tell God you did something to accomplish your own salvation, namely that you believed. But I will just tell God 'Thank you.'" I said, "No you won't. Thankfulness is an act of unhindered free will. If it is programmed, it is not thankfulness."

It is also rather strange to say that the value of a gift is somehow less depending on whether or not it is received. How does one receiving a gift participate in the value of the gift? If a Coast Guard member throws a life preserver to a drowning man who receives it and is saved, it seems strange to say the drowning man somehow shared in the value of the life preserver.

1 John 2:2, and He Himself is the propitiation for our sins; and not for ours only, but also for those of the **whole world**.

Christ satisfied the wrath of God against the sins of the whole world.

Romans 5:6, For while we were still helpless, at the right time Christ died for the ungodly. Since Christ died for the ungodly... The question is, "How much of the world is ungodly?"

The *many* of Romans 5 means that all of them is a lot of them.

Romans 5:18-19, So then as through one transgression there resulted condemnation to **all men**, even so through one act of righteousness there resulted justification of life to **all men**. For as through the one man's disobedience the many were made sinners, even so through the obedience of the One the **many** will be made righteous.

The *many* here is the same as *all men* and means there are a lot of them, not that it is less than all of them. The question is "How many are condemned because of Adam's sin?" because that same number have *justification of life* available to them. The word *many* means a large number, not less than all of them. For example, if I said "All my coffee cups are on this table." Then I said, "I have many coffee cups on this table." It does not mean some of them are not on the table.

Conclusion: It is contrary to the gospel of the apostles to say that Christ's death on the cross only paid for the sins of the elect.

I - Irresistible Grace. The Protestant Reformed Churches of America say this:

The fourth Biblical truth in the five points of Calvinism teaches *that God's grace to save a person cannot be resisted* ... That means that if God gives grace to you, there is nothing in the world that you can do to resist it and thwart God's intention to take you to heaven ... God makes His people "*willing*" ... He makes us love it and want nothing else.

Problem #4. If grace is irresistible, then we are heavenly slaves.

According to five-point Calvinism, God's grace for salvation is forced upon the elect. They claim, "there is nothing in the world that you can do to resist it." This means God saves people apart from their will, which includes the condition of being contrary to their will.

Suppose an employer asks someone to work for him and the person refuses, but the employer is able to force them to work against their will. That is slavery. To force a person to be saved, and go to heaven against their will, is heavenly slavery.

If God forcibly changed the will of the elect, so that everyone who was chosen to be saved was now desiring salvation, it would just be slavery of the will. If God "makes us love it" then our love is a programming, or brainwashing, of God. In what sense is that love?

Throughout history, God asks His people to make real, free-will choices that have real consequences.

Deuteronomy 30:19, I call heaven and earth to witness against you today, that I have set before you life and death, the blessing and the curse. So choose life in order that you may live...

2 Samuel 24:12, Thus the LORD says [to David], "I am offering you three things; choose for yourself one of them, which I will do to you."

Jesus said,

Matthew 23:37, "Jerusalem, Jerusalem, who kills the prophets and stones those who are sent to her! How often I wanted to gather your children together, the way a hen gathers her chicks under her wings, and you were unwilling."

Conclusion: One of the most basic concepts of a saving relationship with God is that we choose to have it. The idea that the grace of God cannot be resisted is a theological extension of hyper-Calvinism, but it is not found in the Bible.

P – Preservation of the Saints. The Protestant Reformed Churches of America say this:

The last of the five points of Calvinism teaches that *God preserves His people so they can never* be lost. To put it simply, it means this: “Once you are saved, you are always saved.” ... There have been some who have used this beautiful truth as an excuse to live like the devil. But they are not Christians. Nor do they understand this truth. Because this truth also implies “PERSEVERANCE OF THE SAINTS.” Those who never fall away are *saints*. They are *holy*. And they are given power to live holy lives. They continue in well-doing.

Problem #5. No one can have assurance that they are a saint.

The dilemma is, if only the saints persevere, and saints are defined by their actions (experientially, “those who never fall away are saints”), then no one can know if they are one of the saints. The phrase *the perseverance of the saints* comes from the book of Revelation (13:10; 14:12) and is connected to the predestination of God.

The doctrine of the hyper-Calvinist says, “once saved always saved.” But how do they know if they are “once saved”? Those who repeatedly sin, or in some way “live like the devil...are not Christians.” Although it is not clear how much sin constitutes living “like the devil,” it is clear that five-point Calvinism bases the evidence of salvation on a person living like a saint. For hyper-Calvinism, being a saint is not just their position before God but their experience as a Christian. The saints “are *holy*. And they are given power to live holy lives.”

This leads the hyper-Calvinist to a dilemma. Perseverance of the saints actually means they can never know they are saved. Perseverance does not lead to assurance. There are two reasons for this.

First, they can never know if they are holy enough. They can live in a highly-structured Reformed, Presbyterian, or Lutheran church, but that does not cure the sin nature. The Calvinist community does not keep them from lusting, coveting, lying, and cheating. They can never know if they have enough “power to live holy lives” or if they will continue to be holy all their lives.

Second, since their election was unconditional (the U of TULIP), they can never know if they were chosen by God to be one of the saints to persevere. Perseverance assumes a lack of assurance.

There are many problems with the idea that holy living is evidence of salvation. Paul called out the Corinthians for many sins, yet he called them *sanctified in Christ Jesus, saints by calling* (1 Corinthians 1:2). There seems to be a gap between their sanctified calling and their unsanctified lifestyle. Paul said of himself,

Romans 7:25, ... *on the one hand I myself with my mind am serving the law of God, but on the other, with my flesh the law of sin.*

The Apostle John wrote,

1 John 1:8-9, *If we say that we have no sin, we are deceiving ourselves and the truth is not in us. If we confess our sins, He is faithful and righteous to forgive us our sins and to cleanse us from all unrighteousness.*

What would be the point of telling us believers, *If we say that we have no sin, we are deceiving ourselves*, if we have “power to live holy lives”? And if the sin of the Corinthians, the Apostle Paul, and

the believers the Apostle John wrote to, somehow had not yet come to the point of living “like the devil,” how would they know when it was at that point?

The reality is, five-point Calvinists cannot know if they are saved because their election is unconditional, and their sainthood is unknowable.

But we have good news for them. Paul said,

- **2 Timothy 1:12**, *...I know whom I have believed, and I am convinced that He is able to guard what I have entrusted to Him until that day.*
- **2 Timothy 2:13**, *If we are faithless, He remains faithful, for He cannot deny Himself.*
- **Philippians 1:6**, *For I am confident of this very thing, that He who began **a good work in you** will perfect it until the day of Christ Jesus.*

Jesus said,

- **John 5:24**, *“Truly, truly, I say to you, he who hears My word, and believes Him who sent Me, has eternal life, and does not come into judgment, but has passed out of death into life.”*
- **John 10:28**, *“...and I give eternal life to them, and they will never perish; and no one will snatch them out of My hand.”*
- **John 10:29**, *“My Father, who has given them to Me, is greater than all; and no one is able to snatch them out of the Father’s hand.”*

Conclusion: The perseverance of the saints must be rejected because it removes the possibility of the assurance of salvation which is declared repeatedly throughout the Bible.

Appendix A

Bible References for Complete Sovereignty of God

2 Kings 19:25, *Have you not heard? Long ago I did it; From ancient times I planned it. Now I have brought it to pass.*

Proverbs 16:33, *The lot is cast into the lap, But its every decision is from the LORD.*

Isaiah 46:9-11, *Remember the former things long past, For I am God, and there is no other; I am God, and there is no one like Me, declaring the end from the beginning ...Truly I have spoken; truly I will bring it to pass. I have planned it, surely I will do it.*

Psalms 115:3, *...our God is in the heavens; He does whatever He pleases.*

Isaiah 48:3, *I declared the former things long ago and they went forth from My mouth, and I proclaimed them. Suddenly I acted, and they came to pass.*

Romans 9:20-23, *On the contrary, who are you, O man, who answers back to God? The thing molded will not say to the molder, "Why did you make me like this," will it? Or does not the potter have a right over the clay, to make from the same lump one vessel for honorable use and another for common use?... And He did so to make known the riches of His glory upon vessels of mercy, which He prepared beforehand for glory.*

Ephesians 1:4, *...just as He chose us in Him before the foundation of the world, that we would be holy and blameless before Him. In love He predestined us to adoption as sons through Jesus Christ to Himself, according to the kind intention of His will.*

Revelation 13:8, *All who dwell on the earth will worship him, everyone whose name has not been written from the foundation of the world in the book of life of the Lamb who has been slain.*

Appendix B

The Bible References for Human Free-Will Choice

Deuteronomy 30:19, *I call heaven and earth to witness against you today, that I have set before you life and death, the blessing and the curse. So choose life in order that you may live, you and your descendants.*

2 Samuel 24:12, *Go and speak to David, 'Thus the LORD says, "I am offering you three things; choose for yourself one of them, which I will do to you."*

Acts 15:22, *Then it seemed good to the apostles and the elders, with the whole church, to choose men from among them to send to Antioch with Paul and Barnabas.*

John 1:12, *But as many as received Him, to them He gave the right to become children of God, even to those who believe in His name.*

John 3:16, *For God so loved the world, that He gave His only begotten Son, that whoever believes in Him shall not perish, but have eternal life.*

John 3:36, *He who believes in the Son has eternal life; but he who does not obey the Son will not see life, but the wrath of God abides on him.*

John 8:36, *If the Son makes you free you will be free indeed.*

Galatians 5:1, *It was for freedom that Christ set us free; therefore, keep standing firm and do not be subject again to a yoke of slavery.*

Romans 5:1, *Therefore, having been justified by faith, we have peace with God through our Lord Jesus Christ.*

Hebrews 11:6, *And without faith it is impossible to please Him, for he who comes to God must believe that He is and that He is a rewarder of those who seek Him.*

Revelation 22:17, *The Spirit and the bride say, "Come." And let the one who hears say, "Come." And let the one who is thirsty come; let the one who wishes take the water of life without cost.*