

THEOLOGICAL ISSUES

MUST FAITH ENDURE FOR SALVATION TO BE SURE? (Pt. 1)

by Pastor-teacher Tom Stegall

The Bible repeatedly declares that God has only one requirement for lost, sinful mankind to be saved. That requirement is simply to believe in the Lord Jesus Christ alone for one's salvation (John 3:16; Acts 16:31). This sole condition is stipulated over 100 times in the New Testament. But is receiving God's gift of salvation really as simple as believing in Christ? Or must you do more than believe? Today, many evangelical Christians adamantly affirm that salvation is by "faith alone." Yet in the same breath, they practically deny that Biblical truth by subtly redefining "genuine" faith to include some necessary component of good works, such as fruitful, holy living or faithful endurance to the end of your Christian life. If these elements are not present in your Christian life, then according to their theology, you are not truly saved. Must your faith endure and be fruitful for your salvation to be sure and secure? The answer is a resounding "YES" according to the two historical, Protestant positions of Arminianism and Calvinism. Though these two doctrinal positions claim to be in opposition to each other, they both speak in near perfect unison regarding the necessity of perseverance. In the final analysis, each requires that your faith be fruitful and enduring for you to ultimately be saved. Is this what the Bible says?

Whether it's the doctrine of Arminianism dating back to Jacob Arminius and his followers in the early 17th century, or the doctrine of Calvinism derived from John Calvin and his followers in the 16th century, both teach that if your faith in Christ ceases or fails at any point along your earthly path, then God considers you to be lost and in need of His salvation. Arminianism teaches that salvation can be lost if you lose your faith. In such a case, your salvation is never fully secure, and it is dependent upon your faithfulness. On the other hand, Calvinism teaches that if your faith fails to endure to the end of your life, then it simply proves you were never truly saved because you didn't possess "genuine" faith. In either case, whether you

lost your salvation or proved that you were never really saved to begin with, your salvation ultimately depends upon your faithfulness and endurance, instead of God's persevering faithfulness to you. So there really is no difference between Arminianism and Calvinism when it comes to the ultimate requirement/s for salvation.

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Undoubtedly, Calvinists will balk at such an assessment, for they often boast that their system of salvation is uniquely a grace-method of salvation, while Arminianism or any belief system contrary to Calvinism is a works-approach to salvation.¹ With the Calvinists' objections in mind, I have prepared a helpful exercise below that will illustrate the fact that there is virtually no difference between the two theologies regarding the necessity for perseverance in order to ultimately attain salvation. On the next pages are several quotations addressing this subject from authors representing both Arminianism and Calvinism. As you read each quote, try guessing the theological persuasion of the writer. You can check your answers in the footnotes (and you may be quite surprised by some of the answers!).

¹ "Arminianism denies this doctrine of Perseverance, because it is a system, not of pure grace, but of grace and works; and in any such system the person must prove himself at least partially worthy." Lorraine Boettner, *The Reformed Doctrine of Predestination* (Phillipsburg, NJ: Presbyterian & Reformed Pub., 1932), p.187. "Arminianism is a "works religion" at least to the extent that man must accomplish the good works of repentance and faith . . . Calvinism is strictly a 'not of works, lest any man should boast' religion (Ephesians 2:8-9) because it insists on giving God all the glory for all that is good." Duane E. Spencer, *TULIP: The Five Points of Calvinism in the Light of Scripture* (Grand Rapids, MI: Baker Book House Co. 1979), p. 84. See also, Edwin H. Palmer, *The Five Points of Calvinism* (Grand Rapids, MI: Baker Book House Co., 1972, enlarged ed. 1980), p. 59 and Daniel N. Steele and Curtis C. Thomas, *The Five Points of Calvinism* (Phillipsburg, NJ: Presbyterian & Reformed Pub. Co., 1963), p. 22.

Arminian or Calvinist?

*"The only evidence of election is effectual calling, that is, the production of holiness. And the only evidence of the genuineness of this call and the certainty of our perseverance, is a patient continuance in well-doing."*²

*"There is no cleansing from sin, and no salvation, without a continual walking in God's light."*³

*"There is no valid assurance of election and final salvation for any man, apart from deliberate perseverance in faith."*⁴

*"Let us not then take refuge in our sloth or encouragement in our lust from the abused doctrine of the security of the believer. But let us appreciate the doctrine of the perseverance of the saints and recognize that we may entertain the faith of our security in Christ only as we persevere in faith and holiness to the end."*⁵

*"The Scriptures repeatedly exhort us to persevere, to 'hang in there.' It is only the one who endures to the end who will be saved."*⁶

*"Endurance in faith is a condition for future salvation. Only those who endure in faith will be saved for eternity."*⁷

"Believing in Jesus Christ and in the One who sent him for our salvation is necessary for

obtaining that salvation.... therefore without faith no one has ever attained justification, nor will anyone obtain eternal life 'but he who endures to the end.'"⁸

*"We can never know that we are elected of God to eternal life except by manifesting in our lives the fruits of election – faith and virtue, knowledge and temperance, patience and godliness, love of brethren.... It is idle to seek assurance of election outside of holiness of life."*⁹

*"We cannot 'earn' our salvation through good works, but our faith in Christ puts us in a special grace-filled relationship with God so that our obedience and love, combined with our faith, will be rewarded with eternal life."*¹⁰

*"Holiness in this life is such a part of our 'salvation' that it is a necessary means to make us meet to be partakers of the inheritance of the saints in heavenly light and glory."*¹¹

*"As the believer's salvation is received, not by an act of righteousness but by an act of faith, so the believer's salvation is maintained, not by acts of righteousness but by a life of faith . . . his security is never in doubt as long as his faith in Christ is steadfast, for he is kept by faith."*¹²

As shocking as it may seem for many Bible-believing Christians, when all is said and done, there is no practical difference between Romanism, Arminianism, and Calvinism in requiring faithful perseverance to make it to heaven!

⁸ (Roman Catholic) *Catechism of the Catholic Church* (Bloomington, OH: Apostolate for Family Consecration, 1994), article #161 (ellipsis added).

⁹ Benjamin B. Warfield (Calvinist) as favorably quoted by Lorraine Boettner in *The Reformed Doctrine of Predestination* (Phillipsburg, NJ: Presbyterian & Reformed Pub., 1932), p. 309 (ellipsis original to Boettner).

¹⁰ (Roman Catholic) *Pillar of Fire, Pillar of Truth* (San Diego: Catholic Answers, 1993), p. 23.

¹¹ Walter Marshall (Calvinist), as favorably quoted by A.W. Pink (Calvinist) in *The Doctrine of Sanctification* (Great Britain: Christian Focus Pubs., 1998), p. 25.

¹² Assemblies of God (Arminian) Position Paper, *The Security of the Believer* (Springfield, MO: General Council of the Assemblies of God, 1978), p. 3 (ellipsis added).

² Charles Hodge (Calvinist), *Commentary on Romans* (Grand Rapids, MI: Eerdmans, reprint 1994), p. 292.

³ Guy Duty (Arminian), *If Ye Continue* (Minneapolis: Bethany House Pubs., 1966), p.141.

⁴ Robert Shank (Arminian), *Life in the Son* (Springfield, MO: Westcott Pubs., 1960), p. 293.

⁵ John Murray (Calvinist), *Redemption – Accomplished and Applied* (Grand Rapids, MI: Eerdmans, 1955), p. 155.

⁶ Joseph Kindel (Roman Catholic), *What Must I Do to be Saved?* (Milford, OH: The Riehle Foundation, 1995), p. 79.

⁷ R.C. Sproul (Calvinist), *Grace Unknown* (Grand Rapids, MI: Baker Books, 1997), p. 198.

"Furthermore, we are protected through faith. Our continued faith in Christ is the instrument of God's sustaining work. God didn't save us apart from faith, and He doesn't keep us apart from faith. Our faith is God's gift, and through His protecting power He preserves it and nurtures it. The maintenance of our faith is as much His work as every other aspect of salvation. Our faith is kindled and driven and maintained and fortified by God's grace. But to say that faith is God's gracious gift, which He maintains, is not to say that faith operates apart from the human will. It is our faith. We believe. We remain steadfast. We are not passive in the process. The means by which God maintains our faith involves our full participation."¹³

"Having stressed the sovereignty and grace of God, it is also imperative to bring the free will and responsibility of the believer into focus. God does not withdraw the power of choice from the person who believes. By the exercise of free will the believer becomes a child of God, and by the continued exercise of free will he remains a child of God. To keep on believing is the believer's responsibility."¹⁴

"...although the Bible tells us that we are kept by the grace of God, it does not encourage the idea that God keeps us without constant watchfulness, diligence, and prayer on our part."¹⁵

"Let us hear the conclusion of the whole matter: Objectively, the elect will persevere, and they who persevere are elect. Subjectively, the individual is elect only as he perseveres."¹⁶

¹³ John MacArthur (Calvinist), *Faith Works* (Dallas: Word Publishing, 1993), p. 185.

¹⁴ Assemblies of God (Arminian) Position Paper, *The Security of the Believer* (Springfield, MO: General Council of the Assemblies of God, 1978), p. 5.

¹⁵ Louis Berkhof (Calvinist), *Systematic Theology* (Grand Rapids, MI: Eerdmans, 1991), p. 548.

¹⁶ Robert Shank (Arminian), *Life in the Son* (Springfield, MO: Westcott Pubs., 1960), p. 301.

"The Spirit of God continues to work faith in the regenerate and they therein persevere in good works, always struggling against the remnants of their original sin whose guilt is pardoned but whose power is decreasingly felt until destroyed at death."¹⁷

"My sentiments respecting the Perseverance of the Saints are, That those persons who have been grafted into Christ by true faith, and have thus been made partakers of his life-giving Spirit, possess sufficient powers [or strength] to fight against Satan, sin, the world and their own flesh, and to gain the victory over these enemies, – yet not without the assistance of the grace of the same Holy Spirit."¹⁸

"True faith reveals itself in continual obedience to Christ's conditions for salvation."¹⁹

"'To believe' is 'to obey'. Obedience is the inevitable manifestation of true faith.... True faith always manifests itself in obedience."²⁰

"We have seen that God's salvation covenant is a continuing covenant. And it is a monstrous deception to teach that the continual sinner will be saved by a continuing covenant that demands his continual obedience."²¹

"There is a deadly and damnable heresy being widely propagated today to the effect that, if a sinner truly accepts Christ as his personal

While many Calvinists readily acknowledge that Roman Catholicism and Arminianism advocate a works-gospel, they remain spiritually blind to the fact that the same error is endemic to their own system due to its unscriptural doctrine of the "perseverance of the saints."

¹⁷ John Gerstner's (Calvinist) definition of the Perseverance of the Saints, *Wrongly Dividing the Word of Truth* (Brentwood, TN: Wolgemuth & Hyatt, 1991), p. 147.

¹⁸ Jacob Arminius' definition of the Perseverance of the Saints, *The Works of James Arminius*. James and William Nichols (Grand Rapids, MI: Baker Books, reprint 1999) Vol.1, p. 664.

¹⁹ Guy Duty (Arminian), *If Ye Continue* (Minneapolis: Bethany House Pubs., 1966), p. 65.

²⁰ John MacArthur (Calvinist), *Gospel According to Jesus*, p. 175 (ellipsis added).

²¹ Guy Duty (Arminian), *If Ye Continue* (Minneapolis: Bethany House Pubs., 1966), p. 169.

Saviour, no matter how he lives afterwards, he cannot perish. That is a satanic lie, for it is at direct variance with the teaching of the Word of truth. Something more than believing in Christ is necessary to ensure the soul's reaching heaven."²²

The Five Points of Calvinism

As shocking as it may seem for many Bible-believing Christians, when all is said and done, there is no practical difference between Romanism, Arminianism, and Calvinism in requiring faithful perseverance to make it to heaven! While many Calvinists readily acknowledge that Roman Catholicism and Arminianism advocate a works-gospel, they remain spiritually blind to the fact that the same error is endemic to their own system due to its unscriptural doctrine of the "perseverance of the saints." The "perseverance of the saints" is the fifth point in the "Five Points of Calvinism." The basic doctrines of orthodox Calvinism have traditionally been summarized and set in contrast to Arminianism by the acrostic TULIP.

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

To properly understand the Calvinistic doctrine of perseverance, one must understand these five points of Calvinism. All five points are logically interrelated. Calvinism teaches that mankind is "*totally depraved*" in his sin, spiritually dead before God, and therefore incapable of saving himself, which is all true to Scripture. However, Calvinism also interprets the total depravity of man to mean "*total inability*." That is, a lost man is utterly incapable of positively exercising his will, so that he is spiritually incapable of believing in Christ unless the Holy Spirit first regenerates him and gives him the gift of faith.

Based on this false assumption that man is incapable of believing before he's born again,

²² A.W. Pink (Calvinist), as quoted by Iain H. Murray in *The Life of Arthur W. Pink* (Edinburgh: The Banner of Truth, 1982), pp. 248-249.

Calvinism then reasons that God must have "*unconditionally elected*" only certain men and women to be saved. This unconditional election is made strictly on the basis of God's sovereign choice, completely apart from man's volition or choice to believe in Christ.

Traditional Calvinism also teaches that since God determined only a select percentage of mankind to be elect and destined for salvation, it would be superfluous for Christ to purchase the salvation of the non-elect when He died for sin on Calvary's cross. Therefore, they believe Christ provided a "*limited atonement*" by dying only for the sins of the elect.

Next is the teaching of "*irresistible grace*." Since God unconditionally chose certain people to be saved and Christ specifically paid for the sins of these elect, God will work in their lives in such a way that they will be irresistibly drawn to Christ. Apart from man's volition, God draws them, regenerates them, gives them the gift of faith, and they forever thereafter believe in His Son.

Finally, the "*perseverance of the saints*" teaches that all whom God irresistibly draws to regeneration in Christ will, of necessity, prove their election by persevering in faith and holiness. Calvinism concludes that the saint's perseverance in faith is guaranteed by God because saving faith itself is a divine gift, and it must therefore be perfect and enduring if it is genuinely of God.

The Fifth Point of Calvinism

Thus, Calvinism does teach the eternal security of the believer, but that security is conditioned upon an unfailing, fruitful, and enduring faith. From God's standpoint, the salvation and security of the elect is never in question, but from the human standpoint, it is conditioned upon faithful perseverance to the end of one's earthly life.

This distinction between the believer's *security* and his *perseverance* is repeatedly stressed in the writings of Calvinists themselves. For example, 19th century Calvinist theologian, Charles Hodge, stated, "*It must be remembered that what the Apostle argues to prove is not merely the certainty of the salvation of those that believe; but their certain perseverance in holiness. Salvation in sin, according to*

*Paul's system, is a contradiction in terms. This perseverance in holiness is secured partly by the inward secret influence of the Spirit, and partly by all the means adapted to secure that end – instructions, admonitions, exhortations, warnings, the means of grace, and the dispensations of his providence."*²³

One of the clearest statements on the Calvinistic distinction between the believer's security and his perseverance comes from popular author and teacher, John MacArthur. He writes, "I am committed to the biblical truth that salvation is forever. Contemporary Christians have come to refer to this as the doctrine of eternal security. Perhaps the Puritans' terminology is more appropriate; they spoke of the perseverance of the saints. The point is not that God guarantees security to everyone who will say he accepts Christ, but rather that those whose faith is genuine will prove their salvation is secure by persevering to the end in the way of righteousness."²⁴

Eternal Security vs. Perseverance of the Saints

Unfortunately, many Bible-believing Christians have wrongly assumed that the Calvinist doctrine of the "perseverance of the saints" is synonymous with the Biblical doctrine of eternal security. However, the two should not be equated. The

Biblical doctrine of eternal security teaches that one who has been truly regenerated by God's grace through faith alone in Christ alone shall never be in danger of God's condemnation or loss of salvation, but he or she is kept eternally saved by God's grace and power. The Bible gives the comforting assurance to us as feeble sinners that the security of salvation rests upon the faithfulness of God to us, not our on-going faithfulness to Him. The security of our salvation rests upon the gracious and merciful perseverance of the Savior toward saved sinners, not on the perseverance of saints. For God to require otherwise would result in a merit-based salvation that denies the utterly gracious nature of God's gift of eternal life. ■

In part two of this series on perseverance will provide Biblical answers to two vital questions. First, is the Biblical faith in Christ which saves us from Hell an enduring, repeated activity, or is it an instantaneous act? Secondly, does final salvation depend upon the perseverance of the saints, or the perseverance of the Savior, or both?

²³ Charles Hodge, *Systematic Theology* (Grand Rapids, MI: Eerdmans, reprinted 1989), Vol. 3, pp. 112-13.

²⁴ John MacArthur, *The Gospel According to Jesus* (Grand Rapids, MI: Zondervan, 1988), p. 98.

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**The Word of
God abundantly
and repeatedly
testifies that it is
God who keeps
His children
secure through
His own power
and grace.**