Introduction
The Protestant Reformation began in 1517 when Martin Luther (1483-1548) posted his famous Ninety-Five Theses to the door of the castle church in Wittenberg. The Reformed Church began with Ulrich Zwingli (1484-1531) who was influenced by Luther and his own study of the Bible. He introduced the reformation to Zurich, Switzerland in late 1518. Zwingli divided with Luther’s theology over the issue of the Lord’s Supper holding that the sacrament was a symbol or memorial of Christ’s death. Gradually the movement spread to France, where John Calvin (1509-1564) became its leader. In 1536 Calvin moved to Geneva, Switzerland and published his landmark *Institutes of the Christian Religion*. By the middle of the century, the Reformed Church began to overtake the Lutheran Church in significance and Geneva replaced Wittenberg as the main center of the Protestant world.

John Calvin was a profound systematic theologian who integrated the beliefs of prior reformers. He strongly defended salvation by grace alone. He defended the Scripture as the basis for God’s revelation and apart from what God has revealed we are strictly limited in our knowledge of Him. He was in awe that sinful humans had been reckoned to be righteous in Christ for God’s glory.

Presbyterianism is the name given to the church established by the followers of Calvin in Scotland. Under the leadership of John Knox, the Presbyterian Church became the official church of Scotland. The Presbyterian Church was planted in America as Scottish and Scottish-Irish immigrants arrived in the British colonies.

Their worship services have little liturgy and the sermon is considered the most important part of the service. Presbyterians practice baptism (including infants) and the Lord’s Supper with the elements symbolizing Christ’s spiritual presence.

Below is the summary of the five areas of comparison with Biblical Christianity. Traditionally, Reformed and Presbyterian churches believe these points, but there are wide ranging beliefs from very conservative to very liberal within these denominations.

*Source of Authority*
Reformed/Presbyterian churches believe the Bible is the divinely inspired Word of God. These churches tend to interpret the Scriptures from a Covenantal Theology view.

*Nature of God including the Trinity*
Reformed/Presbyterian churches agree with historical, Biblical Christianity on the nature of God, including the doctrine of the Trinity.

*Person and work of Jesus Christ*
Reformed/Presbyterian churches agree with historical, Biblical Christianity on the person and work of Christ.

*Nature of Man*
Reformed/Presbyterian churches believe in the original sin and total depravity.

*Means of Salvation*
Reformed/Presbyterian churches believe that salvation comes through Christ alone, that justification is by faith alone, that works do not add to our salvation.
Reformed and Presbyterian churches tend to believe in Covenantal Theology (see topic 6). This understanding of God’s revelation views the church as beginning around the Fall and continuing into the New Testament age. This impacts several beliefs and practices of these churches.

For example, these churches tend to baptize infants. Baptizing infants has been practiced for a very long time in Christianity. These churches do not believe that baptism saves infants, but that it enters them into a covenantal relationship as part of a Christian family. It sets them apart in the visible church as those blessed to be connected, but not yet a part of the invisible church.

The logic used by these churches goes like this:

1) Infants were circumcised and entered into covenant relationship with God in the OT (Gen 12-17)
2) Circumcision did not save the child
3) The Abrahamic covenant under which the infants were circumcised is still valid since the Abrahamic Covenant is called the Gospel in Gal 3:8,
4) The Abrahamic covenant, which is still valid and which is the Gospel, included infants, and, therefore, infants should still be included in the same covenant
5) Evidence of whole households being baptized is seen in Acts (Acts 16:15). Therefore, at least some of these households had to include infants, and a good Jewish convert to Christianity would not exclude his infant children from covenantal relationship with God.

However, the Scriptures seem to be clear that baptism is a sign for those who have believed (Acts 8:13, 18:8). Since infants cannot personally believe, then they should not be baptized.

Reformed/Presbyterian churches span a wide expanse in theology. From theologically conservative like R.C. Sproul and Ligon Duncan to the theologically liberal (or even non-Christian) Robert Schuller.

Presbyterian Church in America is the second largest Presbyterian church body and the largest conservative Reformed denomination in the United States. Presbyterian Church (U.S.A.) is the largest and most visible Presbyterian denomination in North America known for its relatively progressive stance on doctrine. See below for a comparison.

<table>
<thead>
<tr>
<th>Topic</th>
<th>Presbyterian Church in America (PCA)</th>
<th>Presbyterian Church USA (PC(USA))</th>
</tr>
</thead>
<tbody>
<tr>
<td>Theology</td>
<td>Conservative, Calvinistic, Evangelical, but the theology can vary from presbytery to presbytery; individual churches can differ.</td>
<td>Mainline, between moderate to progressive. Evangelical wing is also present.</td>
</tr>
<tr>
<td>Ordination</td>
<td>Only ordains men as ministers, ruling elders, and deacons.</td>
<td>Both men and women are ordained pastors or elders.</td>
</tr>
<tr>
<td>Inerrancy</td>
<td>Scripture is inerrant and infallible in all that it teaches. Creationism is the doctrine held and confessed by most PCA pastors.</td>
<td>Scripture is inerrant with regards to theology, not history nor science. Inerrant is means that the Bible, properly exegeted, will not lead one into false doctrine. Evolution believed.</td>
</tr>
<tr>
<td>Abortion</td>
<td>Pro-life and anti-abortion.</td>
<td>Abortion is morally &quot;acceptable&quot; though it &quot;ought to be an option of last resort.&quot;</td>
</tr>
<tr>
<td>Homosexuality</td>
<td>Homosexual practice is sin. Both heterosexual and homosexual sexual behavior outside of marriage is sin</td>
<td>Great diversity of opinion regarding homosexuality. Redefined marriage as between “two people”. Homosexuals welcome as members. In some Presbyteries, congregations may call/elect non-celibate gay or lesbian pastors/elders.</td>
</tr>
<tr>
<td>Divorce</td>
<td>The PCA teaches that divorce is a sin except in cases of adultery or desertion</td>
<td>Allows for no-fault divorce. Divorce viewed as regrettable and not to be done lightly.</td>
</tr>
</tbody>
</table>
Calvinism

Over the past three hundred years, the Calvinism/Arminianism debate has been one of the primary issues in denominational separation. Understanding the truths of Scripture related to these issues impacts our view of God, ourselves, and our relationship to Him.

Jacobus Arminius (1559-1609) was a Dutch theologian who challenged Calvinist Reformed theology. After studying at the Geneva Academy, then headed by Calvin’s successor, Theodore Beza, Arminius became a minister in Amsterdam in 1588. Arminius reconsidered the theology of his teachers and began teaching against Calvinism. After the death of Arminius, his followers issued the Remonstrance of 1610, written to outline Arminianism and soften the Calvinist doctrine of predestination. Its major points of departure from Calvinism were:

a. Free Will or Human Ability: Man inherited weakness from Adam and although is far removed from perfect righteousness is still free to do spiritual good.

b. Conditional Election: God looked forward and saw those that would choose Him then elected those that He saw would want to be saved of their own free will.

c. Universal Redemption or General Atonement: The atonement of Christ is intended for everyone and is applied by the power of the Holy Spirit in response to the will of the sinner.

d. Resistible Grace: The Holy Spirit can be effectually resisted and His purposes frustrated and cannot impart life unless the sinner is willing to have this life imparted.

e. Falling From Grace: Perseverance is dependent on obedience; one can fall from salvation; if someone takes the initiative in salvation, they retain responsibility for the final outcome.

Those adhering to this statement of faith were known as “Remonstrants.” By accepting these points they deviated from Calvinist doctrinal standards.

The Remonstrance provoked the Contra-Remonstrance, setting forth the orthodox Calvinist position. As the controversy flared, Calvinists sought a national synod to decide the issue. The Synod of Dort was held from Nov 13, 1618 to May 9, 1619. As expected, the synod concluded Arminianism was not orthodox. Canons were written to summarize the orthodox position affirming the following forming the familiar acrostic “TULIP”:

a. Total Depravity: After the fall, man cannot choose to serve God.

b. Unconditional Election: God’s choice of the elect is not conditioned on any action by them.

c. Limited Atonement: Christ died for the elect only, since those He died for are saved.

d. Irresistible Grace: Divine grace cannot be rejected by the elect.

e. Perseverance of the Saints: Once elect, one is always elect and will persevere to the end.

At the conclusion of the synod, Remonstrant ministers were ousted from their pulpits. The doctrine was still held to by some, but it never had the influence in Europe that it would have in England and America.

The most famous Arminian was John Wesley (1703-1791), founder of the Methodists. His work greatly impacted England and the US. Today, many denominations are sympathetic to Arminianism. In addition to the Methodists, most Pentecostal churches, such as the Assemblies of God are Arminian. Also, denominations coming from the Christian Holiness Association are Arminian -- the Wesleyan Church, the Salvation Army, the Church of the Nazarene, etc. Furthermore, many of today’s Baptist churches are Arminian. Originally, many Baptists were strongly Calvinistic, but over time there has been a shift from Calvinism to Arminianism. Generally, the more conservative a Baptist church is, the more likely it is to be Calvinist in the doctrine of salvation.
Point 1: Total Depravity (Total Inability / Total Corruption)

It should be clear that a correct understanding of a person’s true condition before God is important. A defective understanding of a disease will lead to a defective understanding of the cure. The Scriptures clearly speak of the condition of man as being in a fallen, sinful state.

Each person has inherited the sin nature from Adam (Rom 5:12). The sin nature is the corruption of our whole nature and is that which inclines us to sin. The result of the sin nature is “Total Depravity” – where the corruption of sin extends to every aspect of our being (Rom. 1:18–3:20) including intellect (2 Cor. 4:4), conscience (1 Tim. 4:2), will (Rom. 1:28), and heart (Eph. 4:18). The idea of Total Depravity is not that man displays as much evil as he possibly could, nor that he cannot do any good, or even feign a love for God, but that his entire nature is affected by sin. As such he is totally incapable of moving on his own toward God.

All are sinful:

12 Therefore, just as through one man sin entered into the world, and death through sin, and so death spread to all men, because all sinned— Rom 5:12

5 Behold, I was brought forth in iniquity, And in sin my mother conceived me. Psa 51:5

10 as it is written, "THERE IS NONE RIGHTEOUS, NOT EVEN ONE; 11 THERE IS NONE WHO UNDERSTANDS, THERE IS NONE WHO SEeks FOR GOD; 12 ALL HAVE TURNED ASIDE, TOGETHER THEY HAVE BECOME USELESS; THERE IS NONE WHO DOES GOOD, THERE IS NOT EVEN ONE." 13 "THEIR THROAT IS AN OPEN GRAVE, WITH THEIR TONGUES THEY KEEP DECEIVING, "THE POISON OF ASPS IS UNDER THEIR LIPS”; 14 "WHOSE MOUTH IS FULL OF CURSING AND BITTERNESS"; 15 "THEIR FEET ARE SWIFT TO SHED BLOOD, 16 DESTRUCTION AND MISERY ARE IN THEIR PATHS, 17 AND THE PATH OF PEACE THEY HAVE NOT KNOWN." 18 "THERE IS NO FEAR OF GOD BEFORE THEIR EYES." Rom 3:10-18

23 for all have sinned and fall short of the glory of God, Rom 3:23

20 Indeed, there is not a righteous man on earth who continually does good and who never sins. Ecc 7:20

3 For we also once were foolish ourselves, disobedient, deceived, enslaved to various lusts and pleasures, spending our life in malice and envy, hateful, hating one another. Titus 3:3

The unregenerate man’s heart is wicked:

5 Then the LORD saw that the wickedness of man was great on the earth, and that every intent of the thoughts of his heart was only evil continually. Gen 6:5

9 "The heart is more deceitful than all else And is desperately sick; Who can understand it? Jer 17:9

3 This is an evil in all that is done under the sun, that there is one fate for all men. Furthermore, the hearts of the sons of men are full of evil and insanity is in their hearts throughout their lives. Afterwards they go to the dead. Ecc 9:3

20 And He was saying, "That which proceeds out of the man, that is what defiles the man. 21 "For from within, out of the heart of men, proceed the evil thoughts, fornications, thefts, murders, adulteries, 22 deeds of coveting and wickedness, as well as deceit, sensuality, envy, slander, pride and foolishness. 23 "All these evil things proceed from within and defile the man." Mar 7:20-23
The unregenerate man is dead in his sins:

1 And you were dead in your trespasses and sins, 2 in which you formerly walked according to the course of this world, according to the prince of the power of the air, of the spirit that is now working in the sons of disobedience. 3 Among them we too all formerly lived in the lusts of our flesh, indulging the desires of the flesh and of the mind, and were by nature children of wrath, even as the rest. Eph 2:1-3

The unregenerate man is blinded and held captive by Satan:

4 in whose case the god of this world has blinded the minds of the unbelieving so that they might not see the light of the gospel of the glory of Christ, who is the image of God. 2 Cor 4:4

25 with gentleness correcting those who are in opposition, if perhaps God may grant them repentance leading to the knowledge of the truth, 26 and they may come to their senses and escape from the snare of the devil, having been held captive by him to do his will. 2 Tim 2:25-26

The unregenerate man loves the darkness and hates the Light:

19 "This is the judgment, that the Light has come into the world, and men loved the darkness rather than the Light, for their deeds were evil. 20 For everyone who does evil hates the Light, and does not come to the Light for fear that his deeds will be exposed. John 3:19-20

The unregenerate man will not come to Christ of his own volition:

44 "No one can come to Me unless the Father who sent Me draws him; and I will raise him up on the last day. John 6:44

65 And He was saying, "For this reason I have said to you, that no one can come to Me unless it has been granted him from the Father." John 6:65

The unregenerate man is a slave to sin:

33 Jesus answered them, "Truly, truly, I say to you, everyone who commits sin is the slave of sin. John 8:33

If we are a slave to sin (and we will see later that God’s choice and calling cannot be resisted), then someone might ask if people have a free will. To answer that, we first start with the question, “Does God have free will?” The answer to that is an unequivocal “yes”. But in reality it is a qualified “yes”. God is free to do whatever he chooses according to the counsel of his own will.

11 Also we have obtained an inheritance, having been predestined according to His purpose who works all things after the counsel of His will, Eph 1:11

However, He can only choose to do that which is consistent with His nature.

Paul, a bond-servant of God and an apostle of Jesus Christ, for the faith of those chosen of God and the knowledge of the truth which is according to godliness, 2 in the hope of eternal life, which God, who cannot lie, promised long ages ago, 3 but at the proper time manifested, even His word, in the proclamation with which I was entrusted according to the commandment of God our Savior, Titus 1:1-3

Since all people are totally depraved – a slave to sin, dead in their trespasses and sins, alienated from God, etc., they are totally incapable of moving on his own toward God.

In a similar way then to God being “free” within the bounds of His nature, people have free will within the bounds of their nature. But their nature is a totally depraved nature that is a slave to sin.
Point 2 – Unconditional Election

The second point of Calvinism flows as a logical conclusion (as well as being clearly taught in Scripture) of the doctrine of Total Depravity. Unconditional Election is God’s unconditioned choice before the foundation of the world of those individuals whom He would save (Matt 22:1-14; Rom 3:10-13; 8:27-30; 9:6-24; 1 Cor 1:18-19; Eph 1:3-11; 2:8-9; 2; Acts 13:48; 1 Thess 1:4; 2 Thess 2:13; 2 Tim 2:10; 1 Pet 1:1-2; 2 Pet 1:10; 2:13; ). Since man is dead, blind, held captive, etc., the remedy must come from outside himself. The dead cannot cause themselves to be made alive. The Scriptures declare that we have been “made alive” (Eph 2:4-6) and “born again” (1 Pet 1:3) by God (from outside ourselves):

4But God, being rich in mercy, because of His great love with which He loved us, 5 even when we were dead in our transgressions, made us alive together with Christ (by grace you have been saved), 6 and raised us up with Him, and seated us with Him in the heavenly places in Christ Jesus, Eph 2:4-6

3Blessed be the God and Father of our Lord Jesus Christ, who according to His great mercy has caused us to be born again to a living hope through the resurrection of Jesus Christ from the dead, 1 Pet 1:3

All whom the Father appoints to eternal life (Acts 13:48) He will call to Himself (Rom 8:30) by sovereignly causing the gospel to be told to them (Acts 10; Rom 10:8-17).

God is sovereign and will do as He wills:

9 “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, 10 Declaring the end from the beginning, And from ancient times things which have not been done, Saying, ‘My purpose will be established, And I will accomplish all My good pleasure’; 11 Calling a bird of prey from the east, The man of My purpose from a far country. Truly I have spoken; truly I will bring it to pass. I have planned it, surely I will do it. Isa 46:9-10

35 “All the inhabitants of the earth are accounted as nothing, But He does according to His will in the host of heaven And among the inhabitants of earth; And no one can ward off His hand Or say to Him, ‘What have You done?’ Dan 4:35

God’s sovereignty extends to the salvation of individuals:

15 For He says to Moses, “I WILL HAVE MERCY ON WHOM I HAVE MERCY, AND I WILL HAVE COMPASSION ON WHOM I HAVE COMPASSION.” 16 So then it does not depend on the man who wills or the man who runs, but on God who has mercy. 17 For the Scripture says to Pharaoh, “FOR THIS VERY PURPOSE I RAISED YOU UP, TO DEMONSTRATE MY POWER IN YOU, AND THAT MY NAME MIGHT BE PROCLAIMED THROUGHOUT THE WHOLE EARTH.” 18 So then He has mercy on whom He desires, and He hardens whom He desires. 19 You will say to me then, “Why does He still find fault? For who resists His will?” 20 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? 21 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? 22 What if God, although willing to demonstrate His wrath and to make His power known, endured with much patience vessels of wrath prepared for destruction? 23 And He did so to make known the riches of His glory upon vessels of mercy, which He prepared beforehand for glory,

Rom 9:15-23

All Scripture are from the NASB ‘95 Update unless noted.
3Blessed be the God and Father of our Lord Jesus Christ, who has blessed us with every spiritual blessing in the heavenly places in Christ, 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, to the praise of the glory of His grace, which He freely bestowed on us in the Beloved. Eph 1:3-6

9who has saved us and called us with a holy calling, not according to our works, but according to His own purpose and grace which was granted us in Christ Jesus from all eternity, 2 Tim 1:9

4knowing, brethren beloved by God, His choice of you; 5for our gospel did not come to you in word only, but also in power and in the Holy Spirit and with full conviction; just as you know what kind of men we proved to be among you for your sake. 1 Thess 1:4-5

13But we should always give thanks to God for you, brethren beloved by the Lord, because God has chosen you from the beginning for salvation through sanctification by the Spirit and faith in the truth. 14It was for this He called you through our gospel, that you may gain the glory of our Lord Jesus Christ. 2 Thess 2:13-14

48When the Gentiles heard this, they began rejoicing and glorifying the word of the Lord; and as many as had been appointed to eternal life believed. Acts 13:48

16"You did not choose Me but I chose you, and appointed you that you would go and bear fruit, and that your fruit would remain, so that whatever you ask of the Father in My name He may give to you. John 15:16

Point 3 – Limited Atonement (Definite Atonement / Particular Redemption)

“Limited Atonement” or “Definite Atonement” or “Particular Redemption” deals with the issue of whose punishment did Christ bear. Historic Calvinism teaches limited atonement – Christ died only for the elect. The thought process can be found in John 10:

1. Jesus lays down his life for the sheep. (John 10:14-15)

14"I am the good shepherd, and I know My own and My own know Me, 15even as the Father knows Me and I know the Father; and I lay down My life for the sheep. John 10:14-15

2. Jesus will lose none of his sheep. (John 10:28)

27"My sheep hear My voice, and I know them, and they follow Me; 28and I give eternal life to them, and they will never perish; and no one will snatch them out of My hand. John 10:27-28

3. Many people will not receive eternal life (for example Matt 7:13-14). Therefore, Jesus did not die for everyone but only for those who will ultimately be saved.

Many Scriptures indicate that Christ died for a particular people.

21“She will bear a Son; and you shall call His name Jesus, for He will save His people from their sins.” Matt 1:21

3Grace to you and peace from God our Father and the Lord Jesus Christ, who gave Himself for our sins so that He might rescue us from this present evil age, according to the will of our God and Father, Gal 1:3-4

2and walk in love, just as Christ also loved you and gave Himself up for us, an offering and a sacrifice to God as a fragrant aroma. Eph 5:2

9“I ask on their behalf; I do not ask on behalf of the world, but of those whom You have given Me; for they are Yours; John 17:9

All Scripture are from the NASB ‘95 Update unless noted.
28"Be on guard for yourselves and for all the flock, among which the Holy Spirit has made you overseers, to shepherd the church of God which He purchased with His own blood. Acts 20:28

25Husbands, love your wives, just as Christ also loved the church and gave Himself up for her, Eph 5:25

“That is what theologians have called "particular redemption." They claim Christ did not die for the whole world--He died only for those who are or who will be redeemed. They fear that if Christ died for the whole world, but the whole world doesn't believe, then Christ died in futility. So to save Christ from a futile act, they particularize redemption.” Unity in Action - Building Up One Another Without Offending--Part 2 by John MacArthur Tape GC 45-111

Other Scriptures seem to say that Jesus died for the sins of the world:

29The next day he saw Jesus coming to him and said, “Behold, the Lamb of God who takes away the sin of the world! John 1:29

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. 17“For God did not send the Son into the world to judge the world, but that the world might be saved through Him. John 3:16-17

15“I am the living bread that came down out of heaven; if anyone eats of this bread, he will live forever; and the bread also which I will give for the life of the world is My flesh.” John 6:51

10For it is for this we labor and strive, because we have fixed our hope on the living God, who is the Savior of all men, especially of believers. 1 Tim 4:10

1But false prophets also arose among the people, just as there will also be false teachers among you, who will secretly introduce destructive heresies, even denying the Master who bought them, bringing swift destruction upon themselves. 2 Pet 2:1

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

14We have seen and testify that the Father has sent the Son to be the Savior of the world. 1 John 4:14

5For there is one God, and one mediator also between God and men, the man Christ Jesus, who gave Himself as a ransom for all, the testimony given at the proper time. 1 Tim 2:5-6

9But we do see Him who was made for a little while lower than the angels, namely, Jesus, because of the suffering of death crowned with glory and honor, so that by the grace of God He might taste death for everyone. Heb 2:9

“He provides a universal redemption that is particularized only by those who put their faith in Him.” Unity in Action - Building Up One Another Without Offending--Part 2 by John MacArthur

“Limited atonement is a theology that teaches Jesus only died for those who are elect or the saved. He effectually only died for those but His blood, His death, covered the sins potentially of all mankind.” Dale Whitehead – VBC – Sermon Transcript “The Conduct of False Teachers 2 Peter 2:1-3”

This point is difficult to accept, however, it is clear that Christ’s sacrifice is not applied to everyone. At the same time, the Scriptures seem to indicate that He died for everyone (potentially). Perhaps a way to look at it is: Jesus’ sacrifice was “big” enough to cover the sins of the whole world, but it is only applied to those that have been chosen to salvation.
Point 4 – Irresistible Grace (Efficacious Grace)

The doctrine of “Irresistible Grace” means that the call of God in the heart of His elect cannot be frustrated or rejected. It is clear that people resist the gospel message. This is not resisting God’s call, but simple doing what their nature demands. Some influence greater than our totally depraved natures must be brought to bear upon our souls in order to respond to the gospel. Once that “Efficacious Grace” is brought to bear it will not be resisted.

30 and these whom He predestined, He also called; and these whom He called, He also justified; and these whom He justified, He also glorified. Rom 8:30

37"All that the Father gives Me will come to Me, and the one who comes to Me I will certainly not cast out. John 6:37

44"No one can come to Me unless the Father who sent Me draws him; and I will raise him up on the last day. John 6:44

Draw means to draw, drag off; metaphorically to draw by inward power, lead, impel

45"It is written in the prophets, 'AND THEY SHALL ALL BE TAUGHT OF GOD.' Everyone who has heard and learned from the Father, comes to Me. John 6:45

14 A woman named Lydia, from the city of Thyatira, a seller of purple fabrics, a worshiper of God, was listening; and the Lord opened her heart to respond to the things spoken by Paul. Acts 16:14

Point 5 – Perseverance of the Saints (Eternal Security)

The doctrine of the “Perseverance of the Saints” is sometimes called “Eternal Security” or “Once saved, always saved”. A true believer cannot lose their salvation for the Scriptures declare that nothing can separate the believer from Christ (Rom 8:28-39). All true believers once saved are kept by God’s power and are always saved (John 5:24; 6:37-40; 10:27-30; Rom 5:9-10; 8:1, 31-39; 1 Cor 1:4-8; Eph 4:30; Heb 7:25; 13:5; 1 Pet 1:5; Jude 24).

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 5:24

37"All that the Father gives Me will come to Me, and the one who comes to Me I will certainly not cast out. 38"For I have come down from heaven, not to do My own will, but the will of Him who sent Me. 39"This is the will of Him who sent Me, that of all that He has given Me I lose nothing, but raise it up on the last day. 40"For this is the will of My Father, that everyone who beholds the Son and believes in Him will have eternal life, and I Myself will raise him up on the last day." John 6:37-40

28 and I give eternal life to them, and they will never perish; and no one will snatch them out of My hand. 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. John 10:28-29

8Much more then, having now been justified by His blood, we shall be saved from the wrath of God through Him. 10For if while we were enemies we were reconciled to God through the death of His Son, much more, having been reconciled, we shall be saved by His life. Rom 5:9-10

1Therefore there is now no condemnation for those who are in Christ Jesus. Rom 8:1
Who will bring a charge against God's elect? God is the one who justifies; who is the one who condemns? Christ Jesus is He who died, yes, rather who was raised, who is at the right hand of God, who also intercedes for us. Who will separate us from the love of Christ? Will tribulation, or distress, or persecution, or famine, or nakedness, or peril, or sword? Just as it is written, 'FOR YOUR SAKE WE ARE BEING PUT TO DEATH ALL DAY LONG; WE WERE CONSIDERED AS SHEEP TO BE SLAUGHTERED.' But in all these things we overwhelmingly conquer through Him who loved us. For I am convinced that neither death, nor life, nor angels, nor principalities, nor things present, nor things to come, nor powers, nor height, nor depth, nor any other created thing, will be able to separate us from the love of God, which is in Christ Jesus our Lord.

who are protected by the power of God through faith for a salvation ready to be revealed in the last time. 1 Pet 1:5

However, this doctrine also includes the teaching that the true believer is changed and will therefore bring about fruits in their life in keeping with repentance.

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. Phil 1:6

Therefore if anyone is in Christ, he is a new creature; the old things passed away; behold, new things have come. 2 Cor 5:17

"I have been crucified with Christ; and it is no longer I who live, but Christ lives in me; and the life which I now live in the flesh I live by faith in the Son of God, who loved me and gave Himself up for me. Gal 2:20

The saved sinner loves Jesus.

and though you have not seen Him, you love Him, and though you do not see Him now, but believe in Him, you greatly rejoice with joy inexpressible and full of glory, obtaining as the outcome of your faith the salvation of your souls. 1 Pet 1:8-9

The true believer will seek to keep Jesus’ commands.

If you love Me, you will keep My commandments. John 14:15

Calvinism Conclusion

In my opinion, the Scriptures are clear on four of the points of Calvinism (T, U, I, and P).

Every part of man’s being is corrupted by sin – he is “Totally Depraved”. Because of this corruption by sin, he is completely unable to save himself. Since man cannot save himself, then God must save him. Since all men are not saved, then it is God who has chosen some and not chosen others – He has “Unconditionally Elected” those whom He would save. Those that God has chosen from eternity past, God will call to Himself. This efficacious call is “Irresistible” – it cannot be frustrated – God’s purpose will stand. Since it is God that has elected and called, all those that are true believers will persevere to the end while showing evidence of being made alive by God.

The last point (“L”) is “Limited Atonement” or “Particular Redemption”. “Limited” is an unfortunate word, but is required to make the acrostic work. It is clear that Christ’s sacrifice is not applied to everyone. At the same time, the Scriptures seem to indicate that He did die for everyone (potentially). Perhaps a way to look at it is: Jesus’ sacrifice was “big” enough to cover the sins of the whole world, but it is only applied to those that have been chosen to salvation.