

The Five Points of Salvation

By Dr. H. Rondel Rumburg

The Lord Jesus said, “All that the Father giveth me shall come to me; and him that cometh to me I will in no wise cast out. For I came down from heaven, not to do mine own will, but the will of him that sent me. And this is the Father’s will which hath sent me, that of all which he hath given me I should lose nothing, but should raise it up again at the last day.” John 6:37-39

Paul and the other apostles tell us that salvation is by grace alone, through faith alone, and that not of ourselves it is the gift of God, not of works lest anyone should boast (Eph. 2:8-9). The five points of salvation (soteriology) are an assertion of the Doctrine of Salvation in the Bible. They are an abbreviated *ordo salutis* (order of salvation). Sometimes these points are identified by the acrostic TULIP representing salvation being all of grace with such nicknames as Paulinism or Calvinism or Spurgeonism as opposed to the teachings of Arminianism or Semi-Pelagianism which teaches that man is the ultimate agent in salvation by the sovereign will of man. Paulinism is God centered salvation and Arminianism is man centered. The Five Points of Salvation are also known as the Quinquarticular Articles, which were the five key doctrinal areas debated at the Synod of Dort in Holland. There is also involved the *Five Solae*: [1] *Sola Scriptura* by Scripture alone, [2] *Sola Fide* by faith alone, [3] *Sola Gratia* by grace alone, [4] *Solus Christus* by Christ alone, [5] *Soli Deo Gloria* to the glory of God alone.

Some that we would call the opposition say that Jesus died to make all men savable, but now the only sin left unatoned for

is unbelief, but this definitely is erroneous—"But the fearful, and unbelieving, and the abominable, and murderers, and whoremongers, and sorcerers, and idolaters, and all liars, shall have their part in the lake which burneth with fire and brimstone: which is the second death" (Rev. 21:8).

The doctrines of grace were not given to keep anyone out of heaven, but they were given that there would be some there. Jesus tells us why only a Divine work of grace is effectual—"You will not come to me that you might have life" (John 5:40). We read, "There is none that seeketh after God" (Rom. 3:11). All in Adam fell. Man sinned in Adam against God inheriting spiritual death, so sin separated man from God (Gen. 3). The doctrine of salvation begins with man in need to be made right with an offended holy God. Paul wrote, "We were dead in sins" (Eph. 2:5). Sinful men who are dead in sin need spiritual life to be saved, because they are eternally separated from the holy God. And the Bible says, "And as many as were ordained (or appointed) to eternal life believed" (Acts 13:48). Is it also true that "whosoever believeth in Him should not perish, but have eternal life" (John 3:15)? Yes, it is true! "Him that cometh to me I will in no wise cast out" (John 6:37). Faith is God's gift (Eph. 2:8-9). "For unto you it is given in the behalf of Christ ... to believe" (Phil. 1:29). Jesus said, "All that the Father giveth me shall come to me" (John 6:37).

The great question is, "Why was I made to hear thy voice, And enter while there's room, When thousands make a wretched choice, And rather starve than come?" This is from Isaac Watts great hymn (*Trinity Hymnal* 271):

How sweet and awful is the place
With Christ within the doors,
While everlasting love displays
The choicest of her stores.

While all our hearts and all our songs
Join to admire the feast,
Each of us cry, with thankful tongues,
"Lord, why was I a guest?

"Why was I made to hear thy voice,
And enter while there's room,
When thousands make a wretched choice,
And rather starve than come?"

'Twas the same love that spread the feast
That sweetly drew us in;
Else we had still refused to taste,
And perished in our sin.

Pity the nations, O our God,
Constrain the earth to come;
Send thy victorious Word abroad,
And bring the strangers home.

We long to see thy churches full,
That all the chosen race
May, with one voice and heart and soul,
Sing thy redeeming grace.

So, what does the acrostic TULIP stand for: Total depravity, Unconditional election, Limited atonement, Irresistible grace, Perseverance of the saints. These have been tinkered with often to make them more accurate. Example: Total Depravity has often been described as total inability, and Limited Atonement has been called Particular Redemption; another name that has been used is Definite Atonement, especially by Dr. Roger Nicole. Generally, what we are talking

about is man's condition, God the Father's choice, God the Son's atonement, God the Spirit's impartation of spiritual life, and the result of the office work of each person in the Godhead is man's being saved and kept by the power of God unto salvation ready to be revealed in the last time.

TOTAL DEPRAVITY

Jesus said, "No man can come to me..." John 6:44

This references the total inability of man. Why does this doctrine start with man's totally depraved condition? Mankind is God's rebellious fallen creation. The Bible starts with God—"In the beginning God." So, the doctrine of salvation starts with man's need! We must remember the God who is eternal cannot die and man who is temporal can and does die. Man, as we know can die physically, spiritually, and eternally. In salvation we begin with the offender of the holy, eternal, almighty God. Man's condition means that God must take the initiative if anyone in the human race is to have a future that is not the wages of sin.

The omniscient God knew the end from the beginning, and before the foundation of the world chose in Christ a people (Eph. 1:3). When Adam fell man was cut off from God through spiritual death and kicked out of the garden (Gen. 3). W. G. T. Shedd explained, "Total depravity means the entire absence of holiness—not the highest intensity of sin. A totally depraved man is not as bad as he can be, but he has no holiness, that is, no supreme love of God."

One of the first texts used in this country to teach reading was *The New England Primer: Guide to the Art of Reading* which says,

“In Adam’s Fall
We sinned all.”

Mankind sinned in Adam against God thereby inheriting spiritual death. This is called Federal headship. **Federal headship** refers to the concept of representation, where one individual acts on behalf of others. The term “federal” comes from the Latin *foedus*, meaning covenant, emphasizing the covenantal nature of this relationship. In federal headship, the actions of the representative are imputed to those they represent, for blessing or judgment. Some see this as unjust, but hear it out!

[1] The First Adam was a Federal Head. Adam was the representative of all humanity in the covenant in Eden. God established this covenant with Adam, requiring perfect obedience and warning that disobedience would result in death (Gen. 2:16-17). Everything in the garden was at Adam’s disposal except the tree of the knowledge of good and evil of which God said “you shall not eat of it; for in the day that you eat thereof you shall surely die.” When Adam sinned by eating, he broke that covenant, and his guilt was imputed to all his descendants. Romans 5:12 explains: “Wherefore, as by one man sin entered into the world, and death by sin; and so death passed upon all men, for that all have sinned.”

[2] The Second Adam—Christ was a Federal Head. In contrast to the First Adam, Christ is the federal head of all the Father gave Him to represent in the covenant of grace. Through His perfect obedience and atoning death, Christ secures salvation for those He represents. Romans 5:18-19 contrasts the actions of Adam and Christ: “Therefore as by the

offence of one judgment came upon all men to condemnation; even so by the righteousness of one the free gift came upon all men unto justification of life. For as by one man's disobedience many were made sinners, so by the obedience of one shall many be made righteous" (see Rom. 5:12 also see the following; 1 Cor. 15:21 ff.).

The doctrine of salvation begins with man because man is the one needing to be saved from sinning against God. Thus, mankind is dead in trespasses and in sins. Paul wrote, "We were dead in sins" (Eph. 2:5). The word (νεκρός) "dead"¹ here is the same word used for physical death as well as spiritual death. Sinful men who are dead in sin need spiritual life or salvation. Why? Otherwise, they will be eternally separated from the holy God in an unending hell.

Since the doctrine of man's total depravity is true, and all have sinned and come short of the glory of God mankind is spiritually dead in trespasses and in sins (Rom. 3:23). This very doctrine makes it imperative that the other four points follow as a natural, logical, and biblical necessity.

Since men are dead in sin against God, then rebirth (regeneration) and reconciliation is needed, and God is the only life giver, man needs to be reconciled to God to change that state. Thus, the Triune God acts in salvation. Here we

¹ Νεκρός means (Thayer's *Greek-English Lexicon*) 1) *properly* 1a) one that has breathed his last, lifeless 1b) deceased, departed, one whose soul is in heaven or hell, 1c) destitute of life, without life, inanimate; 2) *metaphorically* 2a) spiritually dead, 2a1) destitute of a life that recognizes and is devoted to God, because given up to trespasses and sins, 2a2) inactive as respects doing right, 2b) destitute of force or power, inactive, inoperative.

need to distinguish between the Ontological Trinity and the Economical Trinity.² What did the Triune God do?

UNCONDITIONAL ELECTION

“All that the Father giveth me shall come to me...” John 6:37
God the Father purposed salvation and chose a people by unconditional election to salvation. “Blessed be the God and Father.... According as he hath chosen us in him (Christ) before the foundation of the world, that we should be holy and without blame before Him in love” (Eph. 1:3-4). This tells us who chose—God the Father; this tells how He chose—in Christ; this tells us when He chose—before the foundation of the world; this tells us the result of the Father’s choice in Christ—that we should be holy and unblameable in His love. Sin was removed by atonement and those in Christ are made holy.

² Ontology is the study of being. When we talk about the *ontological Trinity* we are referring to the Trinity in itself, without regard to God's works of creation and redemption. In the Trinity, there are three persons—the Father, the Son, and the Holy Spirit—who together are one being coequal. The ontological structure of the Trinity is a unity—“The LORD our God is one LORD” (Deut. 6:4). When we speak of the *economic Trinity*, on the other hand, we are dealing with the activity of God and the roles of the three persons with regard to creation and redemption. In the *economical Trinity* we have the office work of each person of the Trinity. In terms of the *economical Trinity*, the three persons are distinguished by their personal properties. The Father begets the Son, and to the Son is begotten of the Father, and the Holy Spirit proceeds from the Father and the Son from all eternity. With regard to the *economic Trinity*, the distinction among the three persons of the Godhead are in terms of their roles in creation and redemption. It is the Father who sends the Son into the world for our redemption. It is the Son who procures our redemption for us. It is the Spirit who applies that redemption to us. We do not have three gods. We have one God in three persons, and the three persons are distinguished in the economy of redemption in terms of what They do.

God gave to His Son those He chose—"All that the Father giveth Me shall come to me; and him that cometh to me I will in no wise cast out.... No man can come to me, except the Father which hath sent Me draw him: and I will raise him up at the last day" (John 6:37, 44). The Father acted in our salvation and draws us to Christ. If God the Father had not chosen to save some then none would or could be saved.

LIMITED ATONEMENT

*"I came down from heaven, not to do mine own will,
but the will of him that sent me..." John 6:38*

Thus, Jesus laid down His life for those the Father gave Him. **God the Son** left eternity and became human flesh to live and die to make an actual atonement to save those the Father gave Him from the foundation of the world. "For the Son of man is come to seek and to save that which was lost" (Luke 19:10). This was why He came. Jesus said, "I am the good shepherd: the good shepherd giveth His life for the sheep" (John 10:11). "For" means in the place of or in behalf of showing substitutionary atonement. This verse tells us that Jesus' death was in behalf of the sheep and not the goats. "Christ also loved the church, and gave Himself for it" (Eph. 5:25). The church or ecclesia is a called out group for whom He died a substitutionary death in their behalf. Some might be asking, "But what about John 3:16?" Yes, what about it? Doesn't it say God loved the world! But what world? Does the text not limit it to whoever believes?³ The principal subject of

³ The word (κοσμος) "kosmos"—"world," is not used uniformly in the New Testament. Consider a tentative definition in each case:

"Kosmos" is used of the Universe as a whole: Acts 17:24—"God that made the world and all things therein seeing that He is Lord of heaven and earth." It is used of the Universe as a whole: Acts 17:24—"God that made

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"Kosmos" is used of the earth: John 13:1; Eph. 1:4, etc.—"When Jesus knew that his hour was come that He should depart out of this world unto the Father, having loved His own which were in the world He loved them unto the end." "Depart out of this world" signifies, leave this earth. "According as He hath chosen us in Him before the foundation of the world." This expression signifies, before the earth was founded—compare Job 38:4 etc.

"Kosmos" is used of the evil world-system: John 12:31 etc. "Now is the judgment of this world: now shall the Prince of this world be cast out"—compare Matt. 4:8 and 1 John 5:19, etc.

"Kosmos" is used of the whole human race: Rom. 3:19, etc.—"Now we know that what things soever the law saith, it saith to them who are under the law: that every mouth may be stopped, and all the world may become guilty before God."

"Kosmos" is used of humanity minus believers: John 15:18; Rom. 3:6 "If the world hate you, ye know that it hated Me before it hated you." Believers do not "hate" Christ, so that "the world" here must signify the world of unbelievers in contrast from believers who love Christ. "God forbid: for then how shall God judge the world." Here is another passage where "the world" cannot mean "everybody," for believers will not be "judged" by God, see John 5:24. So that here, too, it must be the world of unbelievers which is in view. is used of humanity minus believers: John 15:18; Rom. 3:6 "If the world hate you, ye know that it hated Me before it hated you." Believers do not "hate" Christ, so that "the world" here must signify the world of unbelievers in contrast from believers who love Christ. "God forbid: for then how shall God judge the world." Here is another passage where "the world" cannot mean "you, me, and everybody," for believers will not be "judged" by God, see John 5:24. So that here, too, it must be the world of unbelievers which is in view.

"Kosmos" is used of Gentiles in contrast from Jews: Rom. 11:12 etc. "Now if the fall of them (Israel) be the riches of the world, and the diminishing of them (Israel) the riches of the Gentiles; how much more their (Israel's) fulness." Note how the first clause in italics is defined by the latter clause placed in italics. Here, again, "the world" cannot signify all humanity for it excludes Israel!

"Kosmos" is used of believers only: John 1:29; 3:16, 17; 6:33; 12:47; 1 Cor. 4:9; 2 Cor. 5:19. We leave our readers to turn to these passages, asking them to note, carefully, exactly what is said and predicated of "the world" in each place. is used of believers only: John 1:29; 3:16, 17; 6:33; 12:47; 1 Cor. 4:9; 2 Cor. 5:19. Turn to these passages, asking yourself, carefully, "what is said and predicated" of "the world" in each place.

John 3:16 is Christ as the Gift of God. The first clause tells us what moved God to “give” His only begotten Son, and that was His great “love;” the next clause informs us for whom God “gave” His Son, and that is for, “whosoever (or, ‘each and every one’— $\pi\alpha\varsigma$) believeth;” while the last clause makes known why God “gave” His Son, and that is, that everyone that believeth “should not perish but have everlasting life.” That “the world” in John 3:16 refers to the world of believers (God’s elect), in contradistinction from “the world of the ungodly” (2

Thus it will be seen that “kosmos” has at least seven clearly defined different meanings in the New Testament. It may be asked, Has then God used a word thus to confuse and confound those who read the Scriptures? The answer, No! He has not written His Word for lazy people who are too dilatory, or too busy with the things of this world, or, like Martha, so much occupied with “serving,” they have no time and no heart to “search” and “study” Holy Writ! Should it be asked further, But how is a searcher of the Scriptures to know which of the above meanings the term “world” has in any given passage? The answer is: This may be ascertained by a careful study of the context, by diligently noting what is predicated of “the world” in each passage, and by prayer fully consulting other parallel passages to the one being studied. The principal subject of John 3:16 is Christ as the Gift of God. The first clause tells us what moved God to “give” His only begotten Son, and that was His great “love;” the second clause informs us for whom God “gave” His Son, and that is for, “whosoever (or, better, ‘every one’) believeth;” while the last clause makes known why God “gave” His Son (His purpose), and that is, that everyone that believeth “should not perish but have everlasting life.” That “the world” in John 3:16 refers to the world of believers (God’s elect), in contradistinction from “the world of the ungodly” (2 Pet. 2:5), is established, unequivocally established, by a comparison of the other passages which speak of God’s “love.” “God commendeth His love toward US”—the saints, Rom. 5:8. “Whom the Lord loveth He chasteneth”—every son, Heb. 12:6. “We love Him, because He first loved US”—believers, I John 4:19. The wicked God “pities” (see Matt. 18:33). Unto the unthankful and evil God is “kind” (see Luke 6:35). The vessels of wrath He endures “with much long-suffering” (see Rom. 9:22). But “His own” God “loves”!!

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Every view limits the atonement: either you believe God does or you believe man does. Dr. Roger Nicole said that he preferred another term because those who say "I don't believe in a limited atonement, but I believe in an unlimited atonement which sounds better to some (universalists). But he said I prefer 'definite atonement' so those of the contrary must say 'I believe in an indefinite atonement which is no atonement at all.'" The only issue he noted was that you end up incorrectly spelling tulip.

IRRESISTIBLE GRACE

"No man can come to me, except the Father which hath sent me draw him..." John 6:44

The Father draws through the Spirit. **God the Holy Spirit** in irresistible or effectual grace initiates the transformation of those the Father chose, and the Son redeemed by regenerating them or providing them with life in the form of a spiritual new birth, also called eternal life. Acts 8:51 says, "Ye do always resist the Holy Ghost." Fallen men always resist, but "Thy people shall be willing in the day of thy power" (Ps. 110:3).

Jesus told Nicodemus, "Marvel not that I said unto thee, Ye must be born again. The wind bloweth where it listeth, and thou hearest the sound thereof, but canst not tell whence it cometh, and whither it goeth: so is every one that is born of the Spirit" (John 3:7-8). Jesus said, "No man can come to me, except the Father which hath sent me draw him: and I will raise him up at the last day" (John 6:44). This last phrase leads us to the next point.

PERSEVERANCE OF THE SAINTS

“Every one which ... believeth on Him, may have everlasting life: and I will raise him up at the last day” John 6:40

It is not temporary life but everlasting life and a resurrection on the last day. This is what salvation by grace culminates in by the power of God. The child of God perseveres because he is preserved unto the day of redemption.

What is the result of the office work of the Triune Godhead relative to our salvation? Those whom the Father chose, the Son redeemed, and the Spirit regenerated and everyone of these persevere to the end for they are kept by the power of God unto salvation ready to be revealed at the last time (1 Peter 1:5). Perhaps a better phrase would be the “Preservation of the Saints.”

Can anyone be saved apart from an act of God? Can a person save himself? The Bible says, “Salvation is of the Lord” (Jonah 2:9). It is by grace and not of ourselves (Eph. 2:8-9).

Charles H. Spurgeon declared, “You cannot vanquish a Calvinist. You may think you can, but you cannot. The stones of the great doctrines so fit into each other, that the more pressure there is applied to remove them the more strenuously do they adhere. And you may mark, that you cannot receive one of these doctrines without believing all. Hold for instance that man is utterly depraved, and you draw the inference then that certainly if God has such a creature to deal with salvation must come from God alone, and if from him, the offended one, to an offending creature, then he has a right to give or withhold his mercy as he wills; you are thus

forced upon election, and when you have gotten that you have all: the others must follow. Some by putting the strain upon their judgments may manage to hold two or three points and not the rest, but sound logic I take it requires a man to hold the whole or reject the whole; the doctrines stand like soldiers in a square, presenting on every side a line of defence which it is hazardous to attack, but easy to maintain. And mark you, in these times when error is so rife and neology strives to be so rampant, it is no little thing to put into the hands of a young man a weapon which can slay his foe, which he can easily learn to handle, which he may grasp tenaciously, wield readily, and carry without fatigue; a weapon, I may add, which no rust can corrode and no blows can break, trenchant, and well annealed, a true Jerusalem blade of a temper fit for deeds of renown. The coherency of the parts, though it be of course but a trifle in comparison with other things, is not unimportant. And then, I add,—but this is the point my brethren will take up—it has this excellency, that it is scriptural, and that it is consistent with the experience of believers. Men generally grow more Calvinistic as they advance in years. Is not that a sign that the doctrine is right. As they are growing riper for heaven, as they are getting nearer to the rest that remaineth for the people of God, the soul longs to feed on the finest of the wheat, and abhors chaff and husks. And then, I add—and, in so doing, I would refute a calumny that has sometimes been urged,—this glorious truth has this excellency, that it produces the holiest of men. We can look back through all our annals, and say, to those who oppose us, you can mention no names of men more holy, more devoted, more loving, more generous than those which we can mention. The saints of our calendar, though uncanonized by Rome, rank first in the book

of life. The names of Puritan needs only to be heard to constrain our reverence. Holiness had reached a height among them which is rare indeed, and well it might for they loved and lived the truth. And if you say that our doctrine is inimical to human liberty, we point you to Oliver Cromwell and to his brave Ironsides, Calvinists to a man. If you say, it leads to inaction, we point you to the Pilgrim Fathers and the wildernesses they subdued. We can put our finger upon every spot of land, the wide world o'er, and say, 'Here was something done by a man who believed in God's decrees; and, inasmuch as he did this, it is proof it did not make him inactive, it did not lull him to sloth.'"

"O my God, what must I do?
Thou alone the way canst show;
Thou canst save me in this hour;
I have neither will nor power:
God, if over all thou art,
Greater than my sinful heart,
All thy power on me be shown,
Take away the heart of stone.

Take away my darling sin,
Make me willing to be clean;
Make me willing to receive
All thy goodness waits to give.
Force me, Lord, with all to part;
Tear these idols from my heart;
Now thy love almighty show,
Make even me a creature new.

Jesus, mighty to renew,
Work in me to will and do;
Turn my nature's rapid tide,
Stem the torrent of my pride;
Stop the whirlwind of my will;

Speak, and bid the sun stand still;
Now thy love almighty show,
Make even me a creature new.

Arm of God, thy strength put on;
Bow the heavens, and come down;
All my unbelief o'erthrow;
Lay th' aspiring mountain low:
Conquer thy worst foe in me,
Get thyself the victory;
Save the vilest of the race;
Force me to be saved by grace."

John Wesley (1707-1788)