

REFORMED  
**THEOLOGY**

JONATHAN MASTER

  
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**BLESSINGS OF THE FAITH**

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To my father and mother,  
John Reis Master  
and  
Janet Crawford Master

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## FOREWORD

It has often been said—sometimes with a sense of humor and sometimes in annoyance—that Presbyterian and Reformed churches love to do things “decently and in order.” I can understand both the humor and the frustration that lie behind that sentiment. We love our plans, our minutes, our courts, and our committees. Presbyterian and Reformed folks have been known to appoint committees just to oversee other committees (reminding me of the old *Onion* headline that announced “New Starbucks Opens in Rest Room of Existing Starbucks”). We like doing things so decently that we expect our church officers to know three things: the Bible, our confessions, and a book with *Order* in its title.

But before we shake our heads in disbelief at those uber-Reformed types (physician, heal thyself!), we should recall that before “decently and in order” was a Presbyterian predilection, it was a biblical command (see 1 Cor. 14:40). Paul’s injunction for the church to be marked by propriety and decorum, to be well-ordered

like troops drawn up in ranks, is a fitting conclusion to a portion of Scripture that deals with confusion regarding gender, confusion at the Lord's Table, confusion about spiritual gifts, confusion in the body of Christ, and confusion in public worship. "Decently and in order" sounds pretty good compared to the mess that prevailed in Corinth.

A typical knock on Presbyterian and Reformed Christians is that though supreme in head, they are deficient in heart. We are the emotionless stoics, the changeless wonders, God's frozen chosen. But such veiled insults would not have impressed the apostle Paul, for he knew that the opposite of order in the church is not free-flowing spontaneity; it is self-exalting chaos. God never favors confusion over peace (see 1 Cor. 14:33). He never pits theology against doxology or head against heart. David Garland put it memorably: "The Spirit of ardor is also the Spirit of order."<sup>1</sup>

When Jason Helopoulos approached me about writing a foreword for this series, I was happy to oblige—not only because Jason is one of my best friends (and we both root for the hapless Chicago Bears) but because these careful, balanced, and well-reasoned volumes will occupy an important place on the book stalls of Presbyterian and Reformed churches. We need short, accessible books written by thoughtful, seasoned pastors for regular members on the foundational elements of church life and ministry. That's what we need, and that's what this series

delivers: wise answers to many of the church's most practical and pressing questions.

This series of books on Presbyterian and Reformed theology, worship, and polity is not a multivolume exploration of 1 Corinthians 14:40, but I am glad it is unapologetically written with Paul's command in mind. The reality is that every church will worship in some way, pray in some way, be led in some way, be structured in some way, and do baptism and the Lord's Supper in some way. Every church is living out some form of theology—even if that theology is based on pragmatism instead of biblical principles. Why wouldn't we want the life we share in the church to be shaped by the best exegetical, theological, and historical reflections? Why wouldn't we want to be thoughtful instead of thoughtless? Why wouldn't we want all things in the life we live together to be done decently and in good order? That's not the Presbyterian and Reformed way. That's God's way, and Presbyterian and Reformed Christians would do well not to forget it.

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## Introduction

### THEOLOGY MATTERS

This book arises out of two simple convictions. The first is that knowing what we believe about God, humanity, worship, and salvation is important. More than important, it is vital. We need clear answers to the biggest questions in life and the most consequential matters of eternity. These answers must be true—everything depends on it.

Knowing these true answers and being able to articulate them is a powerful thing. Not only must we be clear and thoughtful about what we believe, but we ought to be able to present our beliefs with a coherence that displays their inner logic. The pieces should fit together. This kind of clarity and coherence brings stability to our lives, to our families, and to our witness in the world.

If you are a new Christian, it is important for you to gain a foothold in the teaching of the whole Bible and to have ready answers for the biggest and most fundamental theological questions. If you have been a Christian for some time, you need to know where you stand and to

orient your worship, fellowship, and practice in a way that accords with your convictions. Having a basic theological framework is essential. And this is the first conviction on which this book is based: theological frameworks matter.

The second conviction follows directly from the first: Reformed theology is a blessing. It may sound strange to call a theological system a blessing. If you have preconceived notions about Reformed theology, it may sound especially odd. But, strange or not, this book is written with the conviction that it is true.

A caricature suggests that theology is only for those who have special training or a vocation to serve as Christian ministers. Sometimes it seems as if the people who are most interested in debating theological nuances are socially awkward and unable to connect with regular people and their typical questions about life. If this has been your experience or your impression, please understand that this book is still for you. Reformed theology, rightly understood, cuts through a false association between theological thinking and ivory-tower speculation. One of the great early Reformed theologians defined theology simply as “the doctrine of living to God through Christ.”<sup>1</sup> It is a theology for living to God. It is about life.

So if you are looking for answers to the biggest questions about life and eternity, then the Christian faith—and the Reformed expression of that faith—provides them. Not only are the answers coherent, logical, and clear, they are true. They are all centered on the person and work of

the Lord Jesus Christ. They are truths found in him and discovered through his Word, the Bible.

Reformed theology, centered on Jesus Christ and rooted in the Scriptures, seeks to explain the whole Bible by showing God's work of salvation from beginning to end. It gives an honest assessment of humanity and good news about the nature of salvation. More than that, it shows how the Bible instructs us personally, teaching us how we should worship God and serve him in our everyday lives at home, at work, and in the church. Truth is always a blessing, but these truths give special life and clarity.

In order to introduce these things, we must first spend some time on definitions. The first chapter will be devoted to answering the question "What is Reformed theology?" After this, we can spend the next two chapters looking more closely at the Bible to see how all these truths are expressed and how they unfold. Next we will examine the blessings that come to us from this expression of biblical truth. Finally, following the format of this series, we will answer a series of questions about Reformed theology.

Theology matters. Understanding and explaining it with clarity is vital. And the expression of biblical truth will affect the whole of our lives. When God's truth transforms our thinking, the blessings go beyond any expectation.

## WHAT IS REFORMED THEOLOGY?

What is Reformed theology? What does it mean if your church is referred to as *Reformed* or if a presentation of the Bible's teaching is Reformed? People in Reformed congregations ask one another, "When did you become Reformed?" or "What made you look for a Reformed church?" Maybe such questions have been addressed to you.

But what do these questions mean? What are they driving at? Are they important? And if so, how are you to understand and answer them?

Answering these common questions can be surprisingly complex. This is partly because the word *Reformed* has a long history and has been used in many different ways. Sometimes *Reformed theology* is used in a strictly historical sense and sometimes in a more theological sense. Sometimes it is meant to be precise and technical, but often its meaning is fairly basic.

## Historical and Popular Views

At its most basic level, the term *Reformed theology* refers to the theological conclusions that flowed out of the Protestant Reformation. The early Reformers—such as Martin Luther, Ulrich Zwingli, and John Calvin—had sharp and specific criticisms of Roman Catholic theology as it had developed in the Middle Ages. Among other things, the Reformers believed that Roman Catholic worship was unbiblical; they rejected the Roman Catholic teaching on the nature of justification and the place of individual saving faith. They also rejected Roman Catholic claims about the authority of the pope, asserting that the Bible alone held the place of final authority in discussions of doctrine. They taught that salvation comes through God’s grace alone, by faith alone. They rejected the Roman Catholic understanding of the place and meaning of baptism and communion, returning to the biblical definition of these important sacraments of Christ. These were historical concerns, but they still lie at the heart of what it means to be Reformed.

Within this general Protestant framework, there were divisions. Luther and those who followed him had different approaches from Calvin and the other European Reformers. These differences—largely on the sacraments and worship—set Lutherans apart from the other Protestants. Those who followed Luther became known as *Lutherans*; those who followed the other Reformers are generally referred to as *Reformed*.

So, from a historical perspective, *Reformed theology* refers to the theology of the non-Lutheran teaching that flows out of the Protestant Reformation. When the term is used in this historical way (as in much scholarly literature), it also normally implies adherence to one of the historical confessions of faith that bind together Reformed congregations and denominations.

In popular usage, Reformed theology is often identified with the so-called “five points of Calvinism”:

1. *Total depravity*: the belief that human beings are corrupt at their core because of the sin of Adam.
2. *Unconditional election*: the belief that God chooses those whom he saves out of his own sovereign love, not out of anything the recipients of that love have in themselves.
3. *Limited atonement*: the belief that Christ’s death pays the ransom for a particular people and his salvation is definite.
4. *Irresistible grace*: the belief that God’s grace accomplishes its intended result in those who are saved.
5. *Perseverance of the saints*: the belief that those who are saved by God in Christ will be preserved to the end.

All of these beliefs are indeed important teachings of the Reformed tradition. Although they were not specifically organized according to the acronym by which they are

known today (TULIP) until centuries later, they arose as a response to false teachers who had infiltrated the Reformed community in the early 1600s. Nonetheless, as helpful as these five points are in summarizing key biblical truths about salvation, they do not fully encapsulate, or accurately describe, all of Reformed theology.

Today when people in evangelical churches refer to “Reformed theology” or to “being Reformed,” they often mean something less historically grounded. It is often the case today that when someone refers to holding to “Reformed theology,” they mean that they believe that God’s sovereign grace is at work in electing and saving sinners (the doctrine of predestination) and that God’s Word is inspired and inerrant and has absolute authority.

### **The Five *Solas* of the Reformation**

There are better ways to define the term *Reformed theology*, however. For John Calvin and other early reformers, the Reformation was not just about the doctrine of salvation. Worship was of central significance as well. Beyond these two primary concerns, there were other matters of faith and practice inextricably linked with Reformed teaching. Because of this, many have suggested a more full-orbed starting place in defining Reformed theology known as the “five *solas* of the Reformation.” The five *solas* (*sola* is the Latin word for “only” or “alone”) are *sola Scriptura* (Scripture alone); *sola fide* (faith alone); *sola gratia* (grace alone);

*solus Christus* (Christ alone); and *solī Deo gloria* (God's glory alone). Put together, these five affirmations express very clearly the central concerns of the Protestant Reformation.

### ***Sola Scriptura***

Reformed Christians emphasize that Scripture alone (*sola Scriptura*) is the final authority in our faith and practice. At the time of the Protestant Reformation, the late-medieval Roman Catholic church maintained that Scripture, although inspired and without error, was to be interpreted on the basis of other forms of authority, namely church tradition and the official proclamations of the pope. Effectively this meant that church tradition and papal teaching were greater authorities, since interpretations of the Bible were always subject to them.

This approach had profound consequences for what could be taught in the church and led to a church in which, functionally speaking, the Bible was not given much direct attention at all. Regular Christians were denied access to the Bible in their own language and were instead commanded to blindly obey church teaching. Even those members of the priesthood who were allowed to study the Bible were closely monitored so that their teaching did not threaten the current practices of the Roman Catholic church. In large part, this is what led to Martin Luther's excommunication.

The earliest Reformers argued that the Roman Catholic approach to the Bible was a gross error. Fundamentally,



it denied the basic nature of Scripture as God's Word. The Bible is inspired by God, without error, and fundamentally authoritative.<sup>1</sup> To undermine these truths is to turn against God's revealed Word. The Reformers also argued that the Roman Catholic approach to Scripture was a distortion of what the church had always believed. Tradition was on the Reformers' side, and the late-medieval church had moved away from what the apostles and the earliest leaders in the church believed and taught.

Today, the principle of *sola Scriptura* means our theology and our worship must always be based on the Bible. The Scriptures alone are the final arbiter and guide for faith and practice. We do not live in the world of the late Middle Ages, so our temptation to substitute the Bible's authority may not come from the pope or from church tradition. More often, it comes from the teaching of those in our culture—from sociologists, scientists, politicians, and entertainers—who sometimes seek to stand in authority over the Bible. When popular cultural teaching is the final authority, churches and individual Christians may believe only those things in the Bible that do not conflict with the authority of cultural elites.

This is especially important when it comes to the question of worship, which, as we have seen, was of central importance in the Reformation. How are we to approach God? When are we to do so and in what manner? How can we know what he finds acceptable? Reformed theology teaches that God has answered all these questions in the Bible. Scripture alone is the guide to our worship, and any

practice that goes beyond the teaching of the scripture must be rejected.

Some within the church place their own feelings and experiences above the Word of God. This was happening in the time of the Reformation as well. Those who do this follow the Bible unless it conflicts with their wishes, experiences, or private inclinations. Sometimes the emotions and inclinations are deeply felt; sometimes they involve claims about supernatural revelation or personal encounters with God. In every case, pressure is applied to submit God's Word to an individual feeling or experience as the final authority.

Whatever the competing authority—the pope, the cultural elite, or a private feeling—the Reformed doctrine of *sola Scriptura* asserts that the Bible alone must have the final word. It is God's uniquely inspired testimony, and Christians throughout history have recognized that it alone is the authority for our teaching, our ethical decisions, and our practice of worship.

### ***Sola Fide***

Reformed theology teaches that human beings are separated from God by nature. The Bible is clear about this. For example, the apostle Paul writes the following to the Ephesian church:

You were dead in the trespasses and sins in which you once walked, following the course of this world, following the prince of the power of the air, the spirit that is now

at work in the sons of disobedience—among whom we all once lived in the passions of our flesh, carrying out the desires of the body and the mind, and were by nature children of wrath, like the rest of mankind. (Eph. 2:1–3)

These are strong words. Elsewhere, Paul writes that all human beings “exchanged the truth about God for a lie and worshipped and served the creature rather than the Creator, who is blessed forever” (Rom. 1:25). The Old Testament prophet Jeremiah has an equally harsh assessment of our situation: “The heart is deceitful above all things, and desperately sick” (Jer. 17:9).

Because the human condition is so bleak, the Bible also teaches that there is nothing that people can do—no works they can perform or good deeds they can practice—that can win them favor with God. It is by *faith alone* that we can be saved. The apostle Paul writes,

All have sinned and fall short of the glory of God, and are justified by his grace as a gift, through the redemption that is in Christ Jesus, whom God put forward as a propitiation by his blood, *to be received by faith . . .* so that he might be just and the justifier of *the one who has faith* in Jesus. (Rom. 3:23–26)

In the same passage in which Paul describes human beings as children of wrath by nature, he goes on to say, “By grace *you have been saved through faith*” (Eph. 2:8).

This truth that sinners can be justified only through faith was so important to the Reformers that it was called the “material cause” of the Protestant Reformation. By this, the Reformers meant that justification by faith alone is the matter out of which the Reformation was made. It is still a point of contention between Protestants and Roman Catholics and remains a key feature of Reformed theology.

When we assert that salvation is through faith alone, we mean that faith is the instrument by which we grasp God’s promises in Christ. We do not lay claim to Christ savingly through our works, our baptism, our church membership, or our ethnic identity. Yet real faith will and must lead to good works. The change that takes place in a Christian is so profound that he or she should be recognizable by the fruit of the Spirit. Christians should put sin to death and form new habits, but they grasp the promises of salvation in Christ through faith alone.

### ***Sola Gratia***

Because *sola fide* (faith alone) played such a key role in the Protestant Reformation, it is mentioned just after *sola Scriptura* in our summary of Reformed theology. But there is a strong sense in which *sola fide* can be understood only in light of *sola gratia* (grace alone). This is because the major Bible passages that teach that salvation comes through faith alone also emphasize that it is God’s grace alone that saves us.

Consider Ephesians 2:8, for instance. This verse makes it clear that salvation is received through faith.

But this acknowledgment is surrounded by reminders that all salvation comes by God's grace. "For by grace you have been saved through faith. And this is not your own doing; it is the gift of God" (Eph. 2:8). Salvation comes through faith, but even that faith is a gift from God. All salvation is by grace.

This is underscored when we remember our natural status as sinners. None of us can earn a place in God's favor. We could never be justified by works. And because we are helpless before God, everything we receive from him is a gift. It is grace alone.

This is the place for us also to examine the doctrine of predestination, which many rightly associate with Reformed theology. Reformed theologians emphasize God's election because it is biblical (*sola Scriptura*), but also because it so clearly shows that all salvation is a work of God (*sola gratia*). It simply refers to the biblical truth that God chooses those whom he saves.

In Ephesians 1, Paul writes, "In love [God] *predestined* us for adoption to himself as sons through Jesus Christ, according to the purpose of his will, to the praise of his glorious grace" (vv. 4–6). In Romans 9, Paul writes about "God's purpose of election," which "continue[s], not because of works, but because of him who calls" (v. 11). In other words, the teaching of election reveals with unique clarity that Christians do not save themselves. God chose us, so that his glory would be displayed and his grace would be magnified in our salvation.

This should lead us to further praise of God and confidence in him. Since salvation is his work, he will complete it. Since it is dependent on grace and not on our feeble efforts, we can be assured that God will finish the task he has begun (see Phil. 1:6).

### ***Solus Christus***

The Protestant Reformers and the Roman Catholic church agreed on the nature of Christ. They affirmed that Jesus Christ is the incarnate Son of God, truly divine and truly human, one Person with two natures (divine and human) that are united together. Christ is to be worshiped and served. Neither the Reformers nor the Catholics disputed that the incarnate Christ was born of a virgin, crucified on a cross, and raised from the dead before he ascended into heaven. Where Luther and the other Reformers disagreed with the late-medieval Roman church was on how Christ reigns, how he communicates his benefits to his church, how he is to be worshiped, and how completely his death satisfies God's justice with respect to individual sinners.

As with all the *solas* we have examined, the *alone* here is vitally important. The Roman Catholic church did not deny the importance or centrality of Jesus Christ. In their practice, however, they did deny the final, once-for-all nature of Christ's atoning sacrifice. They taught, and continue to teach, that in the mass Christ is offered for the propitiation of sins in an "unbloody manner."<sup>2</sup> The Roman church

also taught that the benefits of Christ's grace are conferred through the sacraments and that Christ's body and blood are physically present in the mass. This not only struck at the gracious nature of salvation to be received by faith alone but also compromised the reality of Christ's physical bodily presence in heaven.

The principle of *solus Christus* also relates to the question of authority. Is Christ *alone* the head of the church, mediating his authority through his Word, or is there a representative of Christ on earth—another mediator between God and man? Furthermore, is God through Christ alone the one to whom we pray, or are Mary and other dead Christians additional mediators between us and God?

Once the principle of Christ alone is established, it transforms the way the Bible is understood and preached. The apostle Paul wrote, "I decided to know nothing among you except Jesus Christ and him crucified" (1 Cor. 2:2). The proclamation of Christ alone in preaching—as the object of faith, the ruler of the church, the risen and ascended God-man—was and continues to be a unifying principle of Reformed theology.

### ***Soli Deo Gloria***

The last of the five *solas* is the natural outworking of the first four. Reformed theology states that all of life is to be understood in terms of the glory of God. To be Reformed in our thinking is to be God-centered. We recognize that our salvation is from the Lord and that even our existence

is a gift from him. To ascribe our salvation to anyone else or to worship anything or anyone else is to rob God of the glory due his name.

The Bible reminds us that “in [God] we live and move and have our being” (Acts 17:28). We are taught that Christ “upholds the universe by the word of his power” (Heb. 1:3). It follows from this that our guiding principle ought to be “whether you eat or drink, or whatever you do, do all to the glory of God” (1 Cor. 10:31).

## The Covenant

Beyond the five *solas*, Reformed theology has always been closely identified with *covenant theology*. In the Scriptures, God works out his saving purposes by means of successive covenants. As we will see, a covenant is an agreement between two parties with duties, promises, and obligations. In fact, the Bible speaks of an overarching “eternal covenant” (Heb. 13:20) that centers on the cross of Christ. Covenants provide the biblical framework by which we understand God’s work in Christ and his dealings with his people throughout history.

The centrality of the covenantal structure in the Bible and the Christian life can hardly be overstated, and the ramifications of this central theme in the Scriptures are significant. Indeed, this is one of the reasons that merely emphasizing predestination, or even the five points of Calvinism, does not do justice to what it means to be a



Reformed Christian. Reformed theology is whole-Bible theology, and the covenant is the biblical framework that shows the unity of both the Old Testament and the New.

## The Confessions

Lastly, all vibrant and enduring Reformed traditions have confessions of faith that give written expression to their convictions. The best-known of the mature Reformed confessions include the Belgic Confession, the Heidelberg Catechism, and the Canons of Dort (which together are called the Three Forms of Unity) and the Westminster Confession of Faith, which has its own catechisms.

From the earliest days, Reformed Christians assumed that Reformed theology would be expressed in confessions of faith. Therefore, to be Reformed is to be confessional; to be part of a Reformed church is to be in a place in which one of these historic confessions is professed, taught, and followed. We will look at this more closely in chapter 4.

Defining the terms *Reformed* and *Reformed theology* is not a simple task. But for our purposes, we might say that Reformed theology is a theology that (1) affirms the five *solas* and all their implications, (2) recognizes the centrality of the covenant in God's saving purposes, and (3) is expressed in a historic and public confession of faith.

With that in mind, we can move on to examine the teaching of the Bible on these points and to see how the

truths treasured by the Reformers are a great blessing to God's people.

### **Questions for Further Reflection**

1. Why is it important for us to understand terms like *Reformed theology*? How and where have you heard these terms used?
2. What makes the five *solas* a helpful summary of biblical teaching regarding salvation? Do they omit anything significant? What biblical questions do they raise?
3. Why are creeds and confessions necessary for the health of the church? In what ways do they protect us?