

## HOW MANY POINTS?

by RICHARD A. MULLER

I once met a minister who introduced himself to me as a "five-point Calvinist." I later learned that, in addition to being a self-confessed five-point Calvinist, he was also an anti-paedobaptist who assumed that the church was a voluntary association of adult believers, that the sacraments were not means of grace but were merely "ordinances" of the church, that there was more than one covenant offering salvation in the time between the Fall and the eschaton, and that the church could expect a thousand-year reign on earth after Christ's Second Coming but before the ultimate end of the world. He recognized no creeds or confessions of the church as binding in any way. I also found out that he regularly preached the "five points" in such a way as to indicate the difficulty of finding assurance of salvation: He often taught his congregation that they had to examine their repentance continually in order to determine whether they had exerted themselves enough in renouncing the world and in "accepting" Christ. This view of Christian life was totally in accord with his conception of the church as a visible, voluntary association of "born again" adults who had "a personal relationship with Jesus."

In retrospect, I recognize that I should not have been terribly surprised at the doctrinal context or at the practical application of the famous five points by this minister — although at the time I was astonished. After all, here was a person, proud to be a five-point Calvinist, whose doctrines would have been repudiated by Calvin. In fact, his doctrines would have gotten him tossed out of Geneva had he arrived there with his brand of "Calvinism" at any time during the late sixteenth or the seventeenth century. Perhaps more to the point, his beliefs stood outside of the theological limits presented by the great confes-

sions of the Reformed churches — whether the *Second Helvetic Confession* of the Swiss Reformed church or the *Belgic Confession* and *Heidelberg Catechism* of the Dutch Reformed churches or the Westminster standards of the Presbyterian churches. He was, in short, an American evangelical.

I am assuming, of course, that "Calvinist" and "Reformed" are synonyms: Although Calvin was certainly the most famous and, probably, the most generally influential of the Reformed theologians of the sixteenth century, his views alone did not constitute either a church or a distinctive theological confession capable of sustaining a church over the course of centuries. His own theology, moreover, was intentionally "churchly" rather than individualistic, particularly in its confessional statements, like the Geneva Catechism. He recognized that there were other theological voices in the Reformed movement of his day, that his personal theology fell within the bounds of this larger movement, and that it remained in dialogue with the theology of other leaders and teachers — notably, Heinrich Bullinger, Peter Martyr Vermigli, and Wolfgang Musculus. Beyond this, the Reformed theology of later confessional documents, such as the *Canons of Dort* and the *Westminster Confession*, drew on theological antecedents other than Calvin's *Institutes* and constituted not a limited Swiss theological movement but an international community of belief.

Calvinism or, better, Reformed teaching, as defined by the great Reformed confessions does include the so-called five points. Just as it is improper, however, to identify Calvin as the sole progenitor of Reformed theology, so also is it incorrect to identify the five points or the document from which they have been drawn, the *Canons of Dort*, as a full confession of the Reformed faith, whole and entire unto itself. In other words, it would be a major error — both historically and doctrinally — if the five points of Calvinism were understood either as the sole or even as the absolutely primary basis for identifying someone as holding the Calvinistic or Reformed faith. In fact, the *Canons of Dort* contain five points *only* because the Arminian articles, the *Remonstrance* of 1610, to which they responded, had five points. The number five, far from being sacrosanct, is the result of a particular historical circumstance and was determined *negatively* by the number of articles in the Arminian objection to confessional Calvinism.

These historical and theological comments would seldom if ever be disputed by a member of a confessionally Reformed denomination. It is virtually a truism that the *Canons of Dort* do not stand by themselves as the confession of the church — and that they exist in order to clarify

disputed points in the church's full confession of faith as represented by the *Belgic Confession* and the *Heidelberg Catechism*. It is also the case that the *Belgic Confession* and the *Heidelberg Catechism* are substantially in agreement with the confessional standards of other branches of the Reformed church, whether the *Geneva Catechism* or the *First and Second Helvetic Confession* of the Swiss Reformation or the *Scots Confession* and the Westminster standards of the British and American Presbyterian and Reformed churches. And beyond the confessional consensus, there is a broad theological agreement that built toward the confessional teaching of the Reformed churches in the sixteenth century and has continued to build upon it since that time — from Calvin's *Institutes* to Kuyper's *Dictaten Dogmatiek* and beyond.

All of these documents, in addition to standing in substantial agreement on the so-called five points — total inability to attain one's own salvation, unconditional grace, limited efficacy of Christ's all-sufficient work of satisfaction, irresistible grace, and the perseverance of the saints — also stand in substantial agreement on the issues of the baptism of infants, the identification of sacraments as means of grace, and the unity of the one covenant of grace from Abraham to the eschaton. They also — all of them — agree on the assumption that our assurance of the salvation, wrought by grace alone through the work of Christ and God's Spirit in us, rests not on our outward deeds or personal claims but on our apprehension of Christ in faith and on our recognition of the inward work of the Spirit in us. Because this assurance is inward and cannot easily or definitively be externalized, all of these documents also agree that the church is both visible and invisible — that it is a covenanted people of God identified not by externalized indications of the work of God in individuals, such as adult conversion experiences but by the preaching of the word of God and the right administration of the sacraments. Finally, they all agree, either explicitly or implicitly, that the "thousand years" of Revelation 20 is the kingdom of grace established by Christ at his first coming that extends until his Second Coming at the end of the world.

There are, therefore, *more than five points* and — as far as the confessions and the Reformed dogmaticians from Calvin to Kuyper are concerned — there cannot be such a thing as a "five-point Calvinist" or "five-point Reformed Christian" who owns just those five articles taken from the *Canons of Dort* and who refuses to accept the other "points" made by genuinely Reformed theology. The issue here is more than simple confessional allegiance. The issue is that the confessions and the classical dogmatic systems of Reformed theology are not an arbitrary

list of more or less biblical ideas — they are carefully embodied patterns of teaching, drawn from Scripture and brought to bear on the life of the church. They are, in short, interpretations of the whole of Christian existence that cohere in all of their points. If some of the less-famous points of Reformed theology, like the baptism of infants, justification by grace alone through faith, the necessity of a thankful obedience consequent upon our faith and justification (the "third use of the law"), the identification of sacraments as means of grace, the so-called amillennial view of the end of the world, and so forth, are stripped away or forgotten, the remaining famous five make very little sense.

An example of this problem — I hesitate to say "a case in point" — is the theological system propounded by the English high (some would say "hyper") Calvinistic Baptist, John Gill, and the way that his system has been read out into the life of some of the so-called Particular Baptist denominations. Gill most certainly affirmed the five points. In fact, he held an intensified version of the third point by arguing that Christ's work was limited in its sufficiency as well as in its efficacy: Christ's satisfaction was not merely, according to Gill, efficient for the elect only, it was also sufficient for the sins of the elect only. With this radical sense of election, Gill could view the entire order of salvation as taking place in eternity — justification and adoption were now eternal acts of God. Since nothing took place in time except for the enactment of the decree, there was no need in Gill's system for a temporal order of grace. Sacraments could be considered simply as ordinances, and baptism could be viewed as a sign administered to adults only, after the eternal decree had been executed in an individual. Those who have followed Gill's theology allow no offers of grace but only a preaching about grace. They have tended to offer no instruction in Christianity for children and they have typically opposed Christian missions — because no human agency is needed in God's elective work. They have also followed Gill and numerous others after him into speculation about the coming millennium when, finally, the career of Satan will be ended and he will no longer be able to roam the world "seeking whom he may devour."

The logic of such a theology is to view God's electing grace as an unmediated bolt from the blue. No one knows where it may strike and no one can find any assurance either through participation in the life of God's covenanting people or on grounds of belief or conduct that he or she will be or, indeed, is now numbered among the elect. Gill held forth an antinomian gospel that could declare in its preaching of grace that no obedience to divine commands was required for salvation

and no offers of grace ought to be made in the church. On Gill's own terms, membership in his Particular Baptist community could be no sign of salvation and no assurance of its possibility. Grace and salvation could just as easily occur on a desert island.

By way of contrast, the Reformed doctrine of grace — the irresistible grace of the five points — not only identifies God's grace as unmerited but also locates the primary working of that grace in the covenanting community of believers where it is presented through the means of word and sacrament. This covenanting community or church, the *Belgic Confession* tells us, "has been from the beginning of the world and will be to the end thereof . . . supported by God against the rage of the world." Thus, although it remains a terrifying thing that Satan can roam the world seeking whom he may devour, we may be absolutely certain, through the grace of God, that Satan cannot devour either the church or God's elect. And because the Reformed faith is not antinomian, we may expect, under grace, both a continuance of the divine demand of obedience and a presence of the beginnings of that obedience, through regeneration and sanctification in the community of belief. As the *Heidelberg Catechism* teaches us, this obedience belongs to our thankful response to the divine gift of salvation by grace.

What is more, since this church is "the gathering of those who are saved" no one ought to "withdraw from it" but ought to live as members of this body — indeed, "all people are obliged to join and unite with it," granting that "there is no salvation apart from it" (*BC*, XXVIII). The church is not, therefore, a "voluntary association" — certainly not in any usual sense of that term. It is the divinely mandated and established covenanting community within which and through the agency of which the Word is preached, the sacraments faithfully administered, and the grace of God mediated to a needy world. Because, moreover, "Christ has shed his blood no less for washing the children of believers than he did for adults," infants as well as adults "ought to be baptized and sealed with the sign of the covenant" (*BC*, XXXIV).

The Reformed assumption underlying this doctrine is that sacraments are indeed signs and, therefore, in a sense, means of grace — that the churchly administration of the sacrament holds out the promise of the divine work of grace, "washing, purifying, and cleansing our souls . . . renewing our hearts and filling them with all comfort" (*BC*, XXXIV). What is more, this assumption concerning the legitimate inclusion of the children of believers in the covenanting community through the sign and seal of baptism stands as the *natural adjunct* of the five points: Salvation does not arise out of human merit but by grace

alone through the acceptance, by graciously engendered faith, of the sufficient sacrifice of Christ for our sins. Baptism, rightly understood from the human side, signifies the placement of our children into the context where the promised grace of God is surely at work. And who more than an infant, incapable of meritorious works, can indicate to us that this salvation is by grace alone? By way of contrast, the restriction of baptism to adult believers who make a "decision" and who come forward voluntarily to receive a mere ordinance stands against recognition of baptism as a sign of utter graciousness on the part of God: Baptism here is offered only to certain individuals who have passed muster before a human, albeit churchly, court — or to state the problem slightly differently, who have had a particular experience viewed as the necessary prerequisite to baptism by a particular churchly group. If grace and election relate to this post-decision baptism, they can hardly be qualified by the terms "irresistible" and "unconditional." There is an inescapable irony in refusing baptism to children, offering it only to adults, and then telling the adults that they must become as little children in order to inherit the kingdom of heaven.

The emphasis on adult baptism, being "born again," and "accepting Christ" is connected, in American evangelical circles, with language concerning "a personal relationship with Jesus" or knowing Jesus as one's "personal Savior." In protesting against this language, I know that I will be stepping on a few religious toes — although the protest is not at all directed against piety or Christian religious experience as such. The issue is that this language itself is neither Reformed in its content nor suitable for transfer into a Reformed confessional context. In the first place, the terms are unclear and can tend toward an ill-defined, affective piety that, at its worst, can violate certain of the Christological and soteriological norms of the Reformed community. I have often commented to evangelical friends that, for me, having a personal relationship or knowing someone personally means that I can sit down at a table with him and have a cup of coffee, that I can speak to him and he can respond in an audible fashion. But I can't sit at a table and have a cup of coffee with Jesus. And if I speak to him, he does not answer audibly. As an angel once rightly noted, "He is not here: for he is risen," and, indeed, ascended into heaven. Reformed Christology has always insisted not only on the resurrection of Christ's body but also on the heavenly location and finitude of Christ's resurrected humanity. Christ now sits at the right hand of God and visibly rules the church triumphant. The language of personal relationship is, at best, equivocal. At worst, it detracts from the majesty of the doctrine of Christ's kingship.

Even more than this, however, use of the language of personal relationship with Jesus often indicates a qualitative loss of the traditional Reformation language of being justified by grace alone through faith in Christ and being, therefore, adopted as children of God in and through our graciously given union with Christ. Personal relationships come about through mutual interaction and thrive because of common interests: They are never or virtually never grounded on a forensic act such as that indicated in the doctrine of justification by faith apart from works — in fact personal relationships rest on a reciprocity of works or acts. The problem here is not the language itself: The problem is the way in which it can lead those who emphasize it to ignore the Reformation insight into the nature of justification and the character of believers' relationship with God in Christ.

Such language of personal relationship all too easily lends itself to an Arminian view of salvation as something accomplished largely by the believer in cooperation with God. A personal relationship is, of its very nature, a mutual relation, dependent on the activity — the works — of both parties. In addition, the use of this Arminian, affective language tends to obscure the fact that the Reformed tradition has its own indigenous relational and affective language and piety; a language and piety, moreover, that are bound closely to the Reformation principle of salvation by grace alone through faith alone. The *Heidelberg Catechism* provides us with a language of our "only comfort in life and in death" — that "I am not my own, but belong — body and soul, in life and in death — to my faithful Savior Jesus Christ" (q. 1). "Belonging to Christ," a phrase filled with piety and affect, retains the confession of grace alone through faith alone, particularly when its larger context in the other language of the catechism is taken to heart. We also have access to a rich theological and liturgical language of covenant to express with both clarity and warmth our relationship to God in Christ.

Even so, the Reformed teaching concerning the identity of the church assumes a divine rather than a human foundation and assumes that the divine work of establishing the community of belief is a work that includes the basis of the ongoing life of the church as a community, which is to say, includes the extension of the promise to children of believers. The conversion experience associated with adult baptism and with the identification of the church as a voluntary association assumes that children are, with a few discrete qualifications, pagan — and it refuses to understand the corporate dimension of divine grace working effectively (irresistibly!) in the perseverance of the covenanting community. It is a contradictory teaching indeed that argues irresistible

grace and the perseverance of the saints and then assumes both the necessity of a particular phenomenology of adult conversion and "decision." Without the concept of the church as covenanting community and the doctrine of infant baptism, the five points make precious little sense.

Our confession of the divine foundation of the covenanting community also directs our attention from the doctrine of the efficacy and irresistibility of grace to the conception of sacraments as means of grace and not mere ordinances. This is not a magical association of a human activity with the beginning of divine activity but rather the simple assumption that God has, in the sacraments as in the preached Word, identified the *place* where his grace is most surely and freely bestowed. The sacraments are "visible signs . . . of something internal and invisible"—and not merely signs but "seals" as well, granting that it is God who has there made available his promise to us and who has irresistibly inaugurated the work of his grace in our lives (cf., BC, XXXIII). Mere ordinances can be omitted or deemphasized as insignificant or "empty," but because the sacraments are signs "by means of which God works in us through the power of the Holy Spirit" they are hardly "empty and hollow" but an integral part of the life of the church that knows its members to be called by grace and justified through faith (*ibid.*).

A similar point must be made about millennialism. The so-called amillennialism of the Reformed assumes not the absence but the presence of the earthly reign of grace. There is a powerful difference between the faith and the church of those who await a millennium and who hold that now Satan bestrides the earth seeking whom—including members of the voluntarily gathered church—he may devour, and the faith and church of those who hold that the ministry of Christ and his work on the cross bound Satan, who may no longer devour God's people however else he may roam about. The grace of God presently reigning in the covenanting community also supplies the foundation for the church's life in the world as a moral society. Once again, the assumption concerning the identity of church as covenanting community and, now, the amillennial understanding both of the eschaton and of the present work of God in Christ, direct us back to the points concerning our total inability, God's irresistible grace for us, and the perseverance of believers. Various forms of millennialism militate against the irresistible grace and the perseverance identified in the five points by placing the church into an interim condition before the fullness of the grace and lordship of Christ is revealed.

The problem of multiple dispensations of salvation is clearly related to the problem of the millennium. Such a teaching assumes not only that salvation has been administered differently in various ages of the world but, contrary to the Reformed Confessions' understanding of Scripture, also that one church has *not* existed "from the beginning of the world," will *not* "last until the end," and has *not* been universally "preserved by God against the rage of the world" (BC, XXVII). Does this approach to salvation indicate anything in relation to the five points? At very least, it implies that the perseverance of the saints and, above all, the understanding of that perseverance as *the perseverance of God for his saints*, is not a teaching universally applicable to the people of God. And, granting that a multiplication of covenants bars the way to a perseverance of the saints throughout the history of God's people, it must also introduce conditions for the election of the chosen people in past dispensations. Entrance into these other covenantal arrangements rests on obedience or decision — rather than obedience resting on the covenant itself and on the unconditional election that is its foundation. We may not want to speak of a necessary deductive or logical connection between the doctrines of the unity of the covenant of grace in its several temporal administrations, unconditional election, perseverance of the saints, and the amillennial ending of the world, but these concepts do flow together and the absence of each makes difficult the confession of the others.

In conclusion, we can ask again, "How many points?" Surely there are more than five. The Reformed faith includes reference to total inability, unconditional election, limited efficiency of Christ's satisfaction, irresistible grace, and perseverance of the saints, not as the sum total of the church's confession but as elements that can only be understood in the context of a larger body of teaching including the baptism of infants, justification by grace alone through faith, the necessity of a thankful obedience consequent upon our faith and justification, the identification of sacraments as means of grace, the so-called amillennial view of the end of the world. The larger number of points, including but going beyond the five of Dort, is intended, in other words, to construe theologically the entire life of the believing community. And when that larger number of points taught by the Reformed confessions is not respected, the famous five are jeopardized, indeed, dissolved — and the ongoing spiritual health of the church is placed at risk.



---

#### Copyright and Use:

**As an ATLAS user, you may print, download, or send articles for individual use according to fair use as defined by U.S. and international copyright law and as otherwise authorized under your respective ATLAS subscriber agreement.**

**No content may be copied or emailed to multiple sites or publicly posted without the copyright holder(s)' express written permission. Any use, decompiling, reproduction, or distribution of this journal in excess of fair use provisions may be a violation of copyright law.**

This journal is made available to you through the ATLAS collection with permission from the copyright holder(s). The copyright holder for an entire issue of a journal typically is the journal owner, who also may own the copyright in each article. However, for certain articles, the author of the article may maintain the copyright in the article. Please contact the copyright holder(s) to request permission to use an article or specific work for any use not covered by the fair use provisions of the copyright laws or covered by your respective ATLAS subscriber agreement. For information regarding the copyright holder(s), please refer to the copyright information in the journal, if available, or contact ATLA to request contact information for the copyright holder(s).

#### About ATLAS:

The ATLA Serials (ATLAS®) collection contains electronic versions of previously published religion and theology journals reproduced with permission. The ATLAS collection is owned and managed by the American Theological Library Association (ATLA) and received initial funding from Lilly Endowment Inc.

The design and final form of this electronic document is the property of the American Theological Library Association.