

A Review of the Reformed Tradition and Doctrine from a Dispensational Perspective

a paper for the 2025 Fall Bible Conference for Gulf Coast Baptist Church
10/14/25 by Steve Thomas

Goal/ Intention

The Goal of this paper is not to respond exhaustively to each and every point listed in the summary of the Reformed Position but to take a wide angle approach and respond with some things that we know to be true from scripture which will contradict the reformed position. This will point out the main dangers of this teaching. I appreciate many parts of the reformed position, and agree with much of what is taught. But there are some sticking points that I believe are not biblical. The point of this paper is to review those issues from a Dispensational, or what I believe to be a Biblical position. The confessions named below are specific listings of the beliefs that are summarized, and some (Dort) were written to respond to the Arminian controversy in the 1600's.

Introduction - from the Reformed Perspective

To be "Reformed" in theology typically means to align with the theological principles that emerged from the Protestant Reformation in the 16th century—especially those associated with figures like John Calvin, Ulrich Zwingli, and Martin Bucer, though Calvinism is often the dominant influence in Reformed circles.

Here's a breakdown of what being "Reformed" usually includes:

1. Doctrines of Grace (a.k.a. Calvinism)

Most Reformed theology is shaped by what are called the Five Points of Calvinism, often summarized by the acronym TULIP:

- Total Depravity: Human nature is thoroughly corrupted by sin. Man is unable to respond to God's command to believe the gospel.
- Unconditional Election: God chooses who will be saved, not based on foreseen merit.
- Limited Atonement: Christ's atonement is sufficient for all, but limited to pay only for the elect.
- Irresistible Grace: When God calls someone to salvation, they will come.
- Perseverance of the Saints: True believers will persevere in faith to the end.

2. High View of Scripture

Reformed theology strongly emphasizes the authority, sufficiency, clarity, and necessity of Scripture. Scripture alone (sola Scriptura) is the final authority in faith and practice.

3. God's Sovereignty

A central theme in Reformed theology is the absolute sovereignty of God—over salvation, history, nature, and individual lives.

4. Covenant Theology

Reformed theology interprets the Bible through a covenantal framework. This means seeing God's relationship with humanity as unfolding through covenants (e.g., Covenant of Works, Covenant of Grace), rather than through dispensations (as in dispensational theology).

5. The Regulative Principle of Worship

In worship, many Reformed traditions hold to the Regulative Principle: only elements commanded or clearly inferred in Scripture are permitted in corporate worship.

6. *Confessionalism*

Reformed Christians often adhere to historic confessions of faith, which summarize doctrinal positions. Key Reformed confessions include:

- The Westminster Confession of Faith
- The Belgic Confession
- The Heidelberg Catechism
- The Canons of Dort

7. *The Church and Sacraments*

Reformed theology tends to have a high ecclesiology (view of the church) and sees the sacraments (typically baptism and the Lord's Supper) as means of grace—not merely symbolic, but spiritually nourishing when received by faith.

Summary:

According to the Christian Reformed Church: to be Reformed is to hold to a God-centered, Scripture-driven, and covenantally-structured theology, deeply rooted in the traditions and insights of the Protestant Reformation—especially Calvinistic in its understanding of salvation.

Why I am not “Reformed”

There are three main areas where Reformed Doctrine does not come into alignment with a Dispensational view of scripture - the Covenants (lack of distinction), Soteriology (doctrine of salvation), and the area of Cultural Engagement as it applies to errant eschatology. These three areas are explored briefly below.

Covenants vs Dispensations

God's covenants with man are not just one covenant (see italicized bold print below), but understanding God's mobility, there is a new covenant (eternal life in man, man in the Body) and still an existing covenant with Israel that will be fulfilled in the future. Reformed Theology tends to miss the distinction between the Church and Israel. The one covenant of grace view minimizes these distinctions. It is in these distinctions that the true identity of each group is found, and the true purpose that God has for each group of individuals. Does it make a difference which of these views a believer should hold? In his book ***There Really is a Difference***, Renald Showers gives this conclusion: A commitment to the Covenant or Dispensational perspective *does* make a difference on the understanding of how God fulfills His ultimate purpose for history, on how the prophetic passages of scripture are to be interpreted, on the nature and significance of some of the biblical covenants, God's program for the nation of Israel, the beginning, nature, and distinctiveness of the Church, and the means through which the Christian is to live a godly life in

this present world.¹ To espouse the Dispensational position is to have a literal interpretation of God's Word. Using an allegorical interpretation, so that any passage can be applied to any group of people robs the scriptures of its effectiveness. The application of any passage should match its interpretation.² When our Reformed friends neglect to make distinctions that the scriptures are making, they are abandoning a literal interpretation of God's Word.

The whole Bible is suspended on the great covenants God makes with all these people and others. Furthermore, the Bible is unified around this one covenant of grace. One of the reasons one tends to hear more Old Testament preaching in Reformed churches than in many other churches is that Reformed preachers don't set the Old Testament against the New Testament but see the Old Testament and the New Testament as revealing one covenant of grace—a single covenant beginning with God's promise to Adam and Eve that he would crush the head of the serpent and spanning to the new city of God described in Revelation 22.³

The lack of distinction between Israel and the Church creates much confusion and keeps the believer under Grace from living the life that God intended for him to live. To make the assumption that God dealt with every believer in the same way is ridiculous. God made contractual agreements with individuals throughout scripture. Beginning in Genesis 9, when God made an agreement with Noah, He made a promise that will never be broken. God takes His promises very seriously, even when others do not. One of the problems with the Reformed position is they take promises that God made to one group of people, and then after the death of those people, substitute others and pry them into the first agreement. This is not acceptable. It breaks the basic foundational truths of what a covenant is. When God made a promise to Abraham (Genesis 15-22 - 4 parts), He made promises to them. In the three promises that God made to Israel in chapters 15-17, the Church has no part. These promises had to do with Land, Nations, and Circumcision. The fourth covenant had to do with the Seed of Abraham. The Church has a connection with this Seed - Christ.⁴

The Covenant God made with Moses was a rule of life to demonstrate to them that their righteousness was different from God's righteousness.⁵ Paul explained to the churches at Galatia that the Mosaic Covenant (the law) was a schoolmaster to lead people to Christ, but after faith in Christ was established, there was no need for that schoolmaster.⁶ And the writer of Hebrews

¹ Showers, Renald E. "There Really is a Difference: a Comparison of Covenant and Dispensational Theology". Bellmawr, NJ The Friends of Israel Gospel Ministry 1990, 207.

² Holescher, Tim. **God's House Plans.** (John 14:20 Publishing, Royal City, WA, 2008), 53-54.

³ Christian Reformed Church "What it Means to Be Reformed". Christian Reformed Church in North America 1700 28th Street SE Grand Rapids, Michigan 49508-1407 U.S.A.(2016), 23-24.

⁴ Galatians 3:16-17

⁵ Romans 10:3

⁶ Gal 3:24-25

punctuates that statement with an exclamation point by stating that the law never matured any individual.⁷

Dispensations have been confused with different methods of salvation. This is a misconception. A dispensation is a phase in God's plan in which he imposes certain rules to govern the daily lives of those who God is dealing with at that particular time, called a household.⁸ When viewed from this perspective, the perspective in which God intended the Bible to be viewed from, it is clear to see that God dealt with each Household according to the rule of life that He determined for each of them. This doctrine of God's Mobility is not emphasized by those of the Reformed Position. In order to teach His creation something about themselves, The Master (God) chose a different steward (manager), divided the populace into different groups (Households), gave them specific Revelation (Rule of Life). The characteristic that each Dispensation has is reflective of the rule of life that each was given (Conscience, Promise, Human Government, Law, Grace). When viewed through this proper lens, there is no Old Testament God and New Testament God, only a God that dealt with Israel on different terms than He did with the Church. Deuteronomy 28 was not written to the Church. The blessings and cursings found there are not promised to the believers that are a part of the Body of Christ today.

Problems with Reformed Soteriology

When the Reformed Church teaches Election, they do so without taking into account man's responsibility to believe in Salvation (enabled by the Spirit of God so that salvation is still all of God). God calls on man to *believe in* (or *direct faith towards*) the facts of the gospel for initial salvation, and this is the only condition for salvation. (1 Corinthians 15:1-6; Acts 16:31; John 16:8-9; Romans 1:16; Eph 2:8-9) Now how frequently does the Bible say this? Lewis Sperry Chafer writes "...because upwards of 150" now I think his number is very conservative there, I think it's more, it is actually closer to 200, "because upwards of 150 passages of Scripture condition salvation upon believing only."⁹ The traditional Calvanistic Reformed position has man believing before he is saved, this is not Biblical. God is sovereign, but He limits His own sovereignty. We believe the scriptures teach that God is omnipotent, but He limits His power in dealing with the individual, giving him the ability to believe, but not causing him to believe. This is seen in God's other attributes. The scriptures teach that God is omniscient, knowing everything there is to know. But God chooses not to look at the believer's sin through the doctrine of justification. God declares a believer to be righteous, and makes the decision to remember their sin and iniquities no more, placing them behind Him, as it were, to see the believer as righteous (Acts 13:38-39, Eph 1:7, Isaiah 43:25 [applied here to Israel]). Man's regeneration takes place after he believes and is based on that faith.

⁷ Heb 7:19

⁸ Holescher, Tim. ***God's House Plans.*** (John 14:20 Publishing, Royal City, WA, 2008), 78-79.

⁹ Lewis Sperry Chafer, vol. 7, Systematic Theology, (Grand Rapids, MI: Kregel Publications, 1993), 265-66.

A journey deeper into the Reformed teachings will bring out more differences between their orthodoxy and what the Bible truly teaches. The **TULIP** acronym that is listed in the reformed position at the beginning of this paper lists concepts that can be deceiving. While the Bible might agree with some of these concepts by title, it does not agree with them as they are taught by Calvinists. For instance, the Bible teaches that an unsaved man is **Totally Depraved**, as is stated in the “T” from the acronym, but the Bible teaches that God enables the totally depraved (described in scriptures as spiritually dead) to understand the facts of the gospel. Jesus teaches this concept as he explains the ministry of the Holy Spirit to the world in John 16. The Holy Spirit convinces the world of sin, righteousness, and judgement. This happens to every individual as taught in John 1:9 "lighteth every man that cometh into the world". So even though man is totally depraved, and unable to do anything in and of himself to accomplish his own salvation, even to the point of understanding the gospel, God, through the ministry of the Holy Spirit, enables him to understand the facts of the gospel, thus placing on each individual the responsibility to believe. The penalty for refusing this gift is eternal damnation. Some of this is dealt with deeper in the next point.

The tenet of **Unconditional Election** sounds biblical in name, but as it is taught in the “system” of the points of Calvinism it is unbiblical. God does not elect individuals according to what He knows will happen, nor on their individual merit, but according to His familiarity with His creation. Election is an action that God performed before time began and is God’s behavior based on who God is, what God knows to be true, and what God understands will come to be. These things are impossible to separate. God is all of these things wrapped up together. To put God into a small human box where He sat down and made decisions based on looking ahead into a particular future is to bring God down to man’s level. Romans 8:29-30 lists 5 “actions” of the Godhead. Two of these actions “occurred” before time, space, and matter were created. The other three occur in each believer’s lifetime, the last one when he is presented faultless to the Father by the Son (Jude 24).

Rom 8:29 *For whom he did foreknow, he also did predestinate to be conformed to the image of his Son, that he might be the firstborn among many brethren. **30** Moreover whom he did predestinate, them he also called: and whom he called, them he also justified: and whom he justified, them he also glorified.*

Foreknowledge - God’s familiarity with His creation, which creates an assurance that God will act in accordance with this information. God’s omniscience is not at odds with His omnipotence, nor is God’s mercy at odds with God’s righteousness.¹⁰

¹⁰ Jeremiah 1:5, where God knew Jeremiah before his birth; Isaiah 46:10, showing God’s ability to declare the end from the beginning; Romans 8:29-30, connecting foreknowledge with predestination for believers; Ephesians 1:4-5, indicating believers were chosen before the world’s foundation; Acts 2:23, where God’s foreknowledge of Christ’s death is mentioned; and 1 Peter 1:2, which links believers’ election to God’s foreknowledge.

Predestination - the certainty that those individuals who will place faith in the facts of the gospel will one day be conformed to Christ's image. The total lack of possibility that any believer will not be completely sanctified.¹¹ Every believer will one day look like Christ, this is destined to be.

Calling - the interaction between an unbeliever and the Holy Spirit where the believer is made aware of his sinful condition, his lack of belief in the Son of God, and his coming judgement if nothing changes. God reveals Himself to an unsaved individual and gives him the ability to understand the facts of the gospel. The individual has the opportunity to accept or reject this free gift.¹²

Justification - the act whereby God declares the believer to be righteous, based on the substitutionary atonement of the Son of God. The Savior took the place of the sinner, satisfying the justice of the Father.¹³

Glorification - the final stage of salvation, where believers are made morally, spiritually, and physically perfect and are unable to sin, experiencing eternal fellowship with God in resurrected bodies in the new heavens and new earth. It's the culmination of God's work, fulfilling the hope of sanctification by transforming believers to be completely like Christ in both body, soul, and spirit.¹⁴

To separate any one of these things and to build a doctrine on it is unbiblical. The Calvinistic system isolates God's sovereignty at the expense of everything else that God is and does. God is not bound by His creation, that would make Him no longer be God.¹⁵ A clear understanding of these scriptures will leave no doubt that election is a biblical doctrine, and that God did not choose to save based on any individual merit of the elect.

The scriptures do not teach the tenet of a **Limited Atonement**. The scriptures are clear that Jesus Christ bought the rights to every man and was the propitiation (satisfaction/atonement) for the sins of the world. 1 John 2:1-2 tells us that Christ paid for the rights of everyone, not just for the elect.¹⁶

The tenet of **Irresistible Grace** is a doctrine that some believers who reject the other parts of Calvinism might accept. However, the scriptures are filled with instances where the Holy Spirit's ministry is resisted by believers and nonbelievers alike. In Acts 7:51 Stephen made the statement that those in the crowd were resisting the Holy Ghost, and Saul, who became the

¹¹ Romans 8:29-30, Ephesians 1:4-5. These verses do not make certain the salvation of any individual, but the sanctification of those individuals that are saved.

¹² John 16: 7-11; Romans 3:22-26; 1 Corinthians 6:11; Titus 3:4-7; Acts 9:1-6

¹³ Rom 3:25; 1 Jn 2:2; 4:10

¹⁴ 1 Jn 3:2; Colossians 3:4

¹⁵ Romans 8:30-33; 9:23-24 [Israel]; 11:5-6 [Israel]; 2 Thess 2:13-14; James 2:5; 1 Peter 1:2; 2:9.

¹⁶ II Cor 5:18-21, 1 Jn 4:14, Romans 3:22 also emphasize this point

Apostle Paul was in this crowd. Jesus himself told Saul that it is hard for him to kick against the pricks. The Holy Spirit's ministry to the world as predicted by Christ in John 14 is to convince the world of sin, righteousness, and judgement. John also said that the Light of the World was the "true light" and it lights every man that comes into the world.¹⁷

Perseverance of the Saints (Biblically it is better to explain it as the "Preservation" of the Saints, making it a work of Christ instead of the saint as referenced in Hebrews 7:25). God will keep those saved through His high priestly work, and present the believer to the Father.¹⁸ This teaching is often reflected in the statement : "Once saved, always saved."

Lack of Biblical Distinctions Leading to Faulty Eschatology and Missional Churches

The Christian Reformed Church believes that Adam and Eve were given a mandate that carries over to the church today. *The church's mission has a word (proclamation) component; it also has a deed (action) component. The church proclaims that Jesus is Lord and mentors those on public welfare. The church calls people to faith in Jesus Christ and helps refugees resettle. The church builds the body of believers and promotes justice in society. The church has elders and deacons. This is a mandate, a job description that God gave Adam and Eve at the very beginning of the world in the Garden of Eden. God gave Adam and Eve a position of dominion over the whole earth, a position that included the power to name, which, in significant ways, is the power to create. Human beings rule the world with God!*¹⁹

There are biblical issues with this understanding. This dominion was given to Adam and Eve when they were placed in the garden, but after the fall, dominion of the earth shifted to Satan.²⁰ God's commandments to Israel regarding its dealings with their earthly neighbors is similar but not identical to how God has commanded the Church to interact with the World System. At times throughout their history, the nation of Israel was to cooperate with, separate from, ask for help from, or physically attack and wipe out the nations they came into contact with. These situations differed based on God's plan. They were always to be separate and distinct, honoring God's law and not to worship these nation's gods. The Reformed position teaches the salt and light principles from the gospels, and applies it to the Church today. The application of these passages should match the interpretation. Biblically, the Church is not called upon are to reform the World System but to a)stop loving it (1 Jn 2) b) have a take it or leave it approach (use/not abuse it 2 Cor 7) and c) not take its side apart from God (James 4). Jesus will defeat Satan's World System and build His kingdom on its ashes. Jesus is not currently the king of the world, His office is that of High Priest. The Book of Hebrews makes that clear.

¹⁷ John 1:9; Matt 22 Jesus gives a kingdom parable and finishes with the verse "Many are called, few are chosen". There is a disparity between those who are called, and those who were elected. All have been called, and are without excuse, but not all will be saved, because some will reject that calling.

¹⁸ Jude 24; Hebrews 7:25

¹⁹ Christian Reformed Church "What it Means to Be Reformed". Christian Reformed Church in North America 1700 28th Street SE Grand Rapids, Michigan 49508-1407 U.S.A.(2016), 41-42.

²⁰ 2 Cor 4:4, Eph 2:2, Matt 4:8-9

He will be given the keys to the Kingdom. The Reformed position does not make this distinction of Christ's offices properly. It leads to, or is derived from, an errant eschatology.

Errant Eschatology

Reformed eschatology centers on a single, visible return of Jesus Christ to judge the world and establish His eternal kingdom, and they do not teach a secret rapture. Instead of a preliminary secret event, Reformed theology sees the event described in 1 Thessalonians 4 as a visible, public gathering of believers to meet Christ at His final return.

Because of the lack of a rapture, the Church's responsibility as seen by the Reformed Church is to reform the culture to hasten Christ's return. They believe that God will use the Church to bring in the Kingdom. This causes an overemphasis on cultural engagement, lacking the understanding that God's authority for dominion has shifted from Adam to Satan. The Reformed church's belief that we should engage and reform culture comes down to reforming Satan's World system. Scriptures teach us that the Beast (known in some circles as the Anti-Christ) will rise to power using a one world economy and one world religion.

Confusion of the Kingdoms

The reformed church does not make a distinction between the Kingdom of God and the Kingdom from the Heavens. This creates confusion in this area of Cultural Engagement. The Kingdom of the Heavens is an earthly kingdom fulfilling the promises given to the Nation Israel in the Old Testament, whereas the Kingdom of God is God's rule from heaven over all beings who are saved. In the chart at the end of the paper, a more detailed approach is taken to point out the biblical distinctions between the two kingdoms.

The Kingdom of God is God's overall rule over all the saved. This is the kingdom that includes unfallen angels, pre- Old Testament saints, Old Testament saints, and New Testament saints. It will also include Tribulation saints and Millennial saints in the future. Matthew refers to the Kingdom of God once in the sermon, when he says "Seek ye first the Kingdom of God and His righteousness and all these things will be added unto you," Mt. 6:33, cf. Lk. 12:31. When we make this distinction, we can see that Satan's Kingdom is being built concurrently with the Kingdom of God. But the Kingdom from the Heavens, Jesus's direct rule over the world, is not yet in place, but will come as God finishes His business with Israel. The lack of distinction between Israel and the Church confuses this issue. The Body of Christ is not seeking to usher in God's kingdom rule, praying along with Israel in Jesus's model prayer (thy kingdom come, thy will be done....). The Body of Christ is seeking to live a quiet and peaceable life as Paul exhorts Timothy.

1 Ti 2:1 I exhort therefore, that, first of all, supplications, prayers, intercessions, and giving of thanks, be made for all men; 2 For kings, and for all that are in authority; that we may lead a quiet and peaceable life in all godliness and honesty.

Most Reformed Churches are very “missional” in their outreach. They have the professed goal of righting social and political wrongs to bring peace to society. This focus on reforming the world system goes against how the believer in the Church Age is told to interact with the world. The believer should be seeking the quiet and peaceable life,²¹ living out his eternal life so that God can call out individuals from the nations to add to the Body.²² The believer has been told to do good unto all men, but especially those of the household of faith.²³ John warned against directing Agape love towards the world system. This type of sacrificial love should be reserved for eternal things. The command to “love one another” repeated throughout the scriptures, should cause the believer to be intentional in loving other beings in the Body that share God’s quality of life. Living out God’s quality of life will have a sanctifying effect on those around, but having that preserving effect is not the main focus of the believer. Efforts and resources directed into reforming what God will eventually destroy is tantamount to wood, hay, and stubble. The believer should be building up gold, silver, and precious stones to cast at the Savior’s feet.

Conclusion

When God’s Word is not interpreted in the manner it was intended, it loses its effectiveness. A literal interpretation of God’s Word is necessary for the believer to discover what God’s current program for the Church is, how this differs from Israel, and how the believer should seek to live out his life to be pleasing to the Father. Gratitude should be directed to the Father for the work that the Reformers did, calling out the error of the institutionalized church in the 1400-1600’s. The courage to stand against error is always to be appreciated.

²¹ 1 Timothy 2:2

²² James stated that God is taking out from the Gentiles a people for His name (Acts 15:14).

²³ Gal 6:10