

Covenant Theology and Dispensationalism: A Discussion of the Primary Issues Involved

W. R. Downing

Every Christian, Bible student, Bible teacher, biblical scholar, and preacher approaches the Scriptures from his given hermeneutical presuppositions. These may be correct or incorrect, mixed with a given amount of error, developed through personal study, inherited through religious tradition, received through formal or informal religious instruction, a seminary education or acquired through reading a given “Study Bible.” All believers have the same Bible, but often have diverse approaches to its interpretation. All truth—even God’s Truth—is necessarily interpreted according to one’s presuppositions. This paper discusses two of the general hermeneutical approaches and the primary issues involved.

There have been, since the early twentieth century and the advent of Dispensational teaching, two general, diverse approaches to biblical interpretation within Reformed and Evangelical Christianity and among Baptists: Covenant Theology and Dispensationalism.

Covenant Theology has been the historical–theological–biblical approach of both Reformed and Baptist Theology since the sixteenth century.

C. H. Spurgeon (1834–1892): The doctrine of the covenant lies at the root of all true theology. It has been said that he who well understands the distinction between the covenant of works and the covenant of grace, is a master of divinity. I am persuaded that most of the mistakes which men make concerning the doctrines of Scripture are based on fundamental errors with regard to the covenants of law and grace.¹

This can be noted by the Reformed and Old Baptist Confessions of Faith and the leading Baptist preachers and divines:

The First London Baptist Confession (1644), Article 10:

¹ Comments appended to the sermon, “The Covenant,” as quoted by Pascal Denault, *The Distinctives of Baptist Covenant Theology*, pp. 6–7.

Jesus Christ is made the mediator of the new and everlasting covenant of grace between God and man, ever to be perfectly and fully the prophet, priest, and king of the Church of God for evermore. 1 Tim. 2:5; Heb. 9:15; John 14:6; Isa. 9:6–7.

The Second London Baptist Confession (1689), Chapter 7: Of God's Covenant:

1. The distance between God and the creature is so great, that although reasonable creatures do owe obedience unto him as their creator, yet they could never have attained the reward of life but by some voluntary condescension on God's part, which he hath been pleased to express by way of covenant. Luke 17:10; Job 35: 7–8; 1 Tim. 2:5; Heb. 9:15; John 14:6; Isa. 9:6–7.
2. Moreover, man having brought himself under the curse of the law by his fall it pleased the Lord to make a covenant of grace,² wherein he freely offereth unto sinners life and salvation by Jesus Christ, requiring of them faith in him, that they may be saved,³ and promising to give unto all those that are ordained unto eternal life, his Holy Spirit, to make them willing and able to believe. ²Gen. 2:17; Gal. 3:10; Rom. 3:20–21; ³Rom. 8:3; Mark 16:15–16; John 3:16; Ezek. 36:26–27; John 6:44–45; Psa. 110:3.
3. This covenant is revealed in the gospel, first of all to Adam in the promise of salvation by the seed of the woman,⁵ and afterwards by farther steps, until the full discovery thereof was completed in the New Testament;⁶ and it is founded in that eternal covenant transaction that was between the Father and the Son about the redemption of the elect;⁷ and it is alone by the grace of this covenant that all of the posterity of fallen Adam that ever were saved did obtain life and blessed immortality, man being now utterly incapable of acceptance with God upon those terms on which Adam stood in his state of innocency. Gen. 3:15; ⁶Heb. 1:1–2; ⁷2 Tim. 1:9; Tit. 1:2; ⁸Heb. 9:6, 13; Rom. 4:1–2ff., Acts 4:12; John 8:56.

NOTE: All of the notable Baptist preachers, writers and divines of the Seventeenth through the nineteenth century among the Baptists were Covenant theologians, e.g., John Spilsbury, Benjamin Keach, Hanserd Knollys, William Kiffin, John Bunyan, Hercules Collins, Nehemiah Coxe, Thomas Patient, John Gill, John L. Dagg, C. H. Spurgeon, J. P. Boyce and B. H. Carroll.

Dispensationalism began its development in the late nineteenth century and has been popularized through the *Scofield Reference Bible*. Dispensationalism now characterizes much of

Evangelical Christianity and is often predominant in modern Baptist circles.

Covenant Theology

Covenant Theology views Scripture in terms of the Divine eternal, creative and redemptive purpose or Covenant of Redemption [the *pactum salutis* or “Covenant of Peace”] and its out-working in time and history in terms of the Covenant of Works and the Covenant of Grace revealed in Scripture. The various subordinate and progressive covenants under the Old Covenant and Testament [Adamic, Noahic, Abrahamic, Mosaic and Davidic] were covenants of promise (Eph. 2:12), and the New or Gospel Covenant is the realization and finalization of the Covenant of Grace. In short, the New or Gospel Covenant *is* the Covenant of Grace. It is all of free and sovereign grace from election to glorification, and pertains to the elect alone.

The eternal redemptive purpose extends from personal election (Eph. 1:4; Rom. 11:5; 2 Pet. 1:10), to predestination (Eph. 1:5, 11; Rom. 8:29–30), covenant redemption (Rom. 3:24–26; 1 Cor. 1:30; Eph. 1:7; Col. 1:14; Heb. 9:12; 1 Pet. 3:18), effectual calling (Rom. 8:30; 9:24; 1 Cor. 1:26; Gal. 1:6; Eph. 4:4; 1 Thess. 2:12; 2 Tim. 1:9; 1 Pet. 2:9; 5:10; 2 Pet. 1:3; Jude 1:1), regeneration (Jn. 3:3–5, 7; Jas. 1:18; 1 Pet. 1:23), justification (Rom. 3:24; 4:25; 5:1–2, 16, 18; 8:30; Gal. 3:24; Titus 3:7), adoption (Gal. 4:4–7; Rom. 8:13), sanctification (Jn. 17:17; 1 Cor. 1:1–2, 30; 6:11; 2 Cor. 3:17–18; Heb. 10:10; 1 Pet. 1:15–16) and glorification (Psa. 73:24; Rom. 8:18, 23; 9:23; 1 Cor. 15:43; 2 Cor. 4:17; Col. 3:4; 2 Tim. 2:10; Heb. 2:10; 1 Pet. 5:1, 10; Jude 24).

Covenant Theology holds that God has always dealt with man within a covenant relationship—from a principle of *representation* and *imputation*—i.e., either in Adam or in Christ [this identification is also termed Federal Theology], and not merely on a personal basis (Rom. 3:24–6; 5:11–19; 1 Cor. 15:22, 45–47). We were in Adam by nature; we are in Christ by grace. There has ever been and will ever be only one method of salvation and a right relationship with God—through personal faith in the Lord Jesus Christ. The Old Testament believers looked forward to the cross; we, as New Testament believers look back to it, as it were (Gen. 3:15; Jn. 8:56; Heb. 11:1ff). There was never salvation through

animal sacrifice or the works of the Law (Rom. 3:27–31; 9:31–32; Gal. 2:16; 3:10–16).

NOTE: Animal sacrifices were all typical, not effectual, and pointed prophetically to the cross (Heb. 10:11–14). Only the shed blood of the Lord Jesus ever could, can or shall take away sin.

Acts 13:39. And by him all that believe are justified from all things, from which ye could not be justified by the law of Moses.

Gal. 2:16. Knowing that a man is not justified by the works of the law, but by the faith of Jesus Christ, even we have believed in Jesus Christ, that we might be justified by the faith of Christ, and not by the works of the law: for by the works of the law shall no flesh be justified.

Rom. 3:20.¹⁹ 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.²⁰ Therefore by the deeds of the law there shall no flesh be justified in his sight: for by the law *is* the knowledge of sin.

The Covenant of Works was made with unfallen Adam (Gen. 2:16–17). Adam transgressed, apostatized and broke this Covenant (Gen. 3:1–13; Hos. 6:7).² God instituted the Covenant of Grace (Gen. 3:15) as both a promise to fallen, sinful man and a challenge to the serpent. The history of redemption and the subsequent dealings of God with mankind are to be viewed in terms of this Covenant of Grace as promised in the subordinate covenants of the Old Testament and both realized and finalized in the New Testament Covenant of Grace or New Covenant which was ratified by the blood of the Lord Jesus (Gen. 12:3; Jer. 31:31–34; Ezk. 11:19–20; 36:25–27; Matt. 26:28; Gal. 3:16; Heb. 8:6–13; 10:16–18; 12:24; 13:20).

Indeed, The Covenant of Grace is the Covenant of Works [broken by the first Adam] realized, fulfilled and mediated through the person and redemptive work of the Lord Jesus Christ who, as the “Last Adam” and “Second Man,” the only Mediator, Savior and Redeemer, completely fulfilled and satisfied its requirements through his active and passive obedience. This perfect righteousness

² Hos. 6:7, the Heb. reads “like Adam” [כַּאֲדָם] not “like men.”

and complete obedience are imputed to the elect through faith alone. Thus, the entire scope of salvation effectually comes to the elect by free and sovereign grace alone. (1 Tim. 2:5; Heb. 9:15; Jn. 14:6; Acts 4:12; Isa. 9:6–7).

Dispensationalism

Dispensationalism by contrast emphasizes such terms as “dispensation” (οἰκονομία, Eng. “economy,” from οἶκος, “house,” and νόμος, “law,” hence the management of an household, a stewardship) and “age” (αἶων, “age,” “era”) in the Scriptures. Dispensationalism is an inclusive hermeneutical approach that views the Scriptures as divided into various well-defined time-periods or “dispensations.”

In each dispensation God reveals a particular salvific purpose to be accomplished to which men respond in either faith or unbelief, obedience or disobedience, contrary to Covenant Theology, which holds to only one method of salvation through faith in Christ alone. These dispensations or time-periods are seen as the successive stages of progressive revelation. Although the number of ages varies from five to many dispensations [ultra-Dispensationalism], the commonly-held Seven Dispensations are: “Innocency” [the era of unfallen Adam], “Conscience” and “Human Government” [from the Fall of Adam to Noah], “Promise” [from Abraham to Moses], “Law” [from Moses to Christ],³ “Grace” [from Pentecost to the Rapture] and a literal “Millennium” [1,000 year reign of Christ on Earth], followed by the eternal state.

Dispensational Theology is latently Arminian through, at the least, a “modified Calvinism,” which is, in reality, a refined Arminianism.

[Robert Haldane]: Many call themselves moderate Calvinists, a denomination to which it is not easy to affix a precise idea. To the system called Calvinism, there may be nearer or more distant approaches, but those who deny any of the peculiar doctrines of that system cannot in any sense be called Calvinists. To affix the

³ Rather than hold to the relevance and perpetuity of the Moral Law, Dispensationalism, which is antinomian by nature and necessity, views the Law as a legal document given only to Israel, and confined to the “Dispensation of Law” [from Sinai to the Cross].

term Calvinism to any system, from which the doctrine of predestination is excluded, or in which it is even modified, is entirely a misnomer.

Some profess Calvinism, but affect to hold it in a more unexceptionable manner than it is held in the system in general. They seem to think that in the defense of that system, Calvin was extravagant, and that he gave unnecessary offense by exaggerated statements, and by language not warranted by the Scriptures. Such persons, it is presumed, are strangers to the writings of Calvin. Calvin himself is remarkable for keeping on Scripture ground, and avoiding anything that may justly be termed extravagant. No writer has ever indulged less in metaphysical speculation on the deep things of God than this writer. To support his system, it was necessary only to exhibit Scripture testimony; and he seems quite contented to rest the matter on this foundation.

What is called moderate Calvinism is in reality refined Arminianism. It is impossible to modify the former without sliding into the latter. If the doctrine of God's sovereignty and of unconditional election be denied, regeneration and redemption must undergo a corresponding modification, and all the doctrines of grace will be more or less affected.⁴

It is also unavoidably antinomian, in that it relegates the "Mosaic Law," including the Moral Law, as epitomized in the Decalogue, to an alleged "Dispensation of Law" from Sinai to the Cross. Thus the Moral Law has been abrogated by the redemptive work of our Lord and does not apply to this "Dispensation of Grace." The result is that the very nature of conversion [replaced by "decisionism"] and Christian experience have been severely modified and the reality of personal sanctification made optional through the necessarily antinomian doctrine of the "carnal Christian" error, which makes the believer's union with Christ ineffectual, contrary to Scripture (Rom. 5:11–6:23; Col. 3:1–5ff). Note the comments of Dr. Lewis Sperry Chafer (1871–1952), a leading proponent of Dispensationalism:

...every believer is now said to be sanctified positionally, holy, and by so much a saint before God. This position [union with Christ] bears no relationship to the believer's daily experience more than that it should inspire him to holy living....As positional sanctification

⁴ Robert Haldane, *Exposition of the Epistle to the Romans*, pp. 478–479.

is absolutely disassociated from the daily life, so experimental sanctification is absolutely unrelated to position in [union with] Christ.⁵

NOTE: The Scripture makes our union with Christ the very foundation of our definitive and practical, progressive sanctification, as manifest in our daily lives (Rom. 6:1–23; 1 Cor. 6:14–20; 2 Cor. 3:17–18; 5:13–17; Gal. 2:20; Eph. 1:3–6; 2:4–10).

[Lewis Sperry Chafer]: ...Those *believers* who are dominated by the flesh respond to the flesh and those that are dominated by the Spirit respond to the Spirit (Rom. 8:5). In any case the carnal or fleshly mind functions in the realm of spiritual death and the spiritual mind in the realm of spiritual life and peace (Rom. 8:6)...Too much emphasis can hardly be given to the fact that the *Christian* may function in his life either in the realm of spiritual death—separation from God—or the realm of things related to the Holy Spirit...The *Christian* is saved and safe in Christ, yet in his manner of life he may prove σαρκικός or πνευματικός.⁶

NOTE: The Apostle Paul called some of the Corinthians “carnal” because they were looking to men rather than to our Lord, not because they were living unconverted or sinful lives (1 Cor. 3:1–4). Further, Rom. 8:5–11 is clearly a contrast between the converted and unconverted, not between “carnal” and “spiritual” Christians.

Thus, contrary to Dispensational teaching, regenerating grace must be expressed in the life through a biblical conversion experience and a subsequently converted and sanctified lifestyle as necessitated by the New or Gospel Covenant (Jer. 31:31–34; Ezk. 11:19–20; 36:25–27; Jn. 3:3–7; 5:24; Heb. 8:6–13; 12:14; 1 Pet. 1:15–16; 2:9).

Further, Dispensationalism gives priority, not to grace but to race, holding national Israel to be central to God’s redemptive purpose, and “The Church Age” [the “Dispensation of Grace” from the Cross to the Rapture] to be but a parenthesis in God’s dealings with national Israel.

NOTE: The terminology “The Church” is used by both Reformed Covenant Theology and Dispensational Theology. The Reformed

⁵ Lewis Sperry Chafer, *Systematic Theology*, VII, pp. 279–280.

⁶ *Ibid.*, p. 70

use such terminology to identify an “Old Testament Church” [i.e., Israel as the Covenant people of God] and a “New Testament Church” [to designate those under the New Covenant and their children]. Dispensationalism uses this terminology to designate the whole of largely Gentile Christianity as distinct from national Israel. Neither use of the term “Church” [ἐκκλησία] is scriptural, but traditional and nebulous.

The Deciding Issue

The deciding factor with regard to biblical interpretation is: should the New Testament be brought into strict conformity to a rigid literal interpretation of the Old Testament, or should the Old Testament be interpreted and understood in the light of the New? Dispensational Theology makes the Old Testament determinative in interpretation and seeks to conform the New Testament to a rigid Old Testament literalism. Non–Dispensational theology makes the New Testament determinative and thus interpretive and explanatory of the Old.

One’s hermeneutical approach thus determines the relationship of the New Testament to the Old, the Old Covenant to the New, the progressive nature of Divine revelation, the very nature of grace, salvation and the church; the nature of Christian experience, the relevance and perpetuity or abrogation of the Moral Law as the standard of righteousness and the ultimate fulfillment of the covenants of promise in the New or Gospel Covenant in the Person and redemptive work of our Lord and the fullness of the gospel, and thus the nature and fulfillment of biblical prophecy.

A Consideration of Some Issues Involved

Paedobaptist Covenant Theology

The great distinction between Reformed paedobaptist tradition and the historic Baptist position,⁷ although both are essentially Covenantal in their theology is that, first, the Baptists have held that there are elements of diversity within the covenants,

⁷ For further study, see Earl Blackburn, Ed., *Covenant Theology: A Baptist Distinctive*. Birmingham, Al: Solid Ground Christian Books, 2013. 161 pp. and Pascal Denault, *The Distinctiveness of Baptist Covenant Theology*. Birmingham, Al: Solid Ground Christian Books, 2013, 167 pp.

while Reformed tradition has held that the Abrahamic Covenant was and is *identical* with the Covenant of Grace [One Covenant, two administrations]. Second, that the Covenant of Grace is just that—a Covenant in which grace is both free and sovereign—and thus pertains to the elect alone. Reformed paedobaptists necessarily corrupt the nature of free and sovereign grace with the inclusion of the infant children of believing parents upon the idea of “covenant children” and presumptive regeneration. Mark the following statements by paedobaptist theologians:

[Charles Hodge]: They, therefore sin against God and their own souls who neglect the command to be baptized in the name of the Lord; and those parents sin grievously against the souls of their children who neglect to consecrate them to God in the ordinance of baptism. Do let the little ones have their names written in the Lamb’s Book of Life, even they afterwards choose to erase them. Being thus enrolled may be the means of their salvation.⁸

[Louis Berkhof]: It is possible to proceed on the assumption (not the certain knowledge) that the children offered for baptism are regenerated and therefore in possession of the *semen fidei* (the seed of faith); and to hold that God through baptism in some mystical way, which we do not understand, strengthens this seed of faith in the child.⁹

The root source of the issue, in the research and thinking of this writer, is that the Reformers inherited and modified the practice of paedobaptism from the Church of Rome, which also possesses an Old Testament mentality with its priesthood, rites, rituals and ceremonies.

Viewing, on the one hand and, not fully accepting the baptismal regeneration of the Romish Church, and also seeing in Scripture the characteristics of a New Testament Church with a regenerate membership and the baptism of believers, but finding in their Reformed Movement many in their ranks who were mere outwardly professing Christians, they retreated into a half-way position on the “visible church”[composed of both believers and

⁸ Charles Hodge, *Systematic Theology*, III, p.588.

⁹ Louis Berkhof, *Systematic Theology*, pp. 641–642.

unbelievers as opposed to their concept of the “invisible” or “true” church composed of only the elect] and paedobaptism.

NOTE: Martin Luther on a Believer’s Church (1526): Those who want to be Christians in earnest, and confess the Gospel by hand and mouth, ought to enlist themselves by name and assemble apart from all kinds of people in a house alone to pray, read, baptize, receive the sacraments and practice other Christian duties. In this manner we could know who were not Christians, punish, correct, exclude and excommunicate. Then we could expect general thanksgiving, giving willingly and distributing among the poor. I cannot yet found [establish] such a church, for I have not the people to do it with, and do not see many who are urgent for it.¹⁰

The result was the establishment of Protestant State Churches as rivals to Rome [the “neo-Constantinian” principle],¹¹ and a modified paedobaptism, enabling them to enlist the civil magistrate to enforce religion and to remain inclusive in their doctrine of salvation to include infants, apart from the clear teaching of Scripture.

NOTE: Martin Luther on the civil magistrate: Every person is duty-bound to prevent and suppress blasphemy, each according to his status. By virtue of this commandment princes and civil authorities have the power and the duty to abolish unlawful cults and to establish orthodox teaching and worship. Concerning this point Leviticus applies: “He that blasphemeth the name of the Lord, let him be put to death.” ...princes must not only protect the goods and the physical being of their subjects, but their most essential function is to promote the honor of God, to repress blasphemy and idolatry. That is why in the Old Testament the kings...put false prophets and idolaters to death. Such examples apply to the function of the princes.¹²

¹⁰ Quoted by Thomas Armitage, *History of the Baptists*, I, p. 397.

¹¹ The “Constantinian Change” was the establishment of the State Church system. The Protestant Reformers followed suit in establishing their own state churches—“neo-Constantinianism.” See Leonard Verduin, *The Anatomy of a Hybrid: A Study in Church State Relations*.

¹² Leonard Verduin, *The Anatomy of a Hybrid*, p. 195. Also see Roland H. Bainton, *Here I Stand: A Life of Martin Luther*, pp. 294–296; Thomas Armitage, *The History of the Baptists*, pp. 401–403.

Reformed paedobaptists hold to one “Covenant of Grace” in both the Old and New Testaments, with two administrations, thus holding to circumcision in the Old Testament and finding its counterpart in infant sprinkling [paedobaptism] in the New as the “seal of the covenant”—apart from any biblical teaching or testimony—and opposing the clear teaching of the personal faith and baptism of believers only [credobaptism], and necessarily by immersion.¹³

NOTE: Rom. 4:9–11. Circumcision was “a seal of the righteousness of the faith” Abraham had *before* his circumcision, i.e., Abraham was circumcised as a believer. This was a singular instance, and such personal faith cannot be predicated of infants. Logically, if the principle is carried to baptism and the New Testament, we would necessarily have believer’s baptism.

Baptists hold that the Old Testament and its progressive covenants—Adamic, Noahic, Abrahamic, Mosaic and Davidic, were covenants of promise anticipating the New or Gospel Covenant which is realized in and through the Person and work of the Lord Jesus (Eph. 2:12; Heb. 7:22; 8:6–13; 9:1–20; 13:20).

Thus, Reformed tradition, denying the diversity and straining for the unity of the covenant[s], makes no distinction between the promises made to Abraham and his physical descendants concerning their nation and land, and the spiritual promises made to Abraham concerning his spiritual seed and children (Gen. 12:1–3; Rom. 2:28–29; 4:9–11; Gal. 3:5–24; Eph. 2:12; Heb. 7:22).

This peculiar paedobaptist “Covenant Theology” was developed by Zwingli and Bullinger in their disputations with the Anabaptists as they sought to defend infant sprinkling and the concept of covenant children against the clear Scriptural teaching of

¹³ The NT teaches the baptism of believers by immersion, a symbolism—not of washing or cleansing [the Reformed argument concerning baptism]—but of the believer’s union with Christ in his death, burial and resurrection (Rom. 6:3–5; Gal. 3:27; Col. 2:11–13). To change either the subjects or the mode of baptism would mean a complete reinterpretation of both the ordinance and its significance.

believer's baptism by immersion by "arguing from the covenant."¹⁴ Indeed, not finding their proof within the New Testament or Old Testament Scriptures, they resort to "arguing from the Covenant," and resort to "good and necessary consequences" rather than standing by the clear teaching of Scripture.

[J. G. Vos]: "The real proof of infant baptism depends on the truth that the children of believers are included in the Covenant of Grace."¹⁵

[B. B. Warfield]: It is true that there is no express command to baptize infants in the New Testament, no express record of the baptism of infants, and no passages so stringently implying it that we must infer from them that infants are to be baptized...the warrant for infant baptism is not to be sought in the New Testament, but in the Old Testament...and nothing short of an actual forbidding of it in the New Testament would warrant our omitting it now.¹⁶

[Where in the Old Testament do we find such a warrant? This is synonymous with "arguing from the Covenant." WRD]

NOTE: at this point, the great distinction is revealed between Reformed paedobaptists and Baptists in their basic approach to Scripture, as revealed and contrasted in the *Westminster Confession of Faith* (1646) and the *Second London Baptist Confession of Faith* (1689):

The Westminster Confession, Chapter I, Article VI:

The whole counsel of God, concerning all things necessary for His own glory, man's salvation, faith, and life, is *either expressly set down in Scripture*, or by *good and necessary consequence* may be deduced from Scripture...

Contrast this with the *Second London Baptist Confession* of 1689, Chapter I, Article 6:

The whole counsel of God, concerning all things necessary for His own glory, man's salvation, faith, and life, *is either expressly set down or necessarily contained in the Holy Scripture.*

¹⁴ See M. E. Osterhaven, "Covenant Theology," *Evangelical Dictionary of Theology*, p. 279.

¹⁵ J. G. Vos, "Blue Banner Faith and Life," January–March Issue, 1959., p. 37, as quoted by T. E. Watson, *Should Infants be Baptized?* p. 84

¹⁶ B. B. Warfield, *Studies in Theology*, p. 399.

Note the alleged difference between the Reformed view of “good and necessary consequence” and the Baptist view of “either expressly set down or necessarily contained in Scripture.” Infant sprinkling, we may state, is neither a “good” nor a “necessary consequence,” as it flies in the face of the clear teaching of Scripture and the very nature of free and sovereign grace.

Paedobaptists have an Old Testament perspective, which views the Old Covenant as determinative; Baptists have a New Testament perspective, which views the Scriptures as a progressive revelation with their finality in the New or Gospel Covenant and believer’s baptism, as clearly revealed in the New Testament.

Male children under the Old Covenant were circumcised as their covenant-sign; under the New or Gospel Covenant, regeneration, or “circumcision of the heart” “made without hands” is the covenant-sign (Rom. 2:28–29; 4:9–16; Phil. 3:3; Col. 2:11–13). Under the Old Covenant, every male within the patriarchal and familial context was circumcised—sons, descendants and slaves. The New or Gospel Covenant pertains only to regenerate persons as consistent with the very nature of free and sovereign grace, therefore these alone are to be baptized.

Paedobaptist Covenant Theology is inconsistent first, in that it gives precedence to the Old Covenant, not the New [one Covenant with two administrations]. Second, it includes the unregenerate in the Covenant of Grace, as they view the Covenant[s] as one with two administrations in order to include the children of believing parents. Third, it limits the sprinkling to the immediate children of believing parents, but excludes everyone else within the context of the extended “family”—all descendants and servants or employees.

Paedobaptist Covenant Theology and Dispensationalism

Dispensationalism separates national Israel and “The Church” into two distinct entities, yet includes the Jews, not by grace but by race. Most Dispensationalists hold that national Israel is yet a specially favored people of God, and are to be treated as such (Gen. 12:1–3). Further, it holds that during the millennium national Israel will return to Divine covenant centrality religiously and politically, with a world government centered at Jerusalem under a

Davidic King, and animal sacrifices will be re-instituted through a rigid literal conformity to the Old Covenant.

Thus, both Reformed paedobaptists and Dispensationalists hold to a determining precedence of the Old Testament over the New, and also to nature and race within the “Covenant” or “Dispensation” of Grace—a position which is unscriptural and contradictory, depriving the New Covenant of its gloriously distinct nature—free and sovereign grace deriving from the finished work of Christ—and both by necessity return to an Old Covenant mentality which remains necessary to their hermeneutic.

New Covenant Theology

New Covenant Theology is a relatively new approach to the Scriptures among Calvinistic Baptists, developed as a position between Dispensationalism and Covenant Theology. As a hybrid, it possesses some characteristics of both. New Covenant Theology is generally situated within the biblical and historic Baptist faith with some very notable and determinative exceptions.

Historically, this movement began in the latter part of the Twentieth century with a conflict between Reformed and Sovereign Grace Baptists over the issue of the relevance and observance of the Fourth Commandment, i.e. concerning the unity of the Decalogue, then of the entire Decalogue or the Moral Law as a rule for the believer’s life. Both Covenant Theology and Dispensational influences colored the early debates.

New Covenant Theology holds with Covenant Theology to the unity of God’s people, both Jews and Gentiles as believers. “The Church” is spiritual Israel. With Dispensationalism it denies the existence of both the Covenant of Works and the Covenant of Grace, and maintains that the Ten Commandments, as part of the Mosaic Covenant, have been abrogated by the redemptive work of the Lord Jesus Christ. The Law, therefore, has no relationship to either believers or unbelievers.

Thus, in common with Dispensationalism, New Covenant Theology is necessarily antinomian—although such terminology is denied—holding that believers are no longer under the Ten Commandments, but under “the Law of Christ,” as though these

were different. Their stand is that “everything that God commands is ‘moral law’ to the individual commanded.”¹⁷

They further hold “that God has not written his Law on the hearts of all men,” contrary to the teaching of the Apostle Paul concerning every man as the image-bearer of God (Rom. 2:11–16) and both the promise and the fulfillment of the New Covenant, and (Jer. 31:31–34; Ezk. 11:19–20; Ezk. 36:25–27; Heb. 8:6–13). Several other statements made by proponents of this view also seem self-contradictory in the light of Scripture.¹⁸

Concluding Thoughts

The Consistency of Baptist Covenant Theology

In our opinion, the historic Baptist position, as delineated in the Old Baptist Confessions of 1644 and 1689 and in Covenant Theology—without the paedobaptist peculiarities [the precedence of the Old Covenant, infant sprinkling, covenant children, presumptive regeneration and a *corpus mixtum* concept of the church] is scripturally sound with the principles of both a consistent, progressive revelation, believer’s baptism and a thoroughly New Testament [New Covenant] view of the church as composed of baptized believers.

The Baptist position also stands against the distinctives of Dispensationalism [the priority of the Old Testament as the rigid rule of literal interpretation, the precedence of national Israel through race apart from grace, antinomianism, optional sanctification and latent Arminianism]—is true to the Scriptures in its avoidance of antinomianism and its alignment to the perpetuity of the Moral Law as the one and only Divine standard of righteousness.

¹⁷ John Reisinger, as quoted by Alan Cairns, *Dictionary of Theological Terms*, p. 303.

¹⁸ For a full discussion of New Covenant Theology, see Alan Cairns, *Loc. Cit.*, pp. 303–306, and the several websites pertaining to this movement.

A Commentary on the Law and the Gospel
from the New Testament

In the remainder of this pamphlet, we will give some quotations and explanations demonstrating the relevance and perpetuity of the Moral Law from the New Testament. This remains one the most crucial issues, especially with regard to Dispensationalism and New Covenant Theology.

An ignorance of the Moral Law necessarily means a nebulous and relativistic concept of sin, for Scripture views sin in absolute terms as transgression of God's Law (1 Jn. 3:4). An ignorance of the Moral Law necessarily means a high view of man's alleged "native ability" and "free will," failing to scripturally comprehend the utterly devastating effects of the Fall and sin (Rom. 6:17–18; Eph. 2:1–5). An ignorance of the Moral Law necessarily means a defective view of God's love. The holy, righteous and gracious love of God to both saints and sinners is usually either deluded to an emotion or stripped of its moral character. An ignorance of the Moral Law necessarily means a low or cheapened view of grace, the gospel and of salvation in general, with an emphasis on the experimental and subjective rather than the doctrinal. The awful reality and power of sin determines the nature and character of salvation. An ignorance of the Moral Law necessarily means a low view of repentance, or a foregoing of this truth altogether, as sin becomes relative and subjective (Acts 17:31).

Further, an ignorance of the Moral Law necessarily means a low view of the gospel invitation. Psychological pressure to "make a religious decision" replaces the universal mandate to repent in the face of certain Divine judgment (Acts 17:31). Conviction of sin is seen as a light matter. Religious "decisions" are made for a variety of issues—a bothered conscience, deliverance from addiction, family unity, finding meaning in life, etc. Biblical conversion is from the reigning power and condemnation of sin. An ignorance of the Moral Law necessarily means a perverted view of conversion and Christian experience and the necessity of a holy, godly and converted life. Dispensational antinomianism has given us "easy-believeism," and the "carnal Christian" heresy. An ignorance of the Moral Law usually means a carnal security and a general lack of

seriousness. Dispensational antinomianism denies the Lordship of Jesus Christ in salvation (Acts 2:36).¹⁹

Modern Evangelical Christianity possess all of these with its denigration of the awful seriousness of any and all sin, its worldly entertainment and lack of holiness, its “easy-believeism,” “carnal Christian” heresy, denial of the Lordship of Christ in present Christian experience (Acts 2:36) and a smug “carnal security” which rests, not in the imputed righteousness of Christ, but a religious decision. Much of this can be traced directly to an ignorance of or a denial of God’s Moral Law.

The preaching of the Law without the Gospel becomes legalism; the preaching of the Gospel without the Law becomes antinomianism. The Law safeguards the moral self-consistency of God and therefore magnifies the person and work of the Lord Jesus Christ through the grace of the Gospel. The Gospel answers to the moral self-consistency of a holy and righteous God and therefore the demands of the Law. Both together glorify the grace of God and give his love its necessary moral character. It is this Divinely-revealed balance that we find in the New Testament.

Rom. 2:14–16. ¹⁴ For when the Gentiles, which have not the law, do by nature the things contained in the law, these, having not the law, are a law unto themselves: ¹⁵ Which show the work of the law written in their hearts, their conscience also bearing witness, and *their* thoughts the mean while accusing or else excusing one another;) ¹⁶ In the day when God shall judge the secrets of men by Jesus Christ according to my gospel.

NOTE: Man, as the image-bearer of God, had the law indelibly embedded in his heart at creation, rendering him a rational, morally-responsible being. It was the Moral Law of God which was the God-ordained means of saving conviction of sin [the “pricks” or goads of Acts 9:5] in the spiritual awakening of Saul of Tarsus. See his personal testimony to this conviction in Rom. 7:7–13.

¹⁹ ἀσφαλῶς οὖν γινωσκέτω πᾶς οἶκος Ἰσραὴλ ὅτι καὶ κύριον αὐτὸν καὶ χριστὸν ἐποίησεν ὁ θεός, τοῦτον τὸν Ἰησοῦν ὃν ὑμεῖς ἐσταυρώσατε. The emphasis is upon the present Lordship of Jesus Christ.

Gal. 3:24. Wherefore the law was our schoolmaster *to bring us* unto Christ, that we might be justified by faith.²⁰

NOTE: The Moral Law remains as the God-ordained means of conviction of sin.

[Charles Bridges]: ...as there is a legal mode of preaching the gospel, so there is an evangelical mode of preaching the law....²¹

We cannot indeed have too much of the Gospel; but we may have too little of the law, and a defect in the Evangelical preaching of the Law is as clear a cause of insufficient ministration, as a legal preaching of the Gospel. In such a ministry there must be a want of spiritual conviction of sin *generally*—of spiritual sins *most particularly*—and—flowing directly from hence—a low standard of spiritual obedience. Indeed, all the prevalent errors in the Church may be traced to this source.

We should never have heard of Methodist perfection—Mystic dependence upon the inward light [Quakerism]—Antinomian delusion—inconsistent profession of orthodoxy—Pharisaical self-righteousness—or Pelagian and Socinian rectitude of nature—if the spiritual standard of the law had been clearly displayed, and its convincing power truly felt.²²

[We would add modern Dispensational antinomianism with its “decisionism,” “easy-believeism” and “carnal Christian” heresy].

[Charles Bridges]: ...Those, indeed, who dispense with the law from their ministry, acknowledge no medium of conviction but the cross. But did not our Lord employ the Moral Law with the young ruler, for this express purpose? Was it not also the appointed means of bringing the Apostle to the spiritual apprehension of his sin?

Its cognizance of every thought, imagination, desire, word, and work, and its uncompromising demand of absolute and uninterrupted obedience, upon pain of its everlasting penalty—convince the heart of its guilt, defilement, and wretchedness, and leave the sinner without excuse and without help; under the

²⁰ ὁ νόμος γέγονεν..., perf., i.e., “...the law has become and continues to be...”

²¹ Charles Bridges, *The Christian Ministry*, p. 223.

²² *Ibid.*, p. 228.

frown of an holy and angry God; prepared to welcome a Saviour, and lost forever without him.

Thus is the prayer—"God be merciful to me a sinner"—forced even from him, whose external deportment had been, "touching the righteousness which is in the law, blameless." He now sees in himself the very character of sinfulness and misery to which the Gospel addresses itself; and, stretching out the hand of desire and faith, he receives the free gift of Christ.²³

[C. H. Spurgeon]: There is no point upon which men make greater mistakes than upon the relation between the law and the Gospel. Some men put the law instead of the Gospel; others put the Gospel instead of the law; some modify both and preach neither; and others entirely abrogate the law, by bringing in the Gospel.

Many think that the law is the Gospel, and who teach that men by good works may be saved. On the other hand, many teach that the Gospel is a law, by obedience to which men are meritoriously saved. A certain class maintain that the law and the Gospel are mixed, and that partly by the law, and partly by grace, men are saved....

As concerning the Human Heart. The law causes the offense to abound... By discovering sin to the soul. When once the Holy Ghost applies the law to the conscience, secret sins are dragged to light, little sins are magnified to their true size, and things apparently harmless become exceedingly sinful....The fountains of the deep are broken up, the chambers of imagery are opened, the innate evil of the very essence of fallen man is discovered....The law cuts into the core of the evil, it reveals the seat of malady, and informs us that the leprosy lies deep within....He who once thought that he could repent and believe at pleasure, finds in himself no power to do either the one or the other."²⁴

Heb. 8:6–13. ⁶ But now hath he obtained a more excellent ministry, by how much also he is the mediator of a better covenant, which was established upon better promises. ⁷ For if that first *covenant* had been faultless, then should no place have been sought for the second.

²³ Charles Bridges, *Loc. cit.*, pp. 223–225.

²⁴ C. H. Spurgeon, "Law and Grace," *The New Park Street Pulpit*, Vol. I, pp. 285–290.

⁸ For finding fault with them, he saith, Behold, the days come, saith the Lord, when I will make a new covenant with the house of Israel and with the house of Judah: ⁹ Not according to the covenant that I made with their fathers in the day when I took them by the hand to lead them out of the land of Egypt; because they continued not in my covenant, and I regarded them not, saith the Lord. ¹⁰ For this is the covenant that I will make with the house of Israel after those days, saith the Lord; I will put my laws into their mind, and write them in their hearts: and I will be to them a God, and they shall be to me a people: ¹¹ And they shall not teach every man his neighbour, and every man his brother, saying, Know the Lord: for all shall know me, from the least to the greatest. ¹² For I will be merciful to their unrighteousness, and their sins and their iniquities will I remember no more.

¹³ In that he saith, A new *covenant*, he hath made the first old. Now that which decayeth and waxeth old *is* ready to vanish away.

NOTE: This passage concerning the New Covenant, above, is the express fulfillment of Jer. 31:31–34, which is quoted in vv. 8–12, contrary to the principles of Dispensationalism and New Covenant Theology. It further declares that everyone in this New Covenant will be regenerated, contrary to paedobaptist Covenant Theology. Finally, it does not teach one covenant with two administrations, but rather the Old Covenant passing away with the fulfillment of the promise and the reality of the New Covenant.

Matt. 5:17–18. ¹⁷ Think not that I am come to destroy the law, or the prophets: I am not come to destroy, but to fulfill. ¹⁸ For verily I say unto you, Till heaven and earth pass, one jot or one tittle shall in no wise pass from the law, till all be fulfilled.

NOTE: Matt. 5 is concerned with the Moral Law, as the context reveals.

Rom. 6:14. For sin shall not have dominion over you: for ye are not under the law [ὑπὸ νόμον], but under grace.²⁵

Gal. 5:18 But if ye be led of the Spirit, ye are not under the law [οὐκ ἐστὲ ὑπὸ νόμον].

NOTE: “Law” in both passages above is anarthrous [without the def. article], and thus refers to a mere principle of outward command. Grace gives an inward dynamic or enablement. This

²⁵ οὐ γάρ ἐστε ὑπὸ νόμον. anarth. use, referring to a principle of mere outward commandment.

must *not* be interpreted in a Dispensational or New Covenant Theology sense as contrasting the so-called “Dispensations of Law and Grace”—a somewhat common error.

Rom. 13:8–10. ⁸ Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law. ⁹ For this, Thou shalt not commit adultery, Thou shalt not kill, Thou shalt not steal, Thou shalt not bear false witness, Thou shalt not covet; and if *there be* any other commandment, it is briefly comprehended in this saying, namely, Thou shalt love thy neighbour as thyself. ¹⁰ Love worketh no ill to his neighbour: therefore love *is* the fulfilling of the law.

NOTE: “Love” is *not* the fulfillment of the Law in a *temporal* or Dispensational sense, as though the Law were limited to Israel in a given time–frame, but in an *interpretive* sense. As love is the fulfillment of the Law, so the Law interprets love, i.e., the Law gives to love its moral character and context.

Apart from a necessary external standard—Divine Law—love remains undefined. True, consistent, biblical love is not a merely subjective, undefined, indefinite feeling, but an objective reality commanded in the context of and conditioned by the Law–Word of God (Rom. 13:8–10), i.e., we love our neighbor when we do not deprive him of his life, lie about him, steal from him, commit adultery with his wife or covet what he has—or do anything that tends toward such overt acts. The absence or abrogation of the Law is not freedom, but lawlessness—and lawlessness is sin (1 Jn. 3:4).²⁶ It is only in terms of God’s Law that we may consistently love our neighbor—and even love our enemies!

1 Tim. 1:5–11. ⁵ Now the end of the commandment is charity out of a pure heart, and of a good conscience, and of faith unfeigned: . . . ⁸ But we know that the law *is* good,²⁷ if a man use it lawfully; ⁹ Knowing this, that the law is not made for a righteous man,²⁸ but for the lawless and disobedient, for the ungodly and for sinners, for unholy and profane, for murderers of fathers and murderers of mothers, for manslayers, ¹⁰ For whoremongers, for them that defile themselves with mankind, for menstealers, for liars, for perjured persons, and if there be any other thing that is contrary to sound

²⁶ “...sin is the transgression of the law.” Lit: “sin is lawlessness” (ἡ ἁμαρτία ἐστὶν ἡ ἀνομία).

²⁷ V. 8. “Exceeding excellent is the law” [καλὸς ὁ νόμος].

²⁸ V. 9. “upon a righteous does not lie as a heavy sentence” [δικαίῳ νόμος οὐ κείται].

doctrine; ¹¹ According to the glorious gospel of the blessed God, which was committed to my trust.

NOTE: The Moral Law of God is a present reality which judges men, and is to be rightly used. In the context of the Jewish misuse of the law as a system of self-righteous justification, Paul states that it is “exceedingly excellent” if properly used, i.e., as a means of convicting of and restraining sin. The law does “not lie upon” [οὐ κείται] the righteous, i.e., rest upon him as a sentence of condemnation, but it does upon the ungodly.

Rom. 7:12, 14, 22; 8:3–4. ¹² Wherefore the law *is* holy, and the commandment holy, and just, and good.... For we know that the law is spiritual: but I am carnal, sold under sin....For I delight in the law of God after the inward man...³ For what the law could not do, in that it was weak through the flesh, God sending his own Son in the likeness of sinful flesh, and for sin, condemned sin in the flesh: ⁴ That the righteousness of the law might be fulfilled in us, who walk not after the flesh, but after the Spirit.

NOTE: In this section (Rom. 6:15–8:9), which is concerned with the believer’s relationship to the law, the Apostle refutes both antinomianism and legalism. The believer “delights in the law of God after the inward man,” but is delivered from either casting off the Law [antinomianism] or turning it into a system of works [legalism].

NOTE: There is no chapter division at 7:25–8:1. The Moral Law is holy, good, just and spiritual. Grace brings us into conformity to it (Rom. 8:1–4). There is no antinomian grace.

NOTE: When the Apostle contrasted himself with the absolute standard of the Law in 7:14 [“but I am carnal, sold under sin”], he used the term “carnal” [ἐγὼ δὲ σάρκινός εἰμι] in the sense of being “made of flesh,” i.e., the very epitome of weakness before the absolute righteousness of the Law, not the term σαρκικός, which connotes exhibiting the characteristics of the flesh. This neither caters to the idea of the “carnal Christian” nor to the idea that he was unregenerate at this time. As a mature believer before God’s Holy Law, he is the epitome of human weakness. This section (7:14–25) deals with the principle of indwelling sin and remaining corruption, as he several times differentiates between “I” and “sin that dwelleth in me.”

Rom. 10:4. For Christ *is* the end of the law for righteousness to every one that believeth.

NOTE: This verse is self-explanatory. Our Lord is the fulfillment [τέλος]²⁹ of the law concerning justification, but only for those who believe. We are either in union with Adam—condemned, or in union with Christ—justified. Unbelievers are still condemned under the Covenant of Works in union with Adam.

1 Cor. 9:21. To them that are without law, as without law, (being not without law to God, but under the law to Christ [μή ὦν ἄνομος θεοῦ ἀλλ' ἔννομος Χριστοῦ], that I might gain them that are without law.

NOTE: The Apostle was not lawless as a believer, but lived in the sphere of God's Law in Christ. The issue focuses on the Gentiles described as those “without law” and he himself as being “in-lawed” to Christ. The meaning, to be consistent, must be that although he lived as the Gentiles did when among them, he was yet living [among Jews or Gentiles] in the sphere of Christ's law.

NOTE: τοῖς ἀνόμοις ὡς ἄνομος, μή ὦν ἄνομος θεοῦ ἀλλ' ἔννομος Χριστοῦ. The designation “those without law” (τοῖς ἀνόμοις) was a common reference by the Jews to the Gentiles. Among the Gentiles, Paul lived as a Gentile, but never in a lawless way, as he was “in-lawed” to Christ (ἔννομος Χριστοῦ) [in the sphere of or under the authority of Christ's Law]. He was neither a legalist nor an antinomian. The Moral Law of God and the Moral Law of Christ are one and the same.³⁰

Rom. 3:19–20. ¹⁹ 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. ²⁰ Therefore by the deeds of the law there shall no flesh be justified in his sight: for by the law is the knowledge of sin.

NOTE: The Moral Law is relevant and perpetual, universal in its scope [“under the law,” ὁ νόμος λέγει τοῖς ἐν τῷ νόμῳ λαλεῖ, i.e., within the sphere of the law's jurisdiction] over all mankind—and will be the one Divine Standard on the final Day of Judgment. The function of the Law is to expose sin for what it is before God and man. Note “the knowledge of sin” is διὰ γὰρ

²⁹ The essential meaning of τέλος is that of fulfillment or consummation. See Liddell & Scott, *Greek-English Lexicon*, pp. 1772–1774.

³⁰ See the complete discussion of every issue in Ernest Kevan, *The Moral Law*. Escondido: The den Dulk Foundaton, 1991. 97 pp.

νόμου ἐπίγνωσις ἁμαρτίας, i.e., through the Law is the full, complete knowledge of sin.

We close this paper with a quotation from a sonnet and then a hymn which both embrace the right relationship between the purpose of the Law and the glory of the Gospel: the first is from a Sonnet on the Law and the Gospel by Ralph Erskine (1685–1752):

The Law's a tutor much in vogue,
To Gospel–grace a pedagogue;
The Gospel to the Law no less
Than its full end for righteousness.

When once the fiery Law of God
Has chas'd me to the Gospel–road;
Then back unto the holy Law,
Most kindly Gospel–grace will draw.

When by the Law to grace I'm school'd;
Grace by the Law will have me rul'd;
Hence, if I do not the Law obey,
I cannot keep the Gospel–way.

A rigid master was the Law,
Demanding brick, denying straw;
But when the Gospel–tongue it sings,
It bids me fly, and gives me wings.

—Ralph Erskine³¹

The law of God is good and wise,
and sets His will before our eyes,
Shows us the way of righteousness,
and dooms to death when we transgress.

Its light of holiness imparts
the knowledge of our sinful hearts
That we may see our lost estate,
and seek deliverance ere too late.

³¹ Extracted from Ralph Erskine, “The Believer’s Principles concerning the Law and the Gospel” [A sonnet containing 386 verses], *Section III*, “The Harmony betwixt the Law and the Gospel.”

To those who help in Christ have found,
and would in works of love abound
It shows what deeds are His delight,
and should be done as good and right.

When men the offered help disdain,
and willfully in sin remain,
Its terror in their ear resounds,
and keep their wickedness in bounds.

The law is good; but since the fall
Its holiness condemns us all;
It dooms us for our sin to die,
and has no power to justify.

To Jesus we for refuge flee,
Who from the curse has set us free,
And humbly worship at His throne,
Saved by His grace through faith alone.³²

—Matthias Loy

³² Taken from the *Baptist Edition of the Trinity Hymnal*, p. 449.

Dr. W. R. Downing is an Elder at Sovereign Grace Baptist Church in Morgan Hill, California.

Our church believes and preaches the gospel of the free and sovereign grace of God in the salvation of sinners, and seeks to gain the widest possible hearing for the truth of the Gospel.

We further believe that an expository ministry which expounds the whole counsel of God is the only approach which consistently glorifies God in obedience to the gospel mandate.

We hold to a Baptist view of Covenant Theology, and thus the Moral Law as the God-ordained means of conviction of sin and the rule of life for the believer.

Finally, we hold that it is the clear mandate of God for the pastoral ministry to labor to bring every member to doctrinal and spiritual maturity for the glory of God.

We believe that biblical preaching is central to the life and worship of the church, and that God has ordained the public preaching of the Gospel as the major means of extending the kingdom in this economy.

Believing in the work of the Holy Spirit through the truth in the convicting and converting of sinners, and that men are to be pointed to Christ and urged to faith and repentance in the context of gospel preaching.

Published by P.I.R.S. Publications
271 West Edmundson Aveue
Morgan Hill, CA 95037
www.sgbcsv.org