

DISPENSATIONALISM & AMERICAN EVANGELICALISM

Week Four

Decision Theology and the Altar Call

Who Converts Whom?

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Session Overview

For three weeks we have examined dispensationalism's history, hermeneutic, and eschatology. This week we turn to the question that may be most immediately personal for your class: *How does a person become a Christian?* The answer that dominates American evangelicalism—"You make a decision to accept Jesus as your personal Savior"—is so pervasive that many Christians, including many Lutherans, assume it is simply what the Bible teaches. It is not. It is the product of a specific historical tradition—American revivalism—and it rests on theological assumptions that confessional Lutheranism explicitly rejects.

This week's session is where dispensationalism and the broader culture of American evangelicalism overlap most heavily. Not every decision theologian is a dispensationalist, and not every dispensationalist has thought carefully about the mechanics of conversion. But the two traditions share a common ecosystem and reinforce each other at every turn.

Session Goals

- 1: Trace the historical roots of decision theology from Charles Finney through the revivalist tradition to the present
- 2: Identify the theological errors at the heart of decision theology: synergism and the confusion of Law and Gospel
- 3: Understand the Lutheran confessional alternative: conversion as God's work through the means of grace
- 4: Equip the class to articulate why Baptism, not a "decision," is the ground of Christian assurance

I. Charles Finney and the Invention of the Altar Call

The modern altar call—the invitation to come forward at the end of a sermon and publicly commit your life to Christ—is so deeply embedded in American church culture that it feels timeless. But it has a specific inventor: Charles Grandison Finney (1792–1875), a Presbyterian-turned-Congregationalist evangelist who transformed American Protestantism.

Finney's Theology

Finney was not a theologian in the academic sense. He was a lawyer turned revivalist who developed his theology from experience rather than from confessional standards. His key theological commitments were radical departures from the Reformed tradition in which he was nominally ordained:

The denial of original sin. Finney rejected the Augustinian and Reformed doctrine that human beings inherit a sinful nature from Adam. He taught instead that sin consists en-

tirely of voluntary acts of the will. Human beings are not born sinful; they become sinful by choosing to sin. This is essentially the Pelagian position that the Church condemned in the fifth century.

The human will as the decisive factor in conversion. If sin is a choice, then so is conversion. Finney taught that the sinner has the natural ability to repent and believe. The Holy Spirit may assist, but the decisive act is the human decision to turn from sin to God. This is synergism—the doctrine that God and the human will cooperate in conversion—pushed to its logical extreme.

Revival as a technique, not a gift. Finney's most influential claim was that revivals are not sovereign acts of God that come when He wills. They are the predictable result of using the right methods. In his *Lectures on Revivals of Religion* (1835), Finney wrote that a revival “is not a miracle or dependent on a miracle in any sense. It is a purely philosophical result of the right use of the constituted means.” If the preacher uses the right techniques—emotional pressure, the “anxious bench” (forerunner of the altar call), prolonged meetings, public confrontation of sinners—conversions will follow as surely as a harvest follows planting.

The “New Measures”

Finney developed a suite of revival techniques that he called the “new measures.” These included:

The anxious bench. A designated seat at the front of the meeting hall where sinners under conviction were invited to sit, publicly signaling their openness to conversion. This was the direct ancestor of the modern altar call.

Protracted meetings. Multi-day and multi-week revival campaigns designed to sustain emotional intensity and bring people to a decision through sheer cumulative pressure.

Direct personal confrontation. Finney and his associates would call out individuals by name during meetings, pressing them publicly to repent.

Emotional manipulation. Finney understood—and explicitly taught—that emotional arousal was a key mechanism for producing conversions. Music, lighting, the timing of the invitation, the use of silence and pressure—all were calculated to create a psychological environment in which saying “yes” was the path of least resistance.

These techniques were controversial in Finney's own time. The “Old School” Presbyterians and many Reformed pastors objected strenuously, arguing that Finney was replacing the work of the Holy Spirit with psychological manipulation. But the techniques produced

visible results—large numbers of people coming forward, weeping, publicly professing faith—and visible results won the day.

II. From Finney to Billy Graham: The Revivalist Pipeline

Finney's methods did not die with him. They were refined, professionalized, and institutionalized by a series of successors who carried decision theology into the mainstream of American Christianity.

D.L. Moody (1837–1899)

Moody softened Finney's hard edges while retaining the essential framework. He was less confrontational and more winsome, but his message was the same: the sinner must make a decision for Christ. Moody popularized the "inquiry room"—a private space where those who responded to the altar call could be counseled one-on-one and led through a prayer of commitment. His founding of Moody Bible Institute (1886) ensured that his methods would be taught to generations of pastors and evangelists.

Billy Sunday (1862–1935)

A former professional baseball player, Sunday brought theatrical energy and entertainment showmanship to the revivalist tradition. His altar call technique was refined to a science: at the climax of the sermon, Sunday would invite people to come forward and "hit the sawdust trail" (his revival tents had sawdust-covered aisles). Trained "personal workers" would meet each respondent, guide them through a commitment, and record their "decision" on a card.

Billy Graham (1918–2018)

Billy Graham is the most important figure in the modern history of decision theology. His crusades, broadcast by television and radio to audiences of hundreds of millions worldwide, defined what "evangelism" meant for most of the twentieth century. Graham's method was Finney's method refined to its most polished form:

A sermon building to a single point of decision. Music ("Just As I Am" became the iconic altar call hymn) creating emotional atmosphere. An invitation to come forward. Trained counselors meeting each respondent. A "decision card" recording the commitment. Follow-up materials directing the new convert to a local church.

Graham's personal integrity and genuine warmth lent credibility to the enterprise. But the theological framework was unchanged from Finney: conversion is a human decision, enabled by the Spirit but executed by the will. The preacher's job is to create the conditions under which that decision is most likely to happen.

III. The Theology Behind the Altar Call

Now we move from history to doctrine. What are the theological claims embedded in the altar call, and why does confessional Lutheranism reject them?

Synergism: The Human Will Cooperates in Conversion

The altar call assumes that the unregenerate human will can cooperate with God in the act of conversion. The preacher presents the Gospel, the Holy Spirit convicts, and the sinner *decides* to respond. The decisive factor is the human choice. This is synergism—from the Greek *synergos*, “working together.”

The Formula of Concord addresses this directly and at length in Article II, “Concerning Free Will.” The Confessors affirm that in spiritual matters—specifically in conversion—the natural human will is not free. It is dead in sin (Ephesians 2:1), hostile to God (Romans 8:7), and incapable of cooperating in its own conversion any more than a corpse can cooperate in its own resurrection. Conversion is entirely the work of the Holy Spirit, operating through the external Word (the preached Gospel) and the Sacraments.

“In spiritual and divine things, the intellect, heart, and will of the unregenerate person are utterly unable, by their own natural powers, to understand, believe, accept, think, will, begin, effect, do, work, or concur in working anything, but are entirely dead to what is good, and corrupt.”

— Formula of Concord, Solid Declaration II.7

This is not a minor point of emphasis. It is a confessional commitment. The Formula specifically condemns the synergist position that the human will, “even though weak,” can cooperate in conversion. The human will contributes nothing. Faith is not a decision. It is a gift (Ephesians 2:8–9), created by the Holy Spirit through the means of grace.

The Confusion of Law and Gospel

Luther called the distinction between Law and Gospel “the highest art in Christendom.” The altar call systematically confuses them.

In a typical altar call, the preacher moves through a sequence: (1) You are a sinner. (2) God loves you and Christ died for you. (3) Now *you must do something*—come forward, pray this prayer, make this decision, accept Jesus into your heart. Step 1 is Law. Step 2 is Gospel. But step 3 turns the Gospel back into Law. The good news that Christ has done everything for you is immediately transformed into a demand: now *you* must act. The gift becomes a task. The unconditional promise becomes a conditional offer.

In Lutheran proclamation, the movement goes differently: (1) You are a sinner—this is the Law’s accusation. (2) Christ has died for you, risen for you, and claimed you in your Baptism—this is the Gospel’s unconditional gift. There is no step 3. The Gospel is not an offer to be accepted. It is a declaration to be believed—and the believing itself is the Spirit’s gift, not the hearer’s contribution.

The Sinner’s Prayer

The “Sinner’s Prayer”—a scripted prayer in which the sinner confesses sin, acknowledges Christ’s death, and “asks Jesus into their heart”—is the culmination of the altar call sequence. It has no biblical warrant. It appears nowhere in Scripture. No apostle ever led anyone in a Sinner’s Prayer. It was invented by the revivalist tradition as a technique for giving the “decision” a concrete, memorable form.

The pastoral damage done by the Sinner’s Prayer is significant. It teaches people to ground their assurance in a remembered act of their own will: “I know I’m saved because I prayed the prayer on June 14, 1987.” But what happens when the memory fades, when doubt creeps in, when you’re not sure you meant it sincerely enough, when you wonder whether your emotional experience was authentic? The Sinner’s Prayer points you inward—to your own sincerity, your own decision, your own feelings. It has no anchor outside the self.

Baptism points you outward—to God’s objective act, God’s promise spoken over you, God’s water applied to you in the name of the Father, Son, and Holy Spirit. When a Lutheran doubts their salvation, the pastor does not say, “Think back to when you accepted Jesus.” The pastor says, “You are baptized.” The ground of assurance is not inside you. It is outside you, in Christ’s promise attached to water.

IV. The Lutheran Confessional Alternative

Having identified the errors, we now need to state positively what Lutherans confess about how a person becomes a Christian.

Conversion Is God’s Work, Not Ours

The Formula of Concord confesses that conversion is entirely the work of the Holy Spirit, operating through the means of grace—the preached Word, Baptism, and the Lord’s Supper. The human will, prior to conversion, is not merely weak or damaged. It is spiritually dead (Ephesians 2:1–5). Dead people do not cooperate in their own resurrection. They are raised by a power entirely outside themselves.

This does not mean that conversion is coerced or that the human being is a robot. The Formula carefully distinguishes between the unregenerate will (which cannot cooperate) and the regenerate will (which, having been made alive by the Spirit, can and does cooperate in sanctification). The distinction is between *conversion* (which is monergistic—God alone) and *sanctification* (in which the regenerate will participates, though always imperfectly and always sustained by grace).

The Means of Grace: Where Conversion Happens

The preached Word. Faith comes by hearing, and hearing through the Word of Christ (Romans 10:17). The Holy Spirit works through the external, spoken, proclaimed Gospel to create faith in the hearer. This is why Lutheran theology insists on the Office of the Holy Ministry—God has ordained that the Gospel be delivered through preaching, not merely through private reading or inward experience.

Baptism. Baptism is not a human act of obedience or a public testimony of a decision already made. It is God’s act: the application of water with the Word of God, through which the Holy Spirit regenerates, forgives sins, delivers from death and the devil, and gives eternal salvation to all who believe it (Small Catechism, Fourth Part). This is why Lutherans baptize infants. The baby has not decided anything. The baby cannot cooperate. But God can act on the baby through water and the Word—and He does. Infant Baptism is not an anomaly in Lutheran theology. It is the purest expression of it: salvation is God’s work from start to finish.

The Lord’s Supper. In the Supper, Christ gives His true body and blood for the forgiveness of sins. This ongoing gift sustains and strengthens the faith that the Spirit has created. The Supper is not a memorial of something Christ did long ago. It is Christ’s present action of giving Himself to His people.

Absolution. The spoken word of forgiveness, delivered by the pastor in Christ’s stead, is a means of grace. When the pastor says, “I forgive you all your sins in the name of the Father and of the Son and of the Holy Spirit,” Christ Himself is forgiving through that word. Assurance does not come from looking inward at the sincerity of your decision. It comes from hearing an external word spoken to you: you are forgiven.

V. Side-by-Side: How Conversion Works

Decision Theology	Lutheran Confession
The human will, though weakened by sin, retains the ability to choose or reject God	The unregenerate will is spiritually dead and cannot cooperate in conversion (FC SD II)

Conversion happens when the sinner decides to accept Christ	Conversion happens when the Holy Spirit creates faith through the means of grace
The altar call / Sinner's Prayer is the primary vehicle of conversion	Baptism, the preached Word, and the Sacraments are the vehicles of conversion
Assurance rests on the memory of your decision: "I know the date I was saved"	Assurance rests on God's objective promise in Baptism: "You are baptized"
Baptism is a public testimony of faith already present; infants cannot be baptized	Baptism is God's act that creates and delivers faith; infants are proper recipients
The Lord's Supper is a memorial of Christ's death; a human act of remembrance	The Lord's Supper is Christ's gift of His body and blood for the forgiveness of sins
The Christian life begins with a crisis moment of decision	The Christian life begins in Baptism and is sustained daily by Word and Sacrament
Revival is produced by the right techniques and emotional conditions	Faith is created by the Holy Spirit working through external means; results belong to God

VI. "But What About...?" — Common Objections

"Doesn't the Bible say 'believe and be saved'? Isn't that a decision?" Yes, the Bible commands belief. But commands are Law, and the Law reveals what we ought to do—it does not give the power to do it. The power to believe comes from the Holy Spirit working through the Gospel. "Believe" is an imperative addressed to a dead will; only the Spirit can raise that will to life.

"What about the thief on the cross? He didn't get baptized." The thief on the cross was saved by the direct, spoken word of Christ: "Today you will be with me in paradise" (Luke 23:43). This is entirely consistent with Lutheran theology—the Word of Christ creates and delivers faith. We do not bind God to the Sacraments (He can work however He wills), but we do bind ourselves to the Sacraments, because that is where He has promised to be.

"Are you saying everyone who prayed the Sinner's Prayer isn't really saved?" No. God works through imperfect means and imperfect understanding. Many people have come to genuine faith in contexts where decision theology was preached, because even imperfect preaching still contains the Gospel, and the Holy Spirit works through the Gospel wherever it is proclaimed. The issue is not whether God can work despite bad theology—He obviously can—but whether we should teach bad theology because God can overcome it.

“Isn’t monergism just Calvinism?” No. Lutheran monergism and Calvinist monergism differ at a critical point. Calvinism teaches that God’s grace is irresistible—the elect cannot refuse conversion, and the reprobate are passed over by God’s sovereign decree. Lutheranism teaches that the Holy Spirit genuinely works through the means of grace to convert all who hear the Gospel, but that the unregenerate will can resist and reject the Spirit’s work (Acts 7:51). Lutherans affirm monergism in conversion (God alone saves) while also affirming the possibility of resistance. This is a paradox, not a contradiction—and the Formula of Concord is content to leave it as a paradox rather than resolving it in either the Calvinist or the synergist direction.

VII. Discussion Questions

1. Have you ever been asked “When were you saved?” or “When did you accept Jesus?” How did you respond? How would you respond now?
2. Finney taught that revival is “a purely philosophical result of the right use of the constituted means.” How does this compare with the Lutheran understanding of how the Holy Spirit works? What is the difference between human technique and the means of grace?
3. Why does the distinction between synergism and monergism matter pastorally? What happens to a person’s assurance when it rests on their own decision rather than on God’s promise in Baptism?
4. Read Ephesians 2:1–10. What does Paul say about the condition of the human will before conversion? Who does the work? What is the role of faith in verse 8—is it the gift, or is it the means through which the gift is received?
5. How would you explain infant Baptism to a Baptist friend who asks, “How can a baby believe?” What does the Lutheran understanding of Baptism assume about where faith comes from?

Looking Ahead to Week 5

Next week we examine the sacramental vacuum that decision theology creates. If conversion is a human decision, then Baptism is merely a testimony and the Lord’s Supper is merely a memorial. We’ll explore how dispensational ecclesiology (“the Church is a parenthesis”) and revivalist soteriology (“faith is a decision”) combine to produce a Christianity stripped of the very means through which Christ has promised to be present with His people.

Recommended Resources

For the Instructor:

Michael Horton, *The Disturbing Legacy of Charles Finney* (available online). A concise, devastating critique of Finney's theology from a Reformed perspective that is largely compatible with Lutheran concerns.

The Formula of Concord, Article II: "Concerning Free Will, or Human Powers." The confessional locus classicus on conversion and the bondage of the will. Read both the Epitome and the Solid Declaration.

Rod Rosenblatt, "The Gospel for Those Broken by the Church" (lecture, available on YouTube and various Lutheran media sites). A powerful lecture on the pastoral damage done by decision theology and the freedom of the Gospel. Highly recommended for personal preparation.

For the Class:

Read the Small Catechism, Part Four (Holy Baptism) and Part Five (The Sacrament of the Altar). Pay special attention to Luther's questions: "What benefits does Baptism give?" and "How can water do such great things?"

Read Ephesians 2:1–10 slowly and carefully. Note every verb: who is dead? Who makes alive? Who is the subject of the action? Where does faith come from?