

# Fraud and Deceit in the Presentation of the Gospel

## Part II: Deceit

By Bernie Koerselman

Suppose you were going to buy a used car and the law required the seller to tell prospective buyers about everything materially wrong with the car – particularly those things that couldn't be seen by simply inspecting the car. Suppose further that you went to a used car lot and saw a car that was nice, just what you wanted, and at a price you could afford. The salesman walked around the car with you, pointing out features of the car, but said nothing about anything wrong with the car. You bought it.

Sadly, after a short time you notice something wrong with the brakes. A repair shop tells you they are badly worn. Then the car begins to show smoke in the exhaust. Further examination shows the engine has been damaged and will require a major overhaul. Next the transmission begins to behave strangely. It too will be costly to repair.

What has happened? Did the salesman commit fraud by telling you a lie? No, the problem lies in what he didn't say – his deceit. He didn't say what he knew to be wrong with the car even though the law required that he divulge these things to you. As a result of his deceit you would likely have the right to bring a lawsuit against him to rescind the transaction and get your money back.

How does that example apply to presenting the Gospel to an unbeliever? We are supposed to tell an unbeliever everything that is material to his/her decision to become a Christian. Jesus used a parable to teach about having all the facts – knowing the cost – when making a decision to follow him.

“Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it? For if he lays the foundation and is not able to finish it, everyone who sees it will ridicule him, saying, ‘This fellow began to build and was not able to finish’”<sup>1</sup> (Luke 14:28-30).

Do we, the Christian church, often commit deceit as we urge people to follow Jesus? You decide after we review the cost Jesus spoke about. But before we do that, we should first look at another issue of fraud – defined as an intentional misrepresentation (or one made with reckless disregard for the truth).

In Part I we looked at a major fraud in Christendom that misrepresents the relationship we must have with Jesus Christ in order to have salvation. We saw that many churches say we can accept or believe in Jesus as Savior and have eternal life. However, we observed that such a

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<sup>1</sup> Unless indicated otherwise, all scripture citations will be from *The New International Version*, (Grand Rapids, MI: Zondervan Publishing House) 1984.

statement is not to be found in Scripture. The truth, according to Scripture, is that Jesus must be the Lord of all who would be saved.

But now, directly related to our subject of deceit is another misrepresentation of Scripture dealing with salvation as a gift. We know salvation is a gift. Scripture says so at Romans 6:23: “For the wages of sin is death, but the gift of God is eternal life in Christ Jesus our Lord.” (See also Ephesians 2:8-10). The fraud is in how that gift is described. Often the speaker says, “It is a FREE gift! It costs you absolutely nothing!”

Is it free? If there are costs, what are they? Only then can the person decide if he or she is willing to pay the price. Jesus said (through the parable) that anyone who chooses to follow him should know the cost in advance. Otherwise he may be unable to finish and will be mocked.

You may be mentally scratching your head thinking, “I thought salvation is free and that Jesus paid the entire price on Calvary.” As with most fraud and deceit, part of that answer is true. Salvation is not free, but Jesus did pay the entire price for the forgiveness of our sins on Calvary. Jesus made it possible for us to be saved by shedding his blood and dying for us. That permitted us to have our sins forgiven; he atoned for our sins, he redeemed us, and made it possible for us to be reconciled to God. That is the gift, by grace (unmerited favor), given before we could know to ask for it. Nevertheless, it is sometimes accurately said, “Salvation is the most expensive gift you can ever receive. It costs everything you have!”

The cost of salvation is not to earn salvation and forgiveness of sins. That cannot be done. But Jesus told us of the cost necessary to qualify to receive salvation and eternal life. Let’s look at the cost and evaluate whether people considering becoming followers of the Lord Jesus should be told about each requirement. You’ll better understand the use of “qualify” as we look at the first example.

The first and best-known qualification (requirement) is found in John 3:16:

“For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life.

Does the verse say everyone will be saved? No. The promise is “whoever believes in him will not perish but have everlasting life.” How about those who don’t believe? John 3:36, a mere 20 verses later, gives us the answer: “Whoever believes in the Son has eternal life, but whoever rejects the Son will not see life, for God’s wrath remains on him.”

Now you can see what “qualify” means. The gift of eternal life is available to all. To qualify one must “believe in him” – have a saving faith. It is at this precise point some churches tend to commit deceit. They fail to truthfully explain all that is part of a saving faith. Often faith is explained as if it is a single-dimensional concept.

A saving faith, as defined in Scripture by Jesus, is like a multi-faceted diamond. As you look at the diamond from a distance, it is one unit, as is faith. But upon closer examination we can see different facets to the diamond, each brilliantly reflecting light, similar to the different elements of a saving faith.

Let me use a legal example to further illustrate the concept that faith has several components. Consider the common-law definition of burglary. It is defined as the breaking and entering of a dwelling house at night for the purpose of committing a felony. Each of those requirements

must be present in order for a burglary to have been committed. If it is not at night, it is not a burglary. If it is not a dwelling house, it is not a burglary. If it is not a breaking or an entering, it is not a burglary. If it is not for the purpose of committing a felony, it is not a burglary. Each element must be present.

In like manner, if any of the necessary elements of a saving faith are missing, it is not a saving faith and the person will not gain eternal life. By not understanding a saving faith to be multi-dimensional – containing multiple elements – we misrepresent a saving faith and commit deceit in presenting the Gospel. A necessary element of a saving faith can immediately be recognized because Jesus said that without it you cannot be his disciple, or will not enter the kingdom of heaven, or cannot be forgiven your sins, or he will disown you before the Father, or you will be cut off and burned, or have believed in vain.

Dr. John R. Armstrong wrote: “Surely here is the missing note of almost all evangelical preaching in our time. We have treated faith as assent, as decision, or as mere recognition. But faith, by definition, is tantamount to obedience.”<sup>2</sup>

As Dr. Armstrong wrote, obedience is one of the elements of a saving faith. Indeed, it can be said to be the element that includes the others as sub-elements. At Matthew 7:21 Jesus said:

“Not everyone who says to me, ‘Lord, Lord,’ will enter the kingdom of heaven, but **only he who does the will of my Father who is in heaven**” (Matthew 7:21).

Only those who obey – who do “the will of my Father” will enter the kingdom of heaven. Thus we see that **obedience is an element of a saving faith**. Without it you **cannot be saved** and go to heaven. The writer to the Hebrews made the same point: “he [Jesus] became the source of eternal salvation for **all who obey him**” (Hebrews 5:9).

Jesus said that everything he did and said while on earth was what his Father told him to do and say (John 8:28, 12:49-50, 14:10, 14:24, 14:31). Thus everything Jesus said and did was the will of God. Is it any wonder he is the source of salvation for all who **obey him**? Or that he ended his great commission with the command to teach new disciples to **obey all that he commanded them**? (Matthew 28:20).

Let’s look at other elements of a saving faith – **each necessary** in order to have salvation:

- ❑ **We must repent.** Jesus said “But unless you repent, you too will all perish” (Luke 13:3,5). Jesus’ first command was “Repent, for the kingdom of heaven is near” (Matthew 4:17).
- ❑ **We must be born again.** Jesus told Nicodemus, “I tell you the truth, **no one can see the kingdom of God unless he is born again**” (John 3:3). Those who have a saving faith are born again. Can a person see the kingdom of God without being born again? No. Jesus stated it is an absolute requirement.
- ❑ **We must be righteous.** Jesus said: “For I tell you that **unless** your righteousness surpasses that of the Pharisees and the teachers of the law, you will certainly **not enter the kingdom of heaven**” (Matthew 5:20). Speaking of the Pharisees and teachers of the law, Jesus said, “But do not do what they do, for **they do not practice what they**

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<sup>2</sup> “Christians Aren’t Perfect, Just Forgiven,” by John H. Armstrong, ViewPoint, October-December 1999, Volume 3, No. 4, Pages 1, 9.

preach.” As followers of Jesus we must be doers, not speakers and hearers only. As James said, “Do not merely listen to the word, and so deceive yourselves. Do what it says” (James 1:22).

- ❑ **We must forgive.** Jesus taught, “For if you forgive men when they sin against you, your heavenly Father will also forgive you. But if you do not forgive men their sins, your Father will not forgive your sins” (Matthew 6:14-15). Jesus explains in a parable at Matthew 18:21-35. The king who had forgiven a servant a huge debt reinstated the debt when the servant refused to forgive another servant. Jesus said: “In anger his master turned him over to the jailers to be tortured, until he should pay back all he owed” (Matthew 18:34). The chilling part of the story is the next verse. Jesus said, “This is how my heavenly Father will treat each of you unless you forgive your brother from your heart” (Matthew 18:35). Those who refuse to forgive will receive the punishment of the unbelievers – torture forever in hell – because we can never pay the debt to secure forgiveness from God.
- ❑ **We must love Jesus more than any other person and than our own life.** “If anyone comes to me and does not hate his father and mother, his wife and children, his brothers and sisters—yes, even his own life—he cannot be my disciple” (Luke 14:26). Our marching orders are “to make disciples of all nations” (Matthew 28:19). Surely no one will suggest that we can be saved if we are not a disciple of Jesus.
- ❑ **We must follow Jesus and be willing to suffer for him.** Jesus said, “And anyone who does not carry his cross and follow me cannot be my disciple (Luke 14:27). If we are not Jesus’ disciples we cannot have eternal life.
- ❑ **We must give up everything we have.** Jesus taught: “In the same way, any of you who does not give up everything he has cannot be my disciple” (Luke 14:33). We cannot have salvation unless we are Jesus’ disciple.
- ❑ **We must never disown or deny Jesus.** Jesus said, “Whoever acknowledges me before men, I will also acknowledge him before my Father in heaven. But whoever disowns me before men, I will disown him before my Father in heaven” (Matthew 10:32-33).
- ❑ **We must persevere in the faith.** Jesus warned, “All men will hate you because of me, but he who stands firm to the end will be saved” (Matthew 10:22). Paul confirmed this fact: “Now, brothers, I want to remind you of the gospel I preached to you, which you received and on which you have taken your stand. By this gospel you are saved, if you hold firmly to the word I preached to you. Otherwise, you have believed in vain” (1 Corinthians 15:1-2).
- ❑ **We must bear fruit.** Jesus warned: “He [God] cuts off every branch in me that bears no fruit, while every branch that does bear fruit he prunes so that it will be even more fruitful” (John 15:2).
- ❑ **We must remain in Jesus.** Jesus said, “If anyone does not remain in me, he is like a branch that is thrown away and withers; such branches are picked up, thrown into the fire and burned” (John 15:6).

What an intimidating list that is! Who can possibly make certain they have clearly covered everything they should with someone they seek to win to Christ? Is it really necessary to

explain each and every requirement? According to Jesus, we should count the cost before we begin. All the above are elements of a saving faith. But is there a minimum that should be communicated to a seeker in order not to be guilty of deceit? I think so.

There are two non-negotiable facts that must be accepted by anyone who would be saved. First, Jesus must be Lord of all who would be saved. And second, if Jesus is Lord, he must be obeyed. It is an oxymoron to claim Jesus as Lord and not obey him.

In order to not be party to deceit, I believe it is also important to make sure the seeker understands that those who follow the Lord Jesus must give up everything they have (Luke 14:33). All other "costs" are included within this over-arching cost. Those who later learn they must love Jesus more than their spouse, children, and other family members, or take up their cross and follow him, are not surprised because they already know they must give up everything to follow the Lord Jesus.

The Lord guided my journey to a saving faith in a way that perfectly illustrates the problems we're discussing here. After reading the Bible for several months, I remember walking down the stairs one morning believing the Bible to be true, that Jesus died for my sins, that Jesus is the Son of God, and other basic facts about the faith that I hadn't believed the night before. The church believed I was a new convert and so did I. Though I stopped swearing, changed my party friends for church friends, my life was not really changed. I carried my Bible to church instead of reading it.

After several months I got bored and wondered if this was all there was to Christianity. Fortunately for me, the Lord drew me back into the word. This time everywhere I looked I saw "Lord", "Lord," and "obey," "obey." I studied the issues of Jesus' lordship and obedience to him because, to my knowledge, I had never heard a sermon about the need for Jesus to be my Lord or that I needed to obey him. To compound the problem, when I asked my friends at church about obeying the Lord, they said we could never obey, that we sinned hundreds of times each day.

One day I went to the Lord in prayer and said, "Lord Jesus, as best I can see from your word, you're supposed to be my Lord and I'm supposed to obey you. If that's what you want, that's what you've got. Please be my Lord and I'll obey you the best I can the rest of my life." That's when my life was transformed. Suddenly I had love, joy, and peace in my life that I had never known before. I didn't even know what had happened to me until I read John 14:15-17 and found out that my confession of faith in Jesus as my Lord and my pledge to obey him caused Jesus to ask the Father to give me the Holy Spirit. When I read Galatians 5 I found that the love and joy and peace I experienced was the fruit of the Holy Spirit.

Seekers who with all their heart receive Jesus as Lord and pledge to obey him will be born again when the Father gives them the Holy Spirit (John 14:15-16). Both before their decision and afterward, seekers and new believers should be pointed to the Gospels and the teachings and commands of the Lord Jesus. Seekers will gain a greater understanding of what it means to follow Jesus. New believers will be learning how to live in the kingdom of their Lord (Matthew 28:20). One of the surest evidences of true conversion is that a new-born babe in Christ will hungrily seek after the milk of the Gospel, often initially spending endless hours studying Scripture. Likewise, evidence of persevering in the faith is shown by continuing daily in the word to have one's spiritual, daily bread.

As the new believer pores over Scripture, he quickly begins to learn other requirements for those who follow the Lord Jesus. Those who have truly received Jesus as their Lord happily receive such instructions and seek to implement them in their lives.

In *Part I – Fraud* we learned statistics from Ray Comfort's *Bride of Heaven, Pride of Hell* that showed 19 out of 20 newly converted people in major denominations quickly fall away from the faith. Could fraud and deceit in the presentation of the gospel be reasons that so many who make decisions to follow Jesus quickly fall away? I think so. People who have heard the whole truth tend to stand firm. When trials and tribulations come, they are neither surprised nor discouraged.

Some regard Charles Finney as the greatest American evangelist. His method was different than most. When he held an evangelistic campaign in a city, he would preach every night for 3 or more hours for months on end. He wanted the seekers to know the cost before committing to follow the Lord Jesus. Subsequent surveys found that 85% to 90% of the people who committed to Christ in his campaigns kept on in the Lord. Cities were changed. Crime dropped.

Since Finney's time there seems to be an ever-greater reluctance to tell a seeker the truths of the faith for fear they are too hard. Instead it has degenerated to a "sinner's prayer" in which the person is told to "pray after me" a simple prayer, often of repentance and then usually to accept Jesus as his/her Savior (not as Lord).

Youth leader Dave De Roles said that the Gospel is often presented in such a way that almost all the youth will happily accept the invitation. He said this causes grave problems. There is rarely fruit showing these youth have really become Christians and they seem to be inoculated from later receiving the truth.

Is it any wonder that 19 out of 20 have fallen away? Are we afraid to do it Jesus' way? We should be eager to do whatever our Lord says however he says to do it. If we do it his way, we can trust him to bless and empower it.

Evangelist Graham Ashby, after reading *Part I – Fraud*, wrote: "As anyone who has had a pulpit ministry knows, 'we can make' people do what we want them to do – such deceit. Rather wait for God to do the saving than induce premature decisions . . . the results, well, the statistics say it all."

Now perhaps we can get a better feel for Jesus' teaching about the narrow gate: "Enter through the narrow gate. For wide is the gate and broad is the road that leads to destruction, and many enter through it. But small is the gate and narrow the road that leads to life, and only a few find it" (Matthew 7:13-14).

Does the gate seem narrower? We must tell the truth about the Gospel of our Lord Jesus so those who are seeking can find that narrow gate and enter.