

Fraud and Deceit in the Presentation of the Gospel

Part I: Fraud

By Bernie Koerselman

Fraud is defined as an intentional misrepresentation (or one made with reckless disregard for the truth) intended to cause a person to act to his injury in reliance upon the misrepresentation. As an attorney I am by training aware of the definition.

What is the primary “fraud” in the presentation of the Gospel? You may be astonished at how fundamental it is. It has to do with the person of Jesus Christ. The present emphasis in the Christian church seems to be on Jesus Christ as our Savior. The invitations from the pulpit are usually, “Accept Jesus as your Savior and you will have eternal life!” Sometimes there is a variation that states, “If you believe Jesus died on the cross for your sins you will have eternal life.” Are those statements biblically true?

Nowhere in Scripture does it say or suggest that believing in or accepting or receiving Jesus as Savior can save us. On the other hand, it is clear from Scripture that Jesus must be our Savior if we are to have eternal life. The first announcement of his birth stated, “a Savior has been born to you” (Luke 2:11). Somehow the Christian culture has apparently, carelessly assumed that because Jesus must be our Savior then we need only accept him as Savior.

Likewise, nowhere does Scripture say or suggest that we can have eternal life by believing in something Jesus did. Virtually all the scriptures that deal with salvation exhort us to believe **in him** – the person of Jesus (e.g., John 2:11, 3:15,16,18, 6:40, 7:39, 8:30, Romans 4:24, 1 Peter 1:8).

If we’re not to believe in, accept, or receive Jesus as Savior (or believe in something he did) in order for Jesus to be our Savior and to gain eternal life, then what are we to do?

What did Jesus say? Jesus told his disciples, “You call me ‘Teacher’ and ‘**Lord**’, and rightly so, for **that is what I am**” (John 13:13). Jesus said, “I told you that you would die in your sins; if you do not believe that I am the one I claim to be, you will indeed die in your sins” (John 8:24). He described his authority as Lord when he said, “**All power and authority has been given to me in heaven and on earth**” (Matthew 28:18).

Scripture states we are to believe in, accept, and receive Jesus as our LORD! Perhaps the most familiar salvation scripture is Romans 10:9, “If you confess with your mouth, ‘Jesus is **Lord**,’ and believe in your heart that God raised him from the dead, you will be saved.” Likewise, Paul told the Philippian jailer, “‘Believe in the **Lord** Jesus, and you will be saved—you and your household” (Acts 16:31). That was the message of the early church – the church that persevered through intense persecution! They received Jesus as **Lord** (Colossians 2:6). Paul exclaimed, “We do not preach ourselves, but Jesus Christ as **Lord!**” (2 Cor. 4:5). An especially convincing scripture to me is Paul’s summary of his ministry to the Ephesians: “I have declared to both Jews and Greeks that they must turn to God in

repentance and have faith in our **Lord Jesus**” (Acts 20:21). He taught the same to the Thessalonians, “God did not appoint us to suffer wrath but to receive salvation through our **Lord Jesus Christ**” (1 Thess. 5:9) and to the Romans, “The wages of sin is death, but the gift of God is eternal life in Christ Jesus our **Lord**” (Romans 6:23 – see also Romans 5:21).

Peter confirmed Paul’s teaching. At Pentecost he preached, “Everyone who calls on the name of the **Lord** will be saved” (Acts 2:21). He concluded his sermon, “God has made this Jesus, whom you crucified, both **Lord** and Christ” (Acts 2:36). Later he taught, “In your hearts set apart Christ **as Lord**” (1 Peter 3:15).

What does it mean for Jesus to be our Lord? He must be our master, our King, our sovereign, the one who has total authority over our lives. I explained it to my grandson as, “He must be your boss.”

If we listen to what is preached in many of our churches we would surely declare that the primary message of Scripture is that Jesus is our Savior. But is that the primary message of Scripture? Not at all. In the New Testament, Jesus is called Savior only fifteen times. Nine times God the Father is referred to as Savior. Jesus is referred to as **Lord** 618 times, forty times more often than as Savior.

Is the distinction between Savior and Lord important? Is it important that we believe in Jesus as our Lord? The issue is of eternal consequence, whether or not we have eternal life. The proof is found in an unusual scripture. Again it was Paul teaching:

“For this very reason, Christ died and returned to life so that he might be the **Lord** of both the dead and the living” (Romans 14:9).

How can that be? Doesn’t Scripture teach that Jesus died and rose again to atone for our sins, to redeem us, so that we may be justified before God, so that we will be reconciled to God and presented holy in his sight, without blemish and free from accusation? Of course it does. Can Romans 14:9 be reconciled with those redemptive purposes for which Jesus died and rose again? Yes, by recognizing that all those redemptive purposes are valid only for those for whom Jesus is Lord! The reason Jesus died and rose again was so he might be Lord of all, knowing that he would be Savior only of those for whom he is Lord.

Christianity is often referred to as a relationship, not a religion. The distinction in relationships is important as we note the differences that would arise from receiving Jesus as Savior versus receiving him as Lord. If he could be only our Savior, then the relationship would be between Savior and the one saved. When Jesus is our Lord, the relationship becomes Lord and servant.

Which relationship does the New Testament teach? Overwhelmingly we are taught that the believer is a servant, or even a slave, of the Lord Jesus. Scripture teaches: “You are not your own; you were bought at a price (1 Cor. 6:19). Isn’t that the condition of a slave, not free but owned by a master?

The New American Standard Version of the Bible correctly defines our relationship to the

Lord Jesus as his bond-servant. The bond-servant is a special category of servant. It is described at Exodus 21:5-6: "But if the servant declares, 'I love my master and my wife and children and do not want to go free,' then his master must take him before the judges. He shall take him to the door or the doorpost and pierce his ear with an awl. Then he will be his servant for life." This was the case of the person who had sold himself into slavery but found his condition as a slave was far to be preferred to his prior circumstances. He chose to stay with his master as his bond-servant. The master often honored him with a gold earring as a symbol of his special status as a bond-servant.

The conditions of a bondservant are: (1) It is voluntary, (2) confessed publicly, (3) out of love for his master, (4) slavery – giving up everything, and (5) for life. Those are the same requirements for those who would follow Jesus and receive him as their Lord.

The New Testament writers declared themselves to be bond-servants: Paul (Romans 1:1), James (James 1:1), Peter, (2 Peter 1:1), Jude (Jude 1:1) and John (Rev. 1:1). All true believers are declared to be bond-servants: "THE Revelation of Jesus Christ, which God gave Him to show to His **bond-servants**, the things which must shortly take place; and He sent and communicated *it* by His angel to His **bond-servant** John, . . ." (Revelation 1:1, NAS).

Just as the relationship is dramatically different when Jesus is our Lord, so is our response to Jesus as our Lord. If Jesus could be only our Savior, our response would likely be gratitude for saving us from God's wrath. When Jesus is our Lord and we are his bond-servants, our primary response to him is obedience out of love.

Scripture confirms that obedience is our proper response to our Lord Jesus. The writer to the Hebrews related salvation to obedience: "He (Jesus) became the source of eternal salvation for all who **obey** him" (Hebrews 5:9). Jesus expected obedience from his followers. He asked those who claimed to follow him as Lord but did not obey, "Why do you call me, 'Lord, Lord,' and do not do what I say?" (Luke 6:46). Jesus said there could be no salvation without obedience: "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).

Obedience is important as the natural response of our relationship as servant to Jesus as our Lord. It is also evidence that Jesus is truly our Lord. It should be no surprise then that Jesus made obedience a part of his last instructions to his church. First he declared his Lordship: "All power and authority in heaven and on earth has been given unto me" (Matthew 28:18). Then he told his followers what he expected them to do in his absence. "Go into all the world and make disciples of all nations" (Matthew 28:19). He told them two things they were to do with these disciples: "Baptize them in the name of the Father and of the Son and of the Holy Spirit, and teach them to obey all that I have commanded you" (Matthew 28:19-20).

If I were in a court of law prosecuting the church for fraud in its presentation of the Gospel, I believe many churches would stand convicted. Does your church, and do you, present Jesus Christ as Lord? Does your church, and do you, make it clear that there is no salvation unless Jesus is Lord? Does your church, and do you, teach that obedience is the

necessary evidence (to God) that Jesus is Lord? Finally, does your church, and do you, obey his final command to teach new disciples to obey everything Jesus commanded?

Those who present salvation as accepting Jesus as Savior almost invariably also fail to teach the importance of obedience. That double error leads to still another salvation-denying problem concerning the Holy Spirit.

It is correctly stated that all true believers are indwelt by the Holy Spirit. Scripture teaches it is essential to have the Holy Spirit if we are to have salvation: “And if anyone does not have the Spirit of Christ, he does not belong to Christ” (Romans 8:9). We know we must belong to Christ to be saved because Jesus said, “I am the way and the truth and the life. No one comes to the Father except through me” (John 14:6).

Many church leaders apparently believe that the Holy Spirit automatically indwells those who “accept Jesus as Savior”. But is that what Scripture says?

Jesus told us how and under what conditions the Holy Spirit is given: “If you **love** me, you **will obey** what I command. And I will ask the Father, and he will give you another Counselor to be with you forever — the Spirit of truth” (John 14:15-17). The conditions are that we must (1) commit to obey Jesus (2) out of love. **Then** he will ask the Father who will give us the Holy Spirit. Scripture corroborates that teaching as Peter defended the disciples before the Sanhedrin. Speaking of the Holy Spirit he said, “. . . the Holy Spirit, whom God has given to those who **obey him**” (Acts 5:32).

Jesus explained the relationship resulting from obedience to his commands:

“Whoever has my commands and obeys them, he is the one who loves me. He who loves me will be loved by my Father, and I too will love him and show myself to him” (John 14:21).

And again he said, “If anyone loves me, he will obey my teaching. My Father will love him, and we will come to him and make our home with him. He who does not love me will not obey my teaching. These words you hear are not my own; they belong to the Father who sent me” (John 14:22-23).

Note that it is those who love Jesus and obey his commands that are loved by God the Father and Jesus and they will come and make their home with them (through the Holy Spirit).

If we are not taught we must believe in and receive Jesus as Lord then we are likely not taught that we are to obey him. If we do not commit to obey him, we will not receive the Holy Spirit. The initial misrepresentation of the Gospel has led to three different reasons why such people will be denied salvation.

Consider Jesus’ chilling warning: “Many will say to me on that day, ‘Lord, Lord, did we not prophesy in your name, and in your name drive out demons and perform many miracles?’ Then I will tell them plainly, ‘I never knew you. Away from me, you

evildoers!” (Matthew 7:22-23). Who are these people that Jesus never knew? They had not received him as Lord, nor did they obey him, nor had they received the Holy Spirit. But didn't they prophesy in his name, drive out demons and perform many miracles in his name? Yes, indeed. That is part of the great deception that even now is in the church. Didn't Jesus warn, “For false Christs and false prophets will appear and perform great signs and miracles to deceive even the elect—if that were possible”? (Matthew 24:24). They will deceive by doing these things in Jesus' name.

A church that has been deceived by a fraudulent representation of the Gospel, that lacks teaching on the need to obey, and that is not empowered by the Holy Spirit would be simply part of a Christian culture. It would lack power and discernment. It would be lukewarm; its members would hardly be distinguishable from the rest of the world; and it likely would begin to compromise fundamental beliefs. Ultimately it might question the infallibility of Scripture, then the deity of Jesus, the truth of the resurrection, and perhaps openly allow sin in the church and pulpit by accepting homosexuals and ordaining homosexual pastors. Such churches might also chase after various claimed manifestations of the Spirit but lack the discernment to know whether such manifestations are of the Holy Spirit.

How closely does that describe some of our churches today? I fear many of our churches are part of a changing Christian culture rather than firmly anchored on the unchanging, immovable rock – the Lord Jesus and his word.

In a court of law, fraud is actionable. Contracts can be voided when fraud is used to induce a person to enter into the contract. In our churches we make representations to induce people to make decisions that will immeasurably alter their lives forever. These decisions have far-reaching ramifications. Those who believe and accept our representations will change their lives and their life-styles. They will give their money to the church and serve in the church in various capacities, taking time, sometimes sacrificially, from their other activities.

If we induce them to make that decision based on fraud – by presenting false information – we can do immeasurable harm. Not only may such persons not have a saving faith – and therefore not have salvation – but also they may become disillusioned and never thereafter be willing to make a saving commitment to Jesus.

Years ago I began to suspect that one of the evidences of fraud in the presentation of the gospel is the high percentage of people who quickly desert the church after having “made a commitment.”

Ray Comfort's *Bride of Heaven, Pride of Hell* confirmed my suspicions. Ray quotes statistics of a major denomination in the United States that disclosed it obtained an incredible 294,784 decisions for Christ in 1990. Yet, in 1991, it could only find 14,337 in a Christian fellowship. There were 280,447 decisions that couldn't be accounted for. The leadership had no clue as to why this happened, but could only conclude, "Something is wrong!" The trend continued. In August 1996 a leading U.S. denomination revealed that during 1995 it secured 384,057 decisions, but retained only 22,983 in fellowship. It

couldn't account for 361,074 supposed conversions. Ray told of another crusade at which 600 decisions were obtained, no doubt with much rejoicing. But 90 days later, follow-up workers couldn't find even one person who was going on in his or her faith. In 1991 in Cleveland, Ohio, 400 decisions were obtained in an Inner City Outreach, but, again, later not one person could be found who continued in the faith.

Ray quotes Charles E. Hackett, the Division of Home Missions National Director for the Assemblies of God in the U.S.: "A soul at the altar does not generate much excitement in some circles because we realize approximately 95 out of every 100 will not become integrated into the church. In fact, most of them will not return for a second visit."

This phenomenon is not unique to the U.S. According to Ray, a pastor in Boulder, Colorado sent a team to Russia in 1991 and secured 2,500 decisions. The next year they found only 30 persevering in their faith. In Leeds, England, a visiting U.S. speaker acquired 400 decisions for a local church. However, six weeks later only two were going on, and they eventually fell away. A pastor who traveled to India every year since 1980 told Ray he saw 80,000 decision cards stacked in a hut in the city of Rajamundry, the "results" of past evangelistic crusades. But he maintained that one would be fortunate to find even 80 Christians in the entire city. That is 1/10 of 1%.

Ray also cited statistics of the Barna Research Institute that indicated 62% of Americans say they have a meaningful relationship with Jesus Christ. However, a Gallup Poll, taken around the same time, revealed something interesting about a special group of 6-10% of Americans who say they are Christians. Mr. Gallup said of them:

"These people are a breed apart . . . they are more tolerant of people of diverse backgrounds. They are involved in charitable activities. They are involved in practical Christianity. They are absolutely committed to prayer."

Neil Anderson in *The Bondage Breaker*, page 107, states a similar statistic, saying, "It is my observation that no more than 15 percent of the evangelical Christian community is completely free from Satan's bondage." Though Neil generously speaks of the remainder as Christians, from his description of them they have the behavior traits of those described in Galatians, Ephesians and Revelation who (Scripture says) will never enter the Kingdom of heaven.

Ray Comfort's emphasis is that we don't tell the truth – again fraud and deceit – when bringing people to Christ. As a result, the seed is scattered on stony ground and though received with rejoicing the person falls away quickly in times of difficulty and/or persecution. I agree with Ray that there must be a 100% honest presentation of the gospel.

The sequel to this article is Deceit in the Presentation of the Gospel. The combination of fraud and deceit is likely the reason that 95% or more of the people who “come to faith” quickly fall away.