

HELL INSURANCE?

Re-evaluating Popular Conceptions of Salvation



Devolution of language is one sign of a decaying culture. When slang expressions overtake proper wording, precision is lost and understanding is diminished. Remember the stir about Ebonics being taught in public schools? Educators insisted that the ghetto-street language their students grew up with was fine - that students should not be required to learn proper English. These misguided educators sought to officially reduce communication to unintelligible made-up syllables which could be “grunted out”, even though the sounds would be meaningless to the majority of people. No attention was paid to the fact these students would not be able to function in the larger society. The refusal to teach proper English to these students virtually guaranteed their enslavement to poverty and the welfare state. The “dumbing down” of education, by reducing or eliminating standards, has resulted in a flood of illiterate Americans.

Similarly, a theological devolution has been under way for decades in religious circles. The refusal, and/or the inability, to define terms is now worn as a badge of honor. Doctrinal clarity and precision are almost certainly to be viewed negatively in a day of sentimental inclusiveness. Ministers schooled in methodology, psychology, marketing, and weak theology are uncomfortable with dogmatism, even in the essential Truths of the gospel. The relentless erosion of our theological foundations has minimized the meaning of terms and words and produced scores of Biblically illiterate pastors, not to mention church members. This dumbing-down of theology has landed us in a fog where our religious verbiage has become virtually meaningless.

Things have sunk to such a low state that words like salvation, which once were clearly understood, must now be prefaced with “genuine”, “real”, or “true” to clarify and define what you are talking about. A pastor who recently moved to our area said he had spoken directly to seven or eight hundred people about their salvation. Only three out of these hundreds admitted they were not Christians! They all knew the language and claimed to be “saved.” Similarly, the word “Christian” is so watered down that in order to get the point over you must preface it with words like “genuine” or “born again.” One unmistakable sign of a devolving theology is the necessity of placing adjectives in front of the most basic terms in order to clarify meaning.

Some popular “Christian writers” have perfected the art of ambiguity to the point where their books can be read and applauded by Baptists, Adventists, Catholics, Charismatics, protestants, conservatives, liberals, and even New-agers. The stroke of the brush is so broad that theological and philosophical assumptions are never challenged, much less examined. The writing style is such that everything is left to personal interpretation and application, regardless of the reader’s presuppositions.

Ours is a day of open-mindedness, tolerance, uncertainty, and murkiness where the lowest common denominator is about as far as most ministers are willing to go. Blind shepherds lead

blind congregations, which would not be so bad, if it were not for the eternal implications. The very soul of Christianity is at stake. I am talking about the popular conceptions [misconceptions] of salvation.

It is doubtful if there has ever been more religion and less salvation. In the mind of most church people salvation is little more than hell insurance. There is no doubt that a diminished view of God and a weak theology will invariably lead to a distorted view of salvation.

Popular Misconceptions Concerning Salvation

In the minds of many, salvation is hardly more than *a positive opinion of Jesus*. Anyone who is somewhat sympathetic toward Christ, or at least not antagonistic, must be a Christian. The “Gate-stretchers” have been working hard to pry the gate open wider to accommodate just about everybody. With “Guidepost religion” in the ascendancy, it is practically impossible for anyone to go to hell in North America! Emphatic doctrinal beliefs concerning the nature and Person of Jesus Christ are unnecessary under this diluted scheme. Belief in His miraculous virgin birth, sinless life, substitutionary death, blood atonement, or resurrection are merely side issues that may be taken or left. But the Scriptures clearly teach that it is the narrow gate that leads to the narrow way and ultimately eternal life.

Millions would never dream of missing the calming effect of the stained glass and organ music in the Sunday morning church service. Or in a contemporary setting, the uplifting music and positive message serve to make those in attendance feel good about themselves. But like the atmosphere in Sunday morning church services, those who have only a favorable opinion of Jesus, may feel inspired and lifted up in their spirits without any practical effect upon their lives.

Jonathan Edwards, the Great Awakening preacher, was kicked out of his church because of his opposition to the “half-way covenant.” The half-way covenant allowed individuals to take communion who lacked assurance and fruit of salvation. Edwards strongly opposed the practice of offering the elements to unconverted persons. He believed that church membership and the Lord’s Table were only for those manifesting credible evidences of regeneration. Church membership, up to this time, was a strenuous affair. All the evangelical sects required a personal experience of conversion and a consistent life. The halfway covenant served to muddy the waters on the meaning of salvation, and it’s been downhill ever since.

Decisionism is the belief that all who take any external action regarding salvation are saved beyond a doubt. The sure-fire proof of saving faith lies in walking an aisle, signing a decision or commitment card, lifting a hand, believing a doctrine, or repeating a prayer. The reasoning is that the decision itself guarantees the validity and genuineness of the conversion. A person may be told to insert his, or her name, in a Scripture verse and repeat it aloud. Once the person “makes his decision,” the counselor then proceeds to assure the individual he is indeed saved. Of course, this is backed up by quoting a verse of Scripture as positive proof the person has saved himself by his decision. Rarely are the essential truths of sin, substitution, repentance, and blood atonement pressed home upon the conscience. The process is much like that of a salesman who hastily makes his best pitch to persuade the potential customer while eagerly

anticipating a signature on the bottom line. Far be it from me to dampen anyone's zeal, but brethren, we had better learn to discern the essential work of the Holy Spirit in men's souls.

In a grocery store, an evangelist reached out and took a worker's hand and said, "If you want to accept Christ, just squeeze my hand." The man gently pressed his palm and the evangelist said, "Praise the Lord!" A few days later the pastor went back to the store to follow up the man who had trusted Christ. The pastor said, "I'm really glad you got saved the other night." With a quizzical look he said to the pastor, "No hablo Ingles." Here was a Spanish-speaking man, who did not understand English, who had been counted as a convert!

Much of modern evangelism is based on decisionism. The goal is to get decisions. This is why those who respond are sent back to liberal, and even Catholic churches. The goal is not to drastically alter the lifestyles of those who come forward by making them cross-carrying disciples. The goal is to get those who respond a hell insurance policy. This being accomplished, the evangelist moves on to another place in order to get more decisions.

Decisionism is the belief that a person is saved through the agency of a merely external action. Peter Cartwright, the famous Methodist evangelist, believed in regeneration and conversion. He notes in his biography how a "new measures" man preached in one of his assigned districts. This fellow preached that salvation was only "a change of purpose." In order to be saved all one needed to do was to make a resolution or commitment. That being accomplished, a person could rest assured all was well with his soul. Instinctively, Peter Cartwright perceived the mischief of the new measures. He knew the new measures would fill the churches with unregenerate members.

Another extremely popular misconception regarding salvation is that *mental assent* to key Bible doctrines equals salvation. The hard core advocates of this view are legion. They insist that a man may save himself at anytime by merely intellectually believing in Jesus. Conviction of sin, turning from sin, and the supernatural work of the Holy Spirit are unnecessary.

James demolishes the illusion that a man may be saved without any impact upon his personal, private, practical, and public life. "Thou believest that there is one God; thou doest well: the devils also believe, and tremble. But wilt thou know, O vain man, that faith without works is dead?" Intellectual belief in the historical facts of the gospel are not paramount to salvation. If mental assent to Bible doctrine is the essence of salvation then all the demons are saved! They not only believe, they even tremble. Demons believe Jesus is the Son of God. In Mark 3:11 we read how the unclean spirits said to Jesus, "Thou art the Son of God." Another demon possessed man cried out, "What have I to do with thee, Jesus, thou Son of the most high God?" (Mark 5:7). The evil spirits believe in the deity of Christ and yet they are damned to eternal torment. In America millions have embraced the knowledge of the gospel while showing no evidence at all of a changed heart and life.

Emotional experiences are frequently mistaken for conversion. A man came seeking counsel concerning his failing marriage. Cursing like a sailor he continually referred to his wife with a

host of disgraceful and descriptive words. He acknowledged that he had cursed his wife to her face and occasionally smoked pot. After a lengthy tirade he asked my advice about what he should do. I told him his greatest need was to be converted. He was shocked and stunned and assured me that he talked to God everyday. He then proceeded to catalog his "salvation" experience. As a child he attended a Baptist church. During a special service at this church he said he had a "WHOOSSSH!" come over him. He interpreted the overwhelming emotional WHOSSSH as the Holy Spirit working in his life. Because he had that experience, he was confident that he was saved. Even though he had lived a God-defying and God-dishonoring life, he felt confident he was a Christian because of the WHOSSSH!

Tears are not an infallible proof of salvation. Judas was remorseful to the point of suicide because he had betrayed Christ, but he was not saved. Weeping, grieving, intense joy, and other emotional displays often accompany conversion. But these emotions alone do not constitute salvation.

Are we not living in a day when the church growth movement ridicules theology and makes human emotions and human choices the focus of ministry? Isn't it high time that we preachers be clear and definitive about the nature, necessity, and evidences of the new birth? Should we not repent of the careless way we deal with the souls of men?

Robert Murray McCheyne, who was mightily used of God in the ingathering of souls in Scotland, was very careful in the way he dealt with people. He was afraid of giving false hope and thereby damning souls rather than saving them. Listen to this man, "Dear Friends, you may have awakenings, enlightenings, experiences, a full heart in prayers, and many signs, but if ye lack holiness you will never see the Lord. A real desire after complete holiness is the truest mark of having been born again."

The Biblical Concept of Salvation

The biblical view of salvation is conversion. Jesus said to the adulterous woman, "Go and sin *no* more," not "Go and sin *some* more." Christ died not only to save us from future punishment, but to make us holy NOW. The unregenerate man needs not only pardon from the guilt of his sin, but also cleansing from the defilement sin brings. J.C. Ryle warned, "Boast not of Christ's work for you unless you can show unto us the Spirit's work in you."

When God redeemed Israel He not only forgave them, He delivered them from their bondage to Egypt. Charles Spurgeon notes, "Salvation would be a sadly incomplete affair, if it did not deal with the whole part of our ruined estate. We want to be purified as well as pardoned. Justification without sanctification would not be salvation at all. It would call the leper clean, and leave him to die of his disease; it would forgive the rebellion, and allow the rebel to remain an enemy of his King. It would remove the consequence but overlook the cause, and this would leave an endless and hopeless task before us. It would stop the stream for a time, but leave an open fountain of defilement which would sooner or later break forth with increased power."

Conversion is the result of the work of the Holy Spirit which draws a lost sinner to Christ. Being convicted of his sin, by grace through faith he repents and trusts in Christ alone for salvation. The sinner's standing is changed from lost to found. Divine life is imparted to his depraved soul. He has been justified by Christ's blood, regenerated by God's Spirit, and strikes out on a new path to the Celestial City.

Saving grace affects a revolutionary change in the heart and life of an individual. Having been incorporated into Christ, he is a new creature. Because he has a new-found Savior, he has a new Name, a new Father, a new Family, a new Book, a new Song, a new Guide, a new King, and a new Direction.

Salvation is set forth in the Bible in three tenses: past, present, and future. There is salvation begun, salvation continuing, and salvation consummated. A Greek scholar listened in the open air as a Salvation Army preacher sounded out God's glorious message of salvation. Suddenly a young girl accosted this clergyman and asked with deep earnestness, "Sir, are you saved?" Smiling the old gentleman said, "Do you mean *esother* or do you mean *sozominos*? Or do you mean *sothesomai*?" She looked up with perplexity and asked what he was talking about. He responded, "Are you asking, 'Have I been saved?' or, 'Am I being saved?' or, did you mean, 'Will I be saved?'"

It is the present tense (*being saved*) that is dealt with most in the Scriptures. The bulk of the epistles concern the practical holy walk of the believer on earth. God's people have been saved, are being saved, and will be saved. Christians may not be sinlessly perfect, but they are different!

Salvation is far more than hell insurance. "For the grace of God that bringeth salvation hath appeared to all men. Teaching us that, denying ungodliness and worldly lusts, we should live soberly, righteously, and godly, in this present world...Who gave himself for us, that he might redeem us from all iniquity, and purify unto himself a peculiar people, zealous of good works" (Titus 2:11-12,14). In salvation God is making sinful people holy and worshippers out of rebels. And this He does for His own glory. The Amazing thing about Grace is not only are we free from the consequences of sin, we also are freed from the power of sin. Hallelujah, what a Savior!

—Harold Vaughan