

MYTH *12*

Co-Payments Required



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Then He said to me, “It is done. I am the Alpha and the Omega, the beginning and the end. I will give to the one who thirsts from the spring of the water of life without cost.”

Revelation 21:6

If anyone wishes to come after Me, he must deny himself, and take up his cross daily, and follow Me.

Luke 9:23

Whoever does not carry his own cross and come after Me cannot be My disciple.

Luke 14:27

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Every year following New Year's Day, health clubs begin extensive advertising campaigns. These advertising blitzes are designed to attract those who have overindulged during the holiday season and were making resolutions to lose weight. In fact these promotions are a major source of new memberships. Opportunities for improvement are numerous: aerobic class, treadmills, stairmasters, ellipticals, stationary bikes, weights, and swimming. Many take advantage of the enticing membership offers; however, by itself that does not benefit anyone. Membership allows the opportunity for improvement, but it does not and cannot produce any change. That is why so many are disappointed. They do not use the available resources for change that health-club membership potentially provides.

All Health Clubs Are Not Equal

Have you ever considered that Christianity has a health-club program? *Coming to Christ* would parallel membership, "getting

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into” the program; *walking with Christ* would parallel “working out” with the available spiritual resources. For some, however, “getting in” is confused with “working out” so that both occur simultaneously and continuously.¹ Using exercise jargon, they not only preach, “If there is no pain, there is no gain;” but they also add that if there is no gain, it proves that you never were a member. Not “working out” is a clear indication of the lack of a membership. You aren’t part of the club.

For others, a distinction is made between “getting in” and “working out.” First, a lifetime membership is established. Then, you begin the long process of life-changing workouts. The association must be established prior to training in order to have access to the many resources necessary to get in shape. When the resources are utilized, there can be a pain factor that does produce spiritual gain. You remain a member even if you fail to show up for a workout; however, you obviously do not gain any benefit for failing to exercise. If a number of workouts are missed, you begin to get out of shape.

Pay as You Go?

Continuing with the above illustration, a major distinction occurs in spiritual-health clubs centering on the entry fee. Pay-as-you-go clubs combine trusting Christ at initial salvation with walking with Christ. So pressure is to continually evidence a shapely physique is equivalent to perpetual good works as part of the price of membership. Entry involves, first, believing in Christ and, second, following Christ. The cost is high because each individual must pay a price not only to enter but also to retain membership through meritorious effort.²

Those who promote this point of view emphatically claim that membership is strictly by faith alone. In *Myth 3: Faith Is a Tricky Word*, we addressed the idea of *complex faith* involving: (1) knowledge, (2) assent, and (3) commitment. Faith when paired with commitment,

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by its very definition, requires works. The continual-commitment aspect of this pay-as-you-go approach requires “following Christ” in such a way that it shows there was “genuine” belief in the first place. Entry is by faith alone, but only if you understand that faith actually is a synonym for continual obedience. As a result, initial salvation is both costly for Christ and is costly for the individual.

Understanding faith as complex and interpreting Christ’s teachings on “following Him” or “discipleship” with this view, John Piper writes, “The separation of faith and obedience, as though faith were necessary for salvation and obedience were optional, is a mistake owing to a misunderstanding of what faith really is.”³ And, John MacArthur elaborates, “Let me say again unequivocally that Jesus’ summons to deny self and follow Him was an invitation to salvation....The contemporary teaching that separates discipleship from salvation springs from ideas that are foreign to Scripture.”⁴ It naturally follows that, when faith is defined to include obedience, obedience must be understood as a requirement for saving faith.

Following Christ in discipleship is integral to pay-as-you-go teachings. Instructing on discipleship, Jesus said, “If anyone wishes to come after Me, he must deny himself, and take up his cross daily and follow Me” (Luke 9:23). He also said, “Whoever does not carry his own cross and come after Me cannot be My disciple” (14:27). Following Christ and discipleship are one and the same. However, the question is, Does discipleship refer to initial salvation or to a faithful walk following initial salvation? Make no mistake, in pay-as-you-go teachings, discipleship encompasses *both* initial salvation *and* also a consistent life of faithfulness in the future. Elaborating

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on the price of discipleship from Luke 14, James Boice writes, “The cost [of discipleship] must be paid if a person is to be Christ’s disciple and be saved.”⁵

As discussed in *Myth 10: Perseverance Required*, the pay-as-you-go view demands consistent, unending obedience. To use the health-club analogy again, failure in obedient workouts does not strip away club membership; rather it confirms there was no original membership at all.⁶

Maybe you have been involved in one of these “pay-as-you-go” clubs. Or maybe you have witnessed the result or possibly have experienced firsthand the pharisaical censorship by those who evaluate what they consider appropriate behavior in others. John MacArthur seems to possess such criterion. He writes, “Look at people who claim to be Christians, and see how deeply they worship the Lord. See how they sing the songs...you can tell, if you look closely enough. True believers show a deep humility, a sense of genuine respect for and awe of Jesus Christ.”⁷ “You can tell, if you look closely enough.” Really? Who alone is able to look closely enough? “God sees not as man sees, for man looks at the outward appearance, but the LORD looks at the heart” (1 Sam. 16:7).

For “pay-as-you-go” spiritual clubs, the standards of both entrance and continued membership are high and rightly so since both are based on merit. Co-payments are mandatory.

Simply Free?

Now let’s turn our attention to entry in a simply-free club. Unlike works-faith, simple faith requires only one thing—faith in Christ alone, really alone for eternal life! A pledge to obey is not written into the contract in fine print. No upfront commitment cost is required. Christ has paid the highest price for our salvation. He did not atone for ninety-nine percent, and now we owe the balance. He paid it all! Salvation is a gracious free gift because it cost God so much! If something is free, do I insult the Giver by insisting that

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I pay for it in whole or in part? Never! We could never make the payment for sin; only God could and did. God Himself completed everything for our initial salvation, and we simply must trust His finished work. That is the wondrous, indescribable grace of God. To not understand this is to misunderstand the message of the Gospel itself.

Those who say faith is hard, tricky, or complex, however, cry, “Foul!” This, they say, is “easy-believism”⁸ and “cheap grace,”⁹ for it’s “grace without discipleship.”¹⁰ It’s not costly enough. As one of the works-faith, pay-so-you-go advocates, John MacArthur insists, “Yet the ‘grace’ they [simply-free proponents] speak of alters believers’ *standing* without affecting their *state*.”¹¹ They claim the gospel has been watered down and diluted. They claim that God’s grace extends from initial salvation (justification), to present salvation (sanctification), to future salvation (glorification). In fact, for them the whole process, from beginning to the end, is God’s grace combined with God’s works.¹² Since faith is given by God and continues without end, the believer will continually persevere in good works (see *Myth 10: Perseverance Required*). Their conclusion is that grace-works and faith-works are one and the same. The Christian life, then, is the product of God’s grace with God’s faith working in and through the believer. Any works are God’s works.¹³ If discipleship is understood as separate from initial salvation, as the advocates of simply-free affirm, then, in the mind of the pay-as-you-go person, God’s grace has been cheapened. For them, this reduces grace to bargain basement status by eliminating commitment and works at initial salvation and not requiring the *absolute necessity* of good works following initial faith.

From the simply-free viewpoint, discipleship workouts follow

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membership. In fact the discipleship passages previously addressed (Luke 9:23 and 14:27) certainly concern following Christ, but these texts are directed to those who are *already believers*. Christ, as their spiritual instructor, gives directions for high-impact workouts. These are not suggestions, or requests; they are commands. There will be a cost for the believer who wants to get in spiritual shape. Remember, no pain, no gain. However, His words concerning discipleship are not requirements for initial salvation. They are, however, a necessity, not an option, for growth in the Christian life.

Now is when the pay-as-you-go proponents chant, “See, I told you so! The simply-free view requires no exercise.” Yes, that is true. Spiritual growth is optional, but heaven is guaranteed. You are a club member by simple-passive faith based on the complete and perfect work of Christ on the cross. However, to grow spiritually demands faithfulness to an intense, sacrificial exercise plan.

Make no mistake; believers have been created for good works (Eph. 2:10). Coupled with this new life comes responsibility and accountability. God wants each believer to live in obedience to His Word. With that in mind, He has given numerous New Testament commands for our benefit and spiritual growth. Progress in discipleship is reflected in a believer’s growing intimacy with Christ. Good works emanating from fellowship merit rewards in the future at the Judgment Seat of Christ (2 Cor. 5:10). On the other hand those who do not regularly exercise or live in obedience to His Word will be found wanting and ashamed at His return (1 John 2:28). The Judgment Seat of Christ will call all believers to account for their works, whether good or bad, not to determine eternal destiny but to dispense eternal rewards. Exercise matters!

However, the complex-active-works-faith spokesmen then say, “Wait, you are making a distinction in disciples; disciples are believers and believers are disciples.” MacArthur writes, “The word *disciple* is used consistently as a synonym for *believer*...Any distinction between the two words is purely artificial.”¹⁴ Continuing the same theme while addressing Christ’s demands for discipleship

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in Luke 14, James Boice writes, “‘He cannot be my disciple,’ which means, ‘He cannot be saved.’”¹⁵ For the co-pay club, a person must be a disciple in the sense of meeting the discipleship requirements of Luke 9 and 14 in order to be a believer. If not, that person is not saved. Realizing this claim requires salvation by works, MacArthur addresses both the freeness and costliness of salvation: “This paradox may be difficult but it is nevertheless true: salvation is both free and costly.”¹⁶ This paradox defense does not refute the accusation. Initial salvation becomes difficult if not impossible to attain when it is made to revolve around works. By the way, just how many and what kind of works qualify in order to share eternal life with Christ?

The simply-free view sees each believer as a disciple. However, the Scriptures also teach that there are different types of disciples. Not only are unbelievers called disciples (Matt. 22:16), but also there are distinctions in “believing” disciples, depending on the level of their intimacy with Christ. These differentiations are obvious when you consider the fact that Christ selected twelve from a larger group of disciples to be trained by Him (Mark 3:14). In the garden Jesus selected three disciples from among His Twelve to wait with Him as He prayed (Mark 14:32-33). *Discipleship is not a synonym for initial salvation*, but involves increasing intimacy in a believer’s walk with Christ.

*Entry fee into
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Pay-As-You-Go or Simply Free

Where do you stand? The co-pay entrance fee is costly, demanding obedient good works to continually prove you are saved. On the other hand, the entry fee into simple-faith membership is absolutely free. Christ paid the entire membership cost, period! To belong,

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only simple faith in Christ is required. Now, He has explicit instructions for a high-impact workout, walking with Christ in obedience. The result will be Christlikeness and increased intimacy with your Savior.

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Myth 12, NOTES

1. Reformed theology blurs “getting into” membership (relationship with God) with “working out” the Christian life (fellowship with God). As a result, continual “working out” *proves* the possession of membership in Christ. For Arminian theology, “getting in” refers to initial salvation, while continually “working out” confirms “staying in,” *retaining* one’s salvation. Once “workouts” discontinue, membership lapses.
2. This claim is denied. However, as explained in this chapter and other chapters, to hold to a complex-active-continuous faith demands a meritorious view of initial salvation and present salvation. This is a works-faith view.
3. John Piper, *The Pleasures of God* (Portland, OR: Multnomah Press, 1991), p. 250.
4. John F. MacArthur, *The Gospel According to Jesus* (Grand Rapids: Zondervan, 1988), p. 196.
5. James Montgomery Boice, *Christ’s Call to Discipleship* (Grand Rapids: Kregel, 1986), p. 107.
6. Those who are proponents of this “pay-as-you-go” view are quick to say, “There can and will be failures...but...God will complete His work in a *true* believer.”

MacArthur writes, “We may sin (1 John 2:1)—we *will* sin—but the process of sanctification can never stall completely, God is at work in us (Philippians 2:13), and He will continue to perfect us until the day of Christ (Philippians 2:13, 1 Thessalonians 5:23-24)” (MacArthur, *The Gospel According to Jesus*, p. 33; italics his).

He also says, “Of course, there’ll be lapses because of our humanness, but nonetheless there will be evidence of Christlikeness in the life of a *true* believer” (John MacArthur, *Hard to Believe* [Nashville: Thomas Nelson, 2003], p. 125; italics added).

However, *you can’t have it both ways!* Either a continuously active faith continuously obeys or it does not. If it is not continuous and if it is not active, then the “Following Christ” position at initial salvation teaching is flawed.

Also Reformed theology teaches that failure proves that salvation was never originally obtained, while Arminian theology teaches that failure causes a loss of salvation. Both positions have their own lists that are conditions for actual failure.

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7. MacArthur, *Hard to Believe*, p. 169.

Complex-active-works-faith advocates always distinguish “true,” “genuine,” or “real” believers from those they perceive as not true, genuine, and real. That distinction is always predicated on observable, legalistic criterion.

8. R.C. Sproul, *Faith Alone* (Grand Rapids: Baker Books, 1995), p. 90; MacArthur, *The Gospel According to Jesus*, pp. 31, 79, 179, 182-183, 196, 236; John F. MacArthur, *Faith Works* (Dallas: Word Publishing, 1993), p. 259.
9. Sproul, *Faith Alone*, p. 91; MacArthur, *The Gospel According to Jesus*, pp. 16, 183; MacArthur, *Faith Works*, pp. 55, 71, 259; Boice, *Christ's Call to Discipleship*, p. 14; Dietrick Bonhoeffer, *The Cost of Discipleship* (New York: Macmillan, 1963), pp. 46-47.
10. Bonhoeffer, *The Cost of Discipleship*, p. 47.
11. MacArthur, *Faith Works*, p. 57 (italics his).
12. *Ibid.*, pp. 60-62, 64, 70; MacArthur, *The Gospel According to Jesus*, pp. 32-33.
13. Boice, *Christ's Call to Discipleship*, p. 22.
14. MacArthur, *The Gospel According to Jesus*, p. 196 (italics his).
15. Boice, *Christ's Call to Discipleship*, p. 117.
16. MacArthur, *The Gospel According to Jesus*, p. 140.