

The Gospel Unashamed

"From the cowardice that shrinks from new truth, from the laziness that is content with half-truths, from the arrogance that thinks it knows all truth, O, God of Truth, deliver us."

A Controversial Newsletter "The Printed Voice of Summit Theological Seminary"

~ All articles written by Terry Carter unless otherwise stated ~

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Terry Carter, Editor

Fall Colors



"To everything there is a season, A time for every purpose under heaven:" **Eccl. 3:1 (NKJV)**

Just in case you have not noticed, fall is here. There is not more vivid proof of this than the fall colors. Every year, in this part of the country, we are treated to a beautiful display as the leaves change color before they fall to the ground. As usual, this year the colors have been absolutely breathtaking. If you have not noticed this, you just have not been paying attention.

Every year, when I see the fall colors, I am reminded of some important truths.

First, I am simply amazed and awed by the beauty of God's creation.

Each season of the year has its own type of beauty. The spring has its own kind of color with flowers blooming. The summer has the beauty of the green grass and trees along with the growing crops. Even the dead of winter can be beautiful with the pure white snow, and yes, even ice. But for me, there is no more beautiful time of year than fall when the leaves are in full color.

God has not just made His creation functional, but He has also made it beautiful.

"And out of the ground the LORD God made every tree grow that is **pleasant to the sight** and good for food. The tree of life was also in the midst of the garden, and the tree of the knowledge of good and evil." **Gen. 2:9. (NKJV)**

Clearly, this beauty is for the benefit of creatures who can appreciate it. Man is the only creature on earth that can do that. I have never seen any animal enjoying the beauty of nature in any season.

"He has made everything beautiful in its time. Also He has put eternity in their hearts, except

that no one can find out the work that God does from beginning to end." **Eccl. 3:11 (NKJV)**

Second, I am reminded that God's promises are dependable.

Right after the flood, God promised that as long as the earth remains the seasons would change.

"While the earth remains, Seedtime and harvest, Cold and heat, Winter and summer, And day and night Shall not cease." **Gen. 8:22 (NKJV)**

God made this promise over four thousand years ago. In that time, God has kept His word each and every year. Anytime you wonder whether God's promises can stand the test of time, just look at the changing of the seasons.

Third, I am reminded of the verse that I quoted at the beginning of this article.

There is a season for everything. There is only one thing that I personally dislike about the fall—it means that winter is coming soon. Because of this, there is a time to sow and a time to reap. As the old

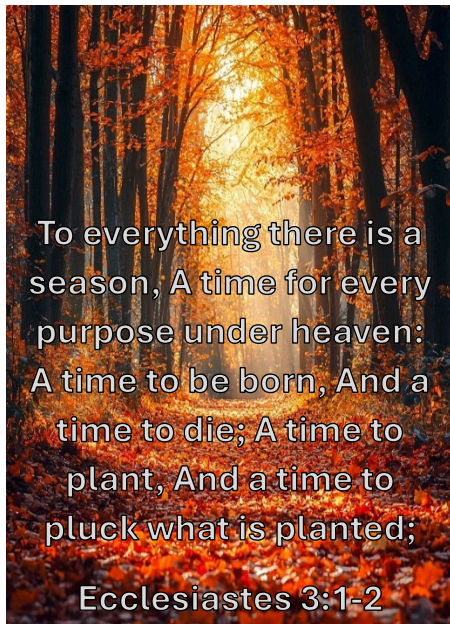
saying goes, "we must make hay while the sun shines." We need to take advantage of the opportunities that we have today because they may be gone tomorrow.

Fourth, I am reminded of God's provision.

The summer provides the trees with what they need to survive even the harshest winter. The same is true of us. When I drive by and see the farmers out harvesting their crops, I realize that God has been providing for us all summer long.

"Nevertheless He did not leave Himself without witness, in that He did good, gave us rain from heaven and fruitful seasons, filling our hearts with food and gladness." Acts 14:17 (NKJV)

All year long, God provides for us. In the sunshine and the rain, He is caring for His creation. Are we thankful for Him at all times or only in certain seasons? He is God all year long. Do we worship Him at all times?



Calling on the Name of the Lord

The Sinner's Prayer will leave you a sinner!

By Dr. Shane Capps



Christianity today can be summed up with two words, "Anything goes". What do I mean? Most of the denominational churches today, and even many within the Christian Church/Church of Christ, believe that all that is needed to be a Christian is to believe that Jesus is the Christ.

Many believe you do not have to be faithful to a church family. Many believe you do not have to have works of service. Many believe you can talk any way you want. Many believe you can live any way you want to live. They think it is okay to drink alcohol, dress like the world, and live to please the world. The idea of holiness is often considered a thing of the past and is not spoken of today among believers.

When it comes to becoming a Christian, there are many plans that people say you can choose from.

You can choose **Plan A**: Having your baby sprinkled as an infant. This is a false plan! This is not a Biblical example because the Bible does not teach this.

Mark 16:16 says, "He who has **believed** and has been **baptized**

shall be **saved**; but he who has disbelieved shall be condemned."

Notice... To have a baby sprinkled is getting the Plan of Salvation out of order. Their order is baptized, saved, and believed.

Can a baby believe that Jesus is the Christ? No! Can a baby choose to be baptized? No! A baby has no need of salvation until he has sins to repent of.

You can choose **Plan B**: Coming down to the altar and praying Jesus into your heart. After this, if you want to be baptized you can. This also is a false plan! This is not Biblical because the Bible does not teach this.

Mark 16:16 says, "He who has **believed** and has been **baptized** shall be **saved**; but he who has disbelieved shall be condemned."

Notice... To come to the altar and pray Jesus into your heart is getting the Plan of Salvation out of order. Their order is believed, saved, and baptized.

They believe this because they do not know how the Scriptures go together as we will see in a few moments.

You can choose **Plan C**: You can come to Christ by obeying the Gospel according to the New Testament Plan of Salvation. Yes, it is possible to come to Christ on His terms, or by how He said to come to Him. The whole book of Acts teaches this and gives us example after example.

The New Testament Plan of Salvation is simple. Faith will lead you to where you should be.

All Have Sinned: Romans 3:23 says, "For all have sinned and fall

short of the glory of God,” (Also... **Romans 5:12, Romans 6:23**).

So, Jesus came: Luke 19:10 says, “For the Son of Man has come to seek and to save that which was lost.” (Also...**Romans 5:8; 1 Corinthians 15:1-4**).

Because Jesus died on the cross, salvation is now offered in His name. Jesus is the one who set the terms, or the steps, by which we can now accept Him as Lord and Savior. We cannot make up our own plan; we have to follow His plan because He is the one who died for us.

Faith! Romans 10:17 says, “So faith comes from hearing, and hearing by the word of Christ.” (Not faith alone...**James 2:24**).

Faith will lead you to **repentance**. **Mark 1:15** says, “The time is fulfilled, and the kingdom of God is at hand; repent and believe in the gospel.” (Also...**Luke 13:3, 5; 2 Corinthians 7:10**).

Then, we are called to **confess**. **Matthew 10:32** says, “Everyone, therefore who shall confess Me before men, I will also confess him before My Father who is in heaven.” (Also...**Matthew 16:15-16**).

Then, we are to be **baptized**, which is the point at which we become saved. **Acts 2:38** says, “And Peter said to them, ‘Repent, and let each of you be baptized in the name of Jesus Christ for the forgiveness of your sins; and you shall receive the gift of the Holy Spirit.’” (Also...**Acts 8:30-40**).

The Lord has given us the plan to come to Him. The problem is man always wants to change God’s plan to fit what they want.

If you do not come to Christ as He has said, you will not have the promise of being saved.

Most of the denominational world believes that all you have to do is believe that Jesus is the Christ and say a sinner’s prayer, praying Jesus into your heart. They believe at that point you are saved. If you then want to be baptized, it is up to you, but you do not have to if you do not want to. Why? They believe that baptism does not have a part in the plan of salvation.

Their main scripture is **Romans 10:13**! But because they take this Scripture out of context, their whole plan of salvation is out of context.

The Sinner’s Prayer will leave you a sinner!

Here is why:

Romans 10:13 says, “for ‘Whoever will call upon the name of the Lord will be saved.’”

Step 1...Notice

Who did Paul write the book of Romans to?

Romans 1:13 says, “And I do not want you to be unaware, brethren, that often I have planned to come to you (and have been prevented thus far) in order that I might obtain some fruit among you also, even as among the rest of the Gentiles.”

Paul is writing to the church at Rome.

The theme of the book is... “The righteousness of God.” **Romans 1:17**

The church was made up of Gentile and Jewish Christians.

These two groups normally did not get along.

In chapter 1, Paul shows that all Gentiles are sinners. The Jews would have been saying, “You tell them Paul, that’s right, Gentiles are sinners.”

In chapter 2, Paul shows that all the Jews are sinners. The Gentiles would have been saying, “You tell them Paul, that’s right, Jews are sinners, that’s why God turned to us.”

In chapter 3, Paul shows that everyone, all men and all people, are sinners, lost without Christ Jesus.

Both the Jewish and Gentile Christians in Rome would have gotten quiet!

Paul writes Scriptures like...

Romans 3:23 “for all have sinned and fall short of the glory of God.”

Romans 5:8 says, “But God demonstrates His own love toward us, in that while we were yet sinners, Christ died for us.”

Romans 6:23 says, “For the wages of sin is death, but the free gift of God is eternal life in Christ Jesus our Lord.”

Because of the righteousness of God, He sent His Son for all mankind, Jew and Gentile alike, so that salvation is now offered to all. So, Paul wrote the book, or letter, of Romans to the church of Rome which was made up of Jewish and Gentile Christians.

Step 2...Notice

The Christians in Rome were already Christians who were part of the Lord's Church.

- They already believed in Jesus Christ.
- They had already confessed Him as Lord.
- They had already repented of their sins.
- Yes, they had already been baptized into Christ.

Romans 6:1-4 says, "1 What shall we say then? Are we to continue in sin that grace might increase? 2 May it never be! How shall we who died to sin still live in it? (*This shows they had repented of their sins.*) 3 or do you not know that all of us who have been baptized into Christ Jesus have been baptized into His death? 4 Therefore we have been buried with Him through baptism into death, in order that as Christ was raised from the dead through the glory of the Father, so we too might walk in newness of life."

Just looking at this Scripture for example, why were they baptized?

- They were baptized to get into Christ.
- They were baptized into His death and burial. Why? Before we are baptized, we are sinners. When we repent, we are putting to death the old self. When we are baptized, we bury the old self.
- They were baptized into His resurrection. The old self is dead to its sins. The old self is buried. The new self is

raised up to live for Jesus Christ.

- They were baptized so that they could now walk in the newness of life. What is the new life? The Christian life is the new life. How do we get into the new life? One must be baptized.

So, Paul is writing to the church of Rome who were Christians that had been baptized into Christ. Also notice **Romans 6:1-4** comes before **Romans 10:13**.

Step 3...Notice

The Christians in Rome were already Christians who were part of the Lord's Church.

Romans 10:13 is not "How to get Saved" but "Who can be saved?"

The book of Romans was written to a specific church. They were already saved because they had been baptized and were Christians within the Church. The key is that they needed to **continue** in their Christian Walk not as Jewish Christians or Gentile Christians, but as Christians.

Chapter 10 is the climax of the book. It shows that a Christian must **continue** in their Christian walk.

Romans 10:9 says, "that if you confess with your mouth Jesus as Lord, and believe in your heart that God raised Him from the dead, you shall be saved."

This is not something we do once! This is something we **continue** doing every day. We as Christians **continue** believing in Jesus. We as Christians **continue** confessing Jesus. We as Christians **continue**

repenting of our sins daily. We do this because we are in Christ when we were baptized into Christ.

Romans 10:10 says, "for with the heart man believes, resulting in righteousness, and with the mouth he **confesses** resulting in salvation."

The idea here in the Greek is not when we **became** a Christian, but we **continue** doing this as a Christian. Confess should be confessing. We **continue** daily confessing Jesus as our Lord. What is the result of that? Salvation! **Romans 10:11**

Romans 10:12 says, "For there is no distinction between Jew and Greek; for the same Lord is Lord of all, abounding in riches for all who call upon Him."

The church at Rome was made up of Jewish Christians and Gentile Christians. Paul is teaching them they can have unity and just be Christians. There is no distinction in the eyes of God. God does not see whether a Christian is a Jew or a Gentile. The Lord just sees His children as His.

This text says, "for all who call upon Him" (**Romans 10:12**). That is not how to be saved, but it is who can be saved. If a Christian continues to call upon the name of the Lord, they will be saved. Verse 13 is the point of that fact.

Romans 10:13 says, "for 'Whoever will call upon the name of the Lord will be saved.'"

Romans 10:13 is not "How to get Saved?" but "Who can be saved?"

If I as a Christian continue to call upon the Lord in my daily life, I will be saved.

Step 4...Notice

What kind of Scripture is **Romans 10:13**?

You are probably thinking, "What do you mean?", "It is a Scripture.", "It is a verse in the book of Romans.", "It is something God said." I would say you are right, but it is also one more thing.

Romans 10:13 is from an Old Testament passage. It can also be found in another place in the New Testament which may shock you when you find out where it is.

Romans 10:13 is a passage from **Joel 2:32**.

Joel 2:32 says, "And it will come about that whoever calls on the name of the Lord will be delivered; for on Mount Zion and in Jerusalem there will be those who escape, As the Lord has said, even among the survivors whom the Lord calls."

This text is a promise of salvation! Through Jesus all men would have the promise of salvation (**Joel 2:32**) and the promise of His Holy Spirit (**Joel 2:28-29**).

So, **Romans 10:13** is not how to be saved, but who can be saved.

I will prove this by looking at the other place this scripture is found.

Ready?

Acts 2:21 says, "And it shall be, that everyone who calls on the name of the Lord shall be saved."

When Peter was preaching the first sermon on the Day of Pentecost, nobody in the crowd thought: "that's how you become saved." No one came down to the altar to be saved. **Joel 2:32, Acts 2:21, and Romans**

10:13 (the same scripture) are not how to be saved, but who can be saved.

At the end of the sermon, the people asked how to be saved.

Acts 2:36-38 says, "36 'Therefore let all the house of Israel know for certain that God has made Him both Lord and Christ- this Jesus whom you crucified.' 37 Now when they heard this, they were pierced to the heart, and said to Peter and the rest of the apostles, 'Brethren, what shall we do?' 38 And Peter said to them, 'Repent, and let each of you be baptized in the name of Jesus Christ for the forgiveness of your sins; and you shall receive the gift of the Holy Spirit.'"

When the crowd heard **Acts 2:21**, or **Romans 10:13**, they knew it was from **Joel 2:32**. They also knew it was not about how to become saved, but about who can be saved. They knew they wanted to be saved so they asked Peter and the apostles how to do that. Peter told them the New Testament Plan of Salvation.

If you do believe that Jesus is the Christ, the Son of the Living God you are to...

- Repent of your sins.
- Be baptized into the name of Jesus.

Why? So that you would receive the forgiveness of your sins and the gift of the indwelling of the Holy Spirit.

Step 5...Notice

The denominational world does not know how to put the books of Acts and Romans together. That is the difference between the denominational world and the Christian Church/Church of Christ.

Acts:

- It is a book of methods.
- It tells how the Church started.
- It shows how the Church lived its life.
- It shows how the Church evangelized.
- It shows how people are saved.

Romans:

- It is a book of theology.
- It is a book that shows why we are saved.
- It is a book that shows who can be saved.

The book of Acts shows us how to become saved while the book of Romans shows us why we are saved.

So, it is clear to see that...The Sinner's Prayer will leave you a sinner! By churches using **Romans 10:13** as their plan of salvation, they miss the mark.

Let me leave you with one more thing to think about. When it comes to the plan of salvation, or becoming a Christian, we are to call upon the name of the Lord.

How?

Acts 22:16 says "And now why do you delay? Arise, and be baptized, and wash away your sins, calling on His name."

After we are a Christian, we are to continue to call upon the name of the Lord. **Romans 10:13**

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Blessings in the Thorn



“7 And lest I should be exalted above measure by the abundance of the revelations, **a thorn in the flesh was given to me**, a messenger of Satan to buffet me, lest I be exalted above measure. 8 Concerning this thing I pleaded with the Lord three times that it might depart from me. 9 And He said to me, ‘My grace is sufficient for you, for My strength is made perfect in weakness.’ Therefore most gladly I will rather boast in my infirmities, that the power of Christ may rest upon me. 10 Therefore I take pleasure in infirmities, in reproaches, in needs, in persecutions, in distresses, for Christ's sake. For when I am weak, then I am strong.” **II Corinthians 12:7-10 (NKJV)**

There has been a lot of debate about this thorn in the flesh that Paul speaks about in this passage. Mostly, people want to know what it was. However, I have always been more focused on what we can learn from Paul's experience with this thorn, whatever it was.

I am certainly not the apostle Paul and what I have experienced is certainly very different than what he went through. However, recent events in my own life have really brought this passage to life for me. I would like to share with you some of the blessings I have found from my own “thorn in the flesh”.

For about five months now, I have been dealing with some stomach pain. At first, it was very mild, but it became more intense and more frequent. The doctors have been having a hard time figuring out what is causing it. Over time, I learned that what helped the most was eating very light meals. This did not solve the problem, but it reduced the intensity and duration of my discomfort. As a result, I have lost about fifteen pounds in about a month and a half.

In trying to diagnose this problem, the doctor ordered a CT scan of my abdomen. This did not show anything that really explains my stomach problem, but it did reveal a tumor in my right kidney. The urologist told me that they are ninety percent sure that it is cancer, but they will not know for sure without removing it.

My family doctor told me that they would probably have to take the entire kidney. This did not sound like good news to me. However, the urologist said that they can remove just the lower part of my kidney. This means a shorter hospital stay and a shorter recovery time. More importantly, it will leave me with two functioning kidneys. That is a much better outcome for my long-term health. Under the circumstances, I really could not have gotten better news than this.

The stomach issue will have to wait for this kidney trouble to be dealt with. I am writing this the day before the surgery is to take place. There may be more blessings to come, but there have already been quite a few that I would like to share with you.

1. While the stomach issue has been a daily frustration for months, it has probably saved my life. There have been no indications of any issues with my kidney. Without the CT scan, we would probably not have known about this tumor until it became a much bigger problem.
2. I was able to get this all figured out and dealt with very quickly. The time from getting the CT scan to having the surgery will be exactly two weeks. In total, including recovery time, this whole incident should last less than six weeks. There may be some additional screening in the future but that is not any big deal.
3. While none of this is fun or desirable, it could have been so much worse. My family doctor told me about a former partner of his who had an almost identical situation. His tumor was even about the same size as mine. He decided to “keep an eye on it” for a while. While he was doing that, the cancer went to his brain and killed him. It was told to me as a cautionary tale, but it also shows how much worse things could be.
4. While surgery is never fun, this surgery will be much less radical than we originally expected. It will be robot assisted surgery which makes me grateful for all the technology that is available today. I am thankful that this is happening in 2025, not

1725, 1925, or even 2005. While they need to take part of my kidney, they do not need to take all of it. While I will be in the hospital overnight, I will not be there for a week. While the recovery time is expected to be four weeks, it will not be the eight weeks that were originally expected.

5. I am writing this on my sixtieth birthday. While this is not the way I envisioned celebrating this birthday, I have much to be thankful for today. My father died of leukemia when he was only thirty years old. I have already lived twice as long as he did. I am very grateful for the time I have had so far.

I also have every expectation that this will only be a “bump in the road” for my health. The truth is that I have been pretty healthy overall for the sixty years that I have been on this earth. I have absolutely nothing to complain about there. There are so many people who cannot say the same thing. The Lord has really blessed me in this area. Up until now, I could say that I have all my original body parts including my appendix and tonsils. I have never had to spend a single night in the hospital. God has been so good to me.

6. Though my phone has been “blowing up” for the last few days, it has certainly reminded me of just how many people are

praying for me and supporting me. I am so thankful for my family and friends but most especially for my many brothers and sisters in Christ. Our bond is far deeper than anything in this world. We are united in the blood and body of Christ for all of eternity.

I am incredibly thankful that we have a God who cares that we can pray to, and He hears and answers those prayers. I am also incredibly grateful to all my Christian brothers who have been praying. I simply have not been able to keep up with all the messages, phone calls, etc. It is almost overwhelming. It helps me to understand what David said about his cup running over.

“You prepare a table before me in the presence of my enemies; You anoint my head with oil; **My cup runs over.**” **Psalms 23:5 (NKJV)**

7. All of this has caused me to consider more carefully the hope we have in heaven. There is no reason at all to expect that this will lead to my death. However, if it does, I have someplace better to go. I certainly do not have a “death wish”, but I am looking forward to that heavenly home for all of eternity with the Lord. While I would be very saddened to say goodbye to family and friends here, I have many family members and friends

waiting for me in that land “beyond the sunset”. I do look forward to seeing all of them again. I do not want to suffer in this life, and I want my family to be taken care of, but I am not afraid to face the “valley of the shadow of death”. That confidence has nothing to do with my own righteousness. It has everything to do with my faith in Jesus and His blood. It is His righteousness that I am counting on for my salvation.

Nobody, including myself, wants to find out that they may have cancer and will need surgery. But amid this “thorn in the flesh”, there is still a great deal to be thankful for. I should be completely recovered in time for the Thanksgiving holiday, but this year I am beginning the celebration early. I am already celebrating the goodness of God and thanking Him for all His wonderful blessings, even “in the thorn”.

Praise the Lord!!! Praise the Lord!!! Hallelujah!!! Praise His Name!!!

Update

President Carter’s surgery went very well, and he was able to come home the next day. The tumor that was removed was malignant (cancerous), but they do not believe that it has spread. They did find a nodule on his lung that they do not believe is cancer. He will have to have some scans going forward to verify that there is no cancer remaining. He is recovering very well but still tires easily. He has been in the office and is getting stronger every day.

Now that the kidney tumor has been taken care of, the doctors can once again focus on the stomach pain and hopefully find a solution for that. He expects to have an endoscopy sometime soon to look for the cause. The prayers of so many brothers and sisters continue to be very much appreciated. God is good!!!



Summit School of Preaching Spring Classes

The following are among the classes that Summit will offer for our Spring 2026 Semester. Registration will open soon.

Hermeneutics

Romans 9-16

Apologetics

James

Jeremiah

Patriarchs

LEAP Seminar

Mark your calendars for the next LEAP Seminar April 17-18, 2026, with Chris Ponchot.

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