

OPEN LETTER TO PROVE THAT
THE GOSPEL PREACHED BY
ELIJAH THOMAS CHACKO IS A FALSE GOSPEL,
A PERVERSION OF THE GOSPEL OF JESUS CHRIST

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2.7 Chacko's erroneous definition of Justification by Faith asserts that justification is an experience with a radical change in the nature of the inward heart, entire renewal of all desires and total, permanent transformation in life; this is the essence of papistical and cultic teaching. The writings of the Reformers, Puritans and Reformed adherents refute this, affirming that Justification is a judicial or forensic act; it does not involve inward change.

- 2.7.1 Louis Berkhof (1873 – 1957)
- 2.7.2 The Westminster Confession of Faith as expounded by Robert Shaw (1795 - 1863)
- 2.7.3 John Owen (1616 – 1683)
- 2.7.4 John Murray (1898 – 1975)
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- 2.9.1 Robert Shaw Exposition on "Faith is the Alone Instrument of Justification".
- 2.9.2 Chacko's erroneous waiting upon the Holy Spirit for the experience of the "forgiveness of sin"
- 2.9.3 Chacko's Cultic Indefinite Waiting

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We have received overwhelming responses from different churches expressing full agreement with our exposure of Elijah Thomas Chacko and Chacko-ism in Part 1 of our Open Letter, in which we examined his distortion of Redemption Accomplished and Redemption Applied. We shall endeavour, in this second paper Open Letter Part 2, to expose his heretical teaching on Saving Faith and Justification by Faith. Chacko constantly changes his doctrinal stance and peppers his teachings with statements which, though appearing to be sound, are actually heretical and have a devastating impact. The deception is imperceptible to the undiscerning eye. We shall therefore adopt the same style as before by quoting from the daily publications of The Westminster Tradition (which were heavily edited by Chacko) and by substantiating our refutation from the writings of our renowned and faithful Reformed and Puritan forebears. The extensive substantiations are collated with the labour of love for the healing of your soul as you read them. This is written with much prayer and pleading unto God that He would mercifully open the eyes of all under the bondage of this heresy.

2. Chacko's heretical stance on Saving Faith and Justification by Faith

2.1 All the people under Chacko confess that they are not saved.

The Arminians place their confidence in their own faith (as a form of works). Calvinists place their ground of salvation in Jesus Christ and His righteousness for their comfort and joy, unchangeable and unmovable. Whereas the people under Chacko have neither confidence in their own faith, nor comfort and joy in Jesus Christ. From the most junior member, born and raised under the ministry of Chacko, to the veteran missionary pastor, even to the very elderly, everyone confesses that they are not saved. We knew this to be true at least until April 2018, when we separated.

"It is a shocking reality to me that I am not yet converted." (Naomi Chua, TJT 25 December 2017.)

"... I am not justified." (Philologus Eio, TJT 26 December 2017.)

"... I am not justified." (Hephzibah Chai, TJT 13 March 2015.)

"When I read the thanksgivings of the brethren, almost every one suggested that they are not saved and these are the ones who are spiritual." (Olive Pee, TJT 23 January 2013.)

"I am not justified..." (Esther Ng, TJT 13 January 2018.)

"I am convinced that I am not justified yet!" (Eliezer Pandey, the residential pastor of Bombay, TJT 21 March 2015.)

Note what Chacko's appointed "covenantal head of China", Hazieli Qi, self-confessed, "... I am not saved. I am still under the bondage of sin." (Hazieli Qi, TJT 26 February 2016.)

Even Zephaniah Soh, the right-hand man and veteran missionary pastor appraised by Chacko, confessed that he is not saved. "... I am not regenerated." (Zephaniah Soh, TJT 3 December 2016.) While Chacko lived, none of his members could profess saving faith.

THE GOSPEL PREACHED BY ELIJAH THOMAS CHACKO IS A FALSE GOSPEL, A PERVERSION OF THE GOSPEL OF JESUS CHRIST. John Calvin taught that in the covenant of grace, faithful church members who believe in Christ and persevere on in their faith in the midst of all temptations and persecutions, those that have not turned to riotous living or heresies, are generally taken to be in good standing of faith. In Chacko's ministry (we say 'ministry', noting his change of doctrine when he no longer called his congregation a church), even long-standing members of 10 to 40 years who conscientiously attend to every means of grace – Sabbath day worship, weekly prayer meetings, biannual Bible conferences; those who are baptised, partake the Lord's Supper, tithe monthly, give offerings weekly and make weekly visitations and outreaches to others ... even these are not deemed to have saving faith!

None of these people in his congregations are assured of their salvation. **Though they would claim to analyse their own standing before God independently and individually; in reality, their assessment hinged heavily on Chacko's verdict of their faith as being “coming short of saving faith”.** The saving faith propounded by Chacko is dependent upon a mystical experience based on Genesis 15:6 or Matthew 16:17. He failed miserably to define it in corroboration with the Scriptures. Therefore, this “experience of subjective justification” remains ambiguous and mystical. He asserted that it could only happen to those under his special ministry. As his members repeatedly affirm, “*“outside pastor's ministry, there is no salvation”*”.

2.2 Chacko erroneously interpreted Matthew 16:16, 17 out of context, much like the Papist, as he directed his congregation to wait upon the Father “to reveal Christ to us”. In the end, the congregation trusted in the assessment of one man, Chacko himself, to know if they had saving faith – the verdict of a depraved, corrupted man. The Bible exhorts us to return to the written Word of God that we might “believe that Jesus is the Christ, the Son of God; and that believing ye might have life through His name”. (John 5:25, 20:31) Faith believes that Jesus is the Christ, the Son of the living God, through the testimony of Scriptures and by the operation of the Holy Spirit. Faith is not dependent on an intuitive supernatural experience.

The following was a typical response to Chacko's preaching in these years: “*But what punctured me the most was Matthew 16:17 – ‘flesh and blood hath not revealed it unto thee, but my Father which is in heaven’. True religion must start with the **revelation** of God the Father concerning Christ through the attestation of the Holy Spirit in our hearts. God has to convict me and God has to reveal His Son to me.” (Esther Ng, MU preface, 26 October 2009.) While the statement might appear to the undiscerning to be doctrinally sound, it contains the gross and ancient heresy of Romanism in that it has bypassed and denigrated the testimony of the Holy Scriptures concerning Christ.*

This was further confirmed by Hananiah Chew on 8 October 2010, during Phinehas David Yeoh's conveyance of one of Chacko's sermons. Hananiah stated that Peter's declaration that Jesus is the Christ, the Son of the living God (in Matthew 16:16-17), was “*something directly revealed to him by the Father*”. (Sarah and Daniel Harper, Part 1, Ulster, Northern Ireland; TJT 18 October 2010.)

Chacko purported to condemn Romanism and Charismatism. Yet his preaching had the same effect as these! Believers were encouraged to WAIT for a supernatural experience and an inward revelation of the Father (Matthew 16:17, Galatians 1:16) rather than to come and to rest on Jesus Christ as the Scriptures instruct. Chacko asserted that the personal encounter of Peter in Matthew 16 is like unto the personal encounter of Paul in Galatians 1. In Galatians 1, Paul defended his calling as an apostle to the Gentiles, affirming that he had direct revelation from the Father, Who revealed His Son in him. Can anyone have this same experience as Paul now? No, unless you are an apostle called directly by Jesus Christ.

2.2.1 Refutation from the writing of Thomas Shepard

Thomas Shepard hit out against the preaching by the Papists. Chacko's type of preaching is like unto that of the Papists. "The Papists, with some others of corrupt judgment, at least of weak apprehensions among ourselves, describe faith to be nothing else but a **supernatural assent** to a divine truth, because of a divine testimony, to assent to this truth that Christ is come, that He is the Son of God, and He was dead and is risen again, that He is the Saviour of the world etc; and to confirm this they **produce Matthew 16:16 (17)** ('And Simon Peter answered and said, Thou art the Christ, the Son of the living God. And Jesus answered and said unto him, Blessed art thou, Simon Barjona: for flesh and blood hath not revealed it unto thee, but My Father which is in heaven.')

Shepard continued to expound, "It is granted that this assent is in faith, for faith always hath respect to some testimony; for man by his fall hath lost all knowledge of divine and supernatural truths; hence God reveals them in His word; hence faith sees them and assents to them, because God hath spoken them: to see and know things by vision is **to see things in themselves intuitively and immediately; but to see things by faith is to see them by and in a testimony given of them. (John 20:20,) 'Blessed is he that hath not seen,' (i.e. Christ immediately,) 'but believed' i.e. his testimony,** and on him in it; this assent, therefore, is in faith, for we must believe Christ [His testimony, His Person and His identity] before we can believe in Him; but this comprehends not the **whole nature of faith;** I mean of that faith we are now speaking of, viz, as it unites us to Christ, and possesseth us with Christ. For, –

1. This [the Papists'] description placeth faith only in the **understanding**, whereas it [faith according to the Scriptures] is also in **the will**, as the words trusting, rolling, etc, intimate.
2. This [the Papists'] assent is merely general, without **particular application**, which is ever in true faith [in the Scriptures] (Galatians 2:20)
3. This [the Papists'] is such a faith as the devils may have, (James 2:19) and reprobate men may have. (2 Peter 2:20, 21. Heb 10:26) There is a willful refusing of the known truth.
4. It is the Papist's aim to vilify faith hereby, by describing it by that which is one ingredient in it, but excluding that which is principal; those phrases, therefore, of 'believing Christ is come in the flesh,' (1 John 4:3) and that 'He is the Son of the living God.' (Matt 16:16) as if this were the only object to faith, are not to be understood exclusively, excluding other acts of faith, which the Scripture in other places sets down clearly; but inclusively, as supposing them to be contained herein; for as we in our times, describing faith by **relying upon Christ** for salvation, do not exclude hereby **our**

believing that He is the Messiah, but we include it, or suppose it, because **that is not now questioned, the truth of the Gospel being so abundantly cleared**, so in those times, they describe faith by one principal act, to believe that He was the Son of God, and come into the flesh; because this was the main and principal thing in question then: and if the Lord had not set our faith by other acts in Scripture, we should not vary from our compass in such expressions in the word in these days; for their faith then is exemplary to us now; because the word doth more fully set it out in more special acts, hence we set it out also by them; for it is evident, as the Jews did believe in a Messiah to come, so they did also believe, and look for all good from Him (John 4:25) ‘when He is come, He will tell us all things’; and therefore their faith did not confine itself to that historical act that a Messiah should come, or that this was the Messiah, but they did expect and look for all good from Him: and hence the apostle expounding this saying, viz, believing that Christ is dead and risen again, we shall hereby be saved: ‘If thou believest’ (saith He) ‘**with thine heart**’ this truth, ‘thou shalt be saved.’ Now, to believe with the heart, as it **doth not exclude assent**, so it necessarily includes the **acts of the will and affections** in **relying upon Him**, and **coming to Him**. And hence, when Peter had made that confession (Matt 16:16,17), Christ told him, ‘Thou art Peter;’ ie., a stone resting upon the rock, (as some good interpreters expound it) and therefore Peter’s faith did not exclude these principal acts of resting on Christ, cleaving to Christ, but did include and suppose them.”

Note here, in summary, this is what Shepard means:

- (1) The Bible exhorts us to return to the written Word of God in deed and in truth that we might “believe that Jesus is the Christ, the Son of God; and that believing ye might have life through His name”. (John 5:25, 20:31). To see things by faith is to see things by and in the testimony of the Scriptures. Faith believes that Jesus is the Christ, the Son of the living God THROUGH THE TESTIMONY OF THE SCRIPTURES [to be elaborated further in subsequent publication]. Faith is not dependent on an intuitive experience or a supernatural revelation. In directing his congregation to wait upon the Father for such an intuitive and immediate experience, Chacko mimics the Papists.
- (2) Chacko has heretically misinterpreted Matthew 16:16,17. Thomas Shepard asserted that this passage has to be interpreted in the context of its historical background. When Shepard says, “**that is not now questioned, the truth of the Gospel being so abundantly cleared**”, he refers to the fact that in His days on earth, Christ's identity as the incarnate Son of God was questioned, but that it is now made abundantly clear through the testimony of Scripture and of history. Simon Peter was living at a time of transition into the New Testament era in which the identity of Christ was yet to be fully revealed and confirmed. As an apostle, Simon Peter was to ascertain the Person and identity of Jesus Christ — His Godhead veiled in flesh — and to bear witness. Therefore, beyond flesh and blood, Simon Peter was granted direct revelation from the Father. Now, Christ has resurrected and ascended, crowned King of kings and Lord of lords. In His Person and identity, it has been established that He is the Son of the living God, the Redeemer of the Church and the Saviour of the world. In history, ecclesiastical creeds and confessions (namely, the Apostolic creed, the Nicene creed, the Athanasian creed, the Chalcedonian creed), were drawn up in early centuries to define

and assert the doctrines of the Three Persons of the Godhead, and the Deity and Manhood of Jesus Christ. The canon of Scripture is now complete. Faith is now built upon the testimony of the Scriptures. To assert “direct revelation from the Father” is sheer heresy in this age. Chacko’s claim is mystical and erroneous --- one must have an intuitive and supernatural experience from the Father in order to have saving faith.

- (3) Shepard asserts that this saving faith is not merely intellectual; it involves our understanding (mind), our will (volition), our affection (heart), our whole being. The Papists focus faith only on one ingredient, that is, supernatural assent and acknowledgement that Jesus Christ is the Son of the living God Who has come in the flesh. Chacko, like the Papists, has excluded **the principal acts of faith, those being: relying upon and coming to Christ, with all our understanding, will and affection; resting on Christ and cleaving to Christ.**
- (4) Shepard upholds that this saving faith must be exercised and applied in our lives personally and particularly (Galatians 2:20). Among those under Chacko, none can personally proclaim by faith that he is crucified with Christ, that he died with Him, was buried with Him and has been resurrected with Him in this newness of life. None can own Christ to be His! Though each of them identified at the time of their water baptism with Christ in His death, burial and resurrection, it remains that they spoke only symbolically and figuratively. They would NOT apply Christ's promises personally nor claim by faith to be one in Christ under His federal headship in the Covenant of Grace. The truth is they still see themselves to be under the Covenant of Work.
- (5) Shepard likens the faith of the Papists to that of the devils and reprobate men. They know the truth but wilfully reject it.

The faith that Chacko propounds brings his congregations back to the Dark Ages. The Roman Catholic Church has kept souls in darkness and bondage under her rule and control. The salvation of her deceived adherents is dependent on the authority of the pope who claims himself to be special anointed servant of God, having dominion over the faith of poor sinners (2 Corinthians 1:24). Chacko does no differently.

2.2.2 Refutation from Scriptural records of the life of Simon Peter. Peter (like Paul) pursued after the excellency of Christ. In his swan-song epistle, Peter directed us to the “more sure word of prophecy”, even the testimony of Scripture (2 Peter 1:19-21). He did not refer to Matthew 16:16,17.

We believe the divine illumination of the Holy Spirit whereby 'the light of the glorious gospel of Christ, who is the image of God... hath shined in our hearts, to give the light of the knowledge of the glory of God in the face of Jesus Christ.' (2 Corinthians 4:4,6) We affirm the necessity of a spiritual sight of Christ, as well as the necessity of a spiritual and saving conviction of the divine testimony of the Scripture and a sense of divine excellency in the knowledge of Christ, through the operation of the Holy Spirit.

However, Chacko’s perverted teaching replaced such Scriptural and rational affirmations of the identity of Christ with a mystical revelation of the Father. Chacko claimed that Simon Peter as a seeking sinner was justified at that point of time recorded in Matthew 16:17. He asserted abstractly and was not able to

define the experience further. Such were his grandiose ideas about himself, that he compared himself with Paul the Apostle! Yet his mystical teachings expose himself.

Prior to this event, Simon Peter had rendered confession of his faith three times (elaborated below). However, Chacko deemed this 4th time to be saving faith, issuing from a special revelation from the Father. Chacko used to proclaim, “**MY DOCTRINE CAN CHANGE ANYTIME!**” It did change. For in subsequent years, he postulated that Simon Peter was actually justified in John 21:15-17.

In any case, in the hearts and minds of all those under his ministry, be it in the weekly response sessions after Sabbath worship or in The Jerusalem Times, the constant refrain remains: “Do I have this experience of Matthew 16? I seek that the Father may reveal Christ to me.” Nobody in the printed responses referenced John 21 when speaking of their justification. They always sought their reference point from Matthew 16, as shown in the quotations following.

*“His people are not only those who have a doctrinal understanding but also an **experimental understanding** of His identity. Truly, it is the answer to these questions, ‘Whom do men say that I am? And ‘But whom say ye that I am? that reveals one’s integrity and spiritual disposition... The confession that Christ is the Son of the Living God... is by the revelation of the Holy Spirit... It was pressed upon us to consider the importance of **experimental acquaintance** with Christ because it has to do with the eternal destiny of our soul. [Sermon on Mark 8, Whom say men that I am? 1 November, 2015, Acknowledgements: The summaries were chiefly culled from the brethren’s responses rendered during the Sabbath feedback sessions by Deborah Thomas, Esther Yeoh and Naomi Chua, Sabbath sermons AD 2015 (in Singapore/Malaysia, at John Bunyan house).]*

“You have Christ stating that there is the testimony of John the Baptist though it is just the witness of man. Christ speaks about the greater evidence when He talks about how His own works testify for Him especially His redemptive work. There is also the direct witness of God the Father. There is also the concurrent witness of the Scriptures. Many portions of the Scriptures testify of Christ. The Jews... the Law of Moses points them to Christ. Pastor showed us that the final witness is the testimony of the Holy Spirit... Unless the Father reveals Him, it is nigh impossible to really know who Christ is.” (Response of Zephaniah Soh (Part 1) to pastor’s exposition on Yeshua Christ and The Identity Crisis, Part 2, John Bunyan House, Johor Baru, Malaysia; 30 October, TJT 2 December 2016.)

You can note here, no matter how Chacko’s congregation phrase it, even when he preached that there are many testimonies to witness to the identity of Christ, including the witness of the Scriptures and the Holy Spirit, his hearers would still conclude in the same way: “Unless the Father reveals Him, it is nigh impossible to really know who Christ is.”

Why is this so?

- (1) It is deeply ingrained upon Chacko’s followers that all the testimonies and proofs they could have do not amount to them having a revelation from the Father.

- (2) Though they may confess in faith that Jesus is the Christ, the Son of the living God, their faith is categorically rejected by Chacko as “coming short of saving faith”.
- (3) Chacko viewed this special experience of Matthew 16:17 as salvation. He applied it universally, saying that a person must have this experience to be saved. They may have come to church and confessed Christ for many years faithfully, yet all this is not enough. Chacko erroneously propounded something over and above all these testimonies and proofs, something very special – the revelation from the Father.

We shall refute him by tracing the developments in the life of Peter:

- (1) John 1:40-42. Simon Peter received the testimony of Andrew who said, “We have found the Messiah”. Our Lord Jesus, on meeting Simon Peter, gave him a new name: “Thou art Simon the son of Jona: thou shalt be called Cephas”.
- (2) Matthew 14:25-33, John 6:15-21. After the account of the feeding of the 5,000 men, Jesus walked on the sea. Simon Peter walked on the water to go to Jesus. When Simon Peter was sinking, Jesus stretched forth His hand and caught him. After they were come into the ship, the wind ceased and Simon Peter together with them that were in the ship “worshipped him, saying, of a truth thou art the Son of God!”
- (3) John 6:67-69. When many of Christ’s disciples left Him, He asked the twelve saying, “Will ye also go away?” Simon Peter answered, “Lord, to whom shall we go? Thou hast the words of eternal life. And we believe and are sure that thou art that Christ, the Son of the living God.”
- (4) Matthew 16:16, At the coasts of Caesarea Philippi, Peter answered Christ’s question saying, “Thou art the Christ, the Son of the living God.” Jesus answered, “Blessed art thou, Simon Barjona: for flesh and blood hath not revealed it unto thee, but my Father which is in heaven.”

Note that when Peter wrote his second epistle, he did not exhort the strangers scattered throughout Pontus, Galatia, Cappadocia, Asia and Bithynia on the basis of THIS (as Chacko claimed) ONE-TIME, outstanding, distinguished commendation of Jesus Christ our Lord, ‘for flesh and blood hath not revealed it unto thee, but my Father which is in heaven’. Read **2 Peter 1:16,17** “For we have not followed cunningly devised fables, when we made known unto you the power and coming of our Lord Jesus Christ, but were eye witnesses of His majesty. For he received from God the Father honour and glory, when there came such a voice to Him from the excellent glory, This is my beloved Son, in whom I am well pleased.” Simon Peter referred only to the transcendent glory of Christ that he witnessed at the mount of transfiguration. Despite all the wonderful experiences he underwent, in his swan-song epistle, **Peter chose to direct us to the testimony of Scriptures, “ We have also a more sure word of prophecy; whereunto ye do well that ye take heed...”** (2 Peter 1:19-21) We do well that we take heed. As Peter looked back on his life, he probably never forgot how the light of the glorious Gospel of Christ shone progressively brighter in his heart as he followed our Lord Jesus. In Luke 24:44-45, the resurrected Christ opened the understanding of Peter and the rest of the apostles, that they might understand the Scriptures (as written in the law of Moses

and in the prophets and in the psalms) concerning Christ. The life of Peter was a constant pursuit of Christ. However, Chacko invented a one-time experience in Matthew 16:17, setting it as the ALL-TIME standard, the infallible yardstick for a sound, assured, saving experience of Christ. Without this mysterious experience, you, who are old-time believers, remain seeking sinners, enjoying neither union nor communion with our Lord. Chacko has repeatedly drummed into those under his ministry the absolute necessity of this 'rare experience'! This is a Romish dogma.

The excellency of Jesus Christ is the life-long pursuit of a saint, not a sinner! It was the pursuit of Paul, the God-honoured apostle to the Gentiles, who was not a whit behind the chiefest apostle; even when he was aged, under imprisonment. Listen to his confession! "Yea doubtless, and I count all things but loss for the excellency of the knowledge of Christ Jesus my Lord: for whom I have suffered the loss of all things, and do count them but dung, that I may win Christ!" (Philippians 3:8) It is the ardent, life-long devotion and aspiration of a saint. This is contrary to Chacko's interpretation. He applied this passage to unregenerated seeking sinners in the churches whose faithful profession of faith is totally discredited by him. He made this life-long pursuit of Paul a must for these unregenerated believers to "win Christ" for their eternal salvation.

Thus was Chacko's doctrine of "Experimental Calvinism" distinctly different from that expounded by John Calvin himself. The proof continues to this day: all his followers profess that they do not have saving faith. As we heard before from Thomas Shepard, this is exactly what the Papists do! They point believers to look for an intuitive, supernatural experience, instead of believing the testimony of Scripture concerning Christ, the canon now being complete.

2.3 Many confessed that they have no time to return to the Scriptures. Yet they would scramble by all means to hear Chacko's preaching, which he defined himself as "Holy Spirit, Holy Spirit, Holy Spirit". Glaringly missing in his definition is the critical criterion that preaching must first be faithful to the written Word if it is to minister the Holy Spirit to the hearers. Chacko asserted that "even if you read the Bible a thousand times, you would be unable to understand it without MY preaching". Chacko's preaching led us back to the pitch darkness of the Dark Ages in which only the Pope had the authority to interpret the Scriptures. Chacko capitalised on the dearth of sound Bible knowledge that prevailed among his followers.

The constant lament of many was their failure to read the Bible daily, struggling as they did to 'serve Caesar' in their respective vocations and at the same time cater to Chacko's incessant demands. *"I have left off reading the Word of God and also singing the Psalms in the last few years of my life."* (Naomi Chua, TJT 3 July 2016.) Throughout the years, many brethren echoed these words repeatedly. Yet these ones who have no time to read the Bible scramble by all means to attend to Chacko's preaching as they equate the voice of Chacko with "the voice of one crying in the wilderness" (Matthew 3:3). For Chacko claimed himself to be the second Elijah who should come before the second advent of Christ. We assert that his preaching was not the voice of Christ as in the beckoning of the Gospel call. Rather, his preaching was the preaching of the law that gendered bondage and resulted in despair. (This shall be elaborated upon in a future publication.) There was always a twist at the

conclusion of each sermon whereby Chacko elevated and presented himself as the Noah, the Abraham, the Moses, the David, the Paul of our times. In order to be soundly converted, sinners and professing Christians must first come to him. For he alone can effectually lead them to Jesus Christ. Amidst the teeming billions in this world, these are people who have been serious in seeking their salvation. These are brethren whom we love, but they are tragically deceived. In exchange for their implicit trust is Chacko's abuse.

Chacko's definition of preaching is "Holy Spirit, Holy Spirit, Holy Spirit". (*Ranjit Singh, TJT 19 December 2012. Deborah Thomas, TJT 16 February 2015. Persis Chia, NJT 4 February 2018.*) This most spiritual and wonderful definition of preaching has swept many off their feet! In the course of time, it insidiously became an argument for his anointed ministry and special mandate. **Glaringly omitted in his definition is the essential criterion that a preacher must first be faithful to the written Word in order to minister the Holy Spirit to his hearers.** While we affirm that the Holy Spirit will attest to sound, faithful, expository preaching, we reject Chacko's definition of preaching. For he dishonoured the blessed Holy Spirit by distorting and corrupting the testimony of the Word.

In failing to return to the written Word, the brethren have failed to detect his subtle but lethal deviation from the doctrines of the Scriptures. At every outreach and Bible Study conducted by the missionary pastors, elders, leading brothers and sisters, they "conveyed" Chacko's sermons instead of "preaching". Those who failed to "convey faithfully" were reported and dealt with harshly.

Chacko made use of the brethren's prevailing ignorance. A number of times, he asserted that "even if you read the Bible a thousand times, you would be unable to understand it without MY preaching." By this device, he subtly but effectively cut off all other means of hearing the voice of Christ, replacing it with his **OWN** voice. Those who failed to sufficiently acknowledge **his** preaching were chided and shamed publicly. While he was preaching, those who looked down to read the verses of the Bible like the Berean Christians to search the Scriptures whether those things were so, were blasted. The brethren parroted, "*My eyes were opened... I could read these a thousand times but it is only the man of God whom God has used to explain things that our naked eye cannot see.*" (*Phinehas David Yeoh, missionary pastor, TJT 31 July 2013.*) "*I can read it [Bible] a thousand times but I wouldn't have seen it if not for pastor.*" (*Eliezer Pandey, residential pastor of Nagaon, Bombay, India, TJT 9 January 2018.*) **This is akin to the Dark Ages in which only the Pope had the authority to interpret the Scriptures.**

2.4 The Puritans and Reformed Faith adherents were very clear and consistent with the definition of saving faith. Saving Faith is an act of the whole soul whereby humbled sinners do wholly go out of themselves and their merits, unto Christ, for Christ and all His benefits. According to Thomas Shepard, John Owen, the Westminster Confession of Faith, Louis Berkhof and John Murray, saving faith is seen in the sinner's coming, receiving, accepting, believing, rolling, trusting, looking, leaning, cleaving to the Lord, fleeing for refuge, casting themselves and their burden upon Christ, resting upon Christ alone for justification, sanctification, and eternal life; by virtue of the covenant of grace. The Scriptures is clear on the relationship between the act of faith and the warrant of faith.

In contrast to Chacko's heretical teachings, the Puritan divines and the Reformed Faith adherents in the records of history are very clear and consistent concerning what saving faith is.

2.4.1 Thomas Shepard (1605 – 1649)

All quotations of Thomas Shepard following are obtained from *The Sincere Convert & The Sound Believer*.

Thomas Shepard has written thus, "Faith is that gracious work of the Spirit whereby a humble sinner RECEIVETH Christ; or whether the whole soul COMETH out of itself to Christ, for Christ and all His benefits, upon the CALL of Christ in His Word... Now, for any to receive Christ, or come to Christ before he is called, is presumption; to refuse Christ when called is rebellion; to COME and RECEIVE when called is properly and formally FAITH, and that which the Scripture styles the "obedience of faith". (Romans 1:5) And NOW CHRIST AT THIS INSTANT IS FULLY AND FREELY GIVEN ON GOD'S PART, WHEN REALLY AND FREELY COME UNTO AND TAKEN ON OUR PART. (This is the Free Offer of the Gospel as preached by Thomas Shepherd)

This RECEIVING of Christ, or COMING to Christ, is for substance the same, though the words be diverse; the Holy Ghost useth to express one and the same thing in variety of words, that our feebleness might the better understand what He meaneth. And hence in Scripture, believing, coming, receiving Christ, rolling, trusting, cleaving to the Lord, etc., set out one and the same thing; and therefore it is no wonder if **our divines** have different descriptions of faith in variety of words; which, if well considered, do but set out one and the same thing: and I do conceive **they do all agree** in this description I have now mentioned..."

Note here:

- (1) The definition and description of faith by Thomas Shepard.
- (2) The assertion of Thomas Shepard that all the divines of his times, including the Westminster divines, held on to the same description of faith with different variety of words, such as believing, coming, receiving Christ, rolling, trusting, cleaving to the Lord.

2.4.2 John Owen (1616 – 1683)

This is further enforced by John Owen in his writing: *The Doctrine of Justification by Faith, through the Imputation of the Righteousness of Christ; explained, confirmed and vindicated*. It consists of 20 chapters. John Owen has dedicated one chapter (Chapter 15) to elaborate on: "Faith alone" (<https://www.ccel.org/ccel/owen/just.xix.html>).

John Owen introduces this chapter, "The Holy Ghost, in his infinite wisdom used many expressions in the declaration of the nature and work of faith:" These figurative expressions, ie receiving, looking, coming unto Christ, fleeing for refuge etc, are "metaphorical", "meet to make use of for the instruction and edification of the church". It is by such use "how effectually the light of knowledge is communicated unto

the minds of them that believe by them, and a sense of the things intended unto their spiritual experience". Yet Owen qualifies, "And I cannot but say, that those who understand not... seem not to have taken a due consideration of them [these metaphors]." Without doubt, this has HAPPENED to the self-anointed Elijah Thomas Chacko, and to all his pliant followers for all these years. These are metaphorical expressions of faith that determine believers' senses and spiritual experiences. They have no relation to the self-invented, novel and abstract spiritual experience taught by Chacko.

In this chapter 15, we see how faith is described by John Owen:

- (1) That faith whereby we are justified is most frequently expressed in the NT as receiving.
- (2) Faith is expressed by looking.
- (3) It is, in like manner, frequently expressed by coming unto Christ.
- (4) It is expressed by fleeing for refuge. (Hebrews 6:18)
- (5) The terms and notions by which it is expressed under the Old Testament are, Leaning on God (Micah 3:11) or Christ (Song of Solomon 8:5); – rolling or casting ourselves and our burden on the Lord (Psalm 22:8)[margin], (Psalm 37:5)[margin]; resting on God or in Him (2 Chronicles 14:11, Psalm 37:7), cleaving unto the Lord (Deuteronomy 4:4, Acts 11:23); as also by trusting, hoping, and waiting, in places innumerable.

Note: The Puritans' Bible come with explanatory words in the margin of the pages.

Consider seriously what Owen meant by "receiving", "looking" and "coming",

"1. That faith whereby we are justified is most frequently in the New Testament expressed by receiving. This notion of faith has been before spoken unto, in our general inquiry into the use of it in our justification. It shall not, therefore, be here much again insisted on. Two things we may observe concerning it:—

First, That it is so expressed with respect unto the whole object of faith, or unto all that does any way concur unto our justification; for we are said to receive Christ himself: "As many as received him, to them gave he power to become the sons of God," John 1:2; "As ye have **received Christ Jesus the Lord**," Colossians 2:6. In opposition hereunto unbelief is expressed by not receiving of him, John 1:11; 3:11; 12:48; 14:17. And it is a receiving of Christ as he is "**The LORD our Righteousness**," as of God he is made righteousness unto us. And as no grace, no duty, can have any co-operation with faith herein, — this reception of Christ not belonging unto their nature, nor comprised in their exercise, — so it excludes any other righteousness from our justification but that of Christ alone; for we are "justified by faith." Faith alone receives Christ; and what it receives [Christ] is the cause of our justification, whereon we become the sons of God. So we "receive the atonement" made by the blood of Christ, Romans 5:11; for "God hath set him forth to be a propitiation through faith in his blood." (Romans 3:25) And this receiving of the atonement includes the soul's approbation of the way of salvation by the blood of Christ, and the appropriation of the atonement made thereby unto our own souls. For thereby also we receive the forgiveness of sins: "That they may receive forgiveness of sins... by faith that is in me," Acts 26:18. **In**

receiving Christ we receive the atonement; and in the atonement we receive the forgiveness of sins. But, moreover, the grace of God, and righteousness itself, as the efficient and material cause of our justification, are received also; even the “abundance of grace and the gift of righteousness,” Romans 5:17. So that faith, with respect unto *all the causes* of justification, is expressed by “receiving;” for it also receives the promise, the instrumental cause on the part of God thereof, Acts 2:41; Hebrews 9:15.

Secondly, that the nature of faith, and its acting with respect unto all the causes of justification, consisting in receiving, that which is the object of it must be offered, tendered, and given unto us, as that which is not our own, but is made our own by that giving and receiving. This is evident in the general nature of receiving. And herein, as was observed, as no other grace or duty can concur with it, so the righteousness whereby we are justified can be none of our own antecedent unto this reception, nor at any time inherent in us. Hence we argue, that if the work of faith in our justification be the receiving of what is freely granted, given, communicated, and imputed unto us, — that is, of Christ, of the atonement, of the gift of righteousness, of the forgiveness of sins, — then *have our other graces, our obedience, duties, works, no influence into our justification*, nor are any causes or conditions thereof; for they are neither that which does receive nor that which is received, which alone concur thereunto.”

In summary, Owen asserts that faith receives Christ Himself. He is the whole object of faith offered and the cause of our justification. “In receiving Christ Himself we receive”

- (1) The atonement by the blood of Christ
- (2) The forgiveness of sins
- (3) The abundance of grace and gift of righteousness
- (4) The promise of eternal inheritance

John Owen, on the nature of faith denies the mystical experience of faith propounded by Chacko. To Owen, the act of faith in appropriating Christ as ours, is our blessed experience of salvation. No grace, no duty, can have any co-operation with faith herein; even faith itself is also freely given and received.

2. John Owen continues, “Faith is expressed by looking: ‘Look unto me, and be ye saved,’ Isaiah 45:22; ‘A man shall look to his Maker, and his eyes shall have respect unto the Holy One of Israel,’ Isaiah 17:7; ‘They shall look upon me whom they have pierced,’ Zechariah 12:10. See Psalm 123:2. The nature hereof is expressed, John 3:14, 15, ‘As Moses lifted up the serpent in the wilderness, even so must the Son of man be lifted up: that whosoever believeth in him should not perish, but have eternal life.’ For so was he to be lifted up on the cross in his death, John 8:28; 12:32. The story is recorded Numbers 21:8, 9. I suppose none doubt but that the stinging of the people by fiery serpents, and the death that ensued thereon, were types of the guilt of sin, and the sentence of the fiery law thereon; for these things happened unto them in types, 1 Corinthians 10:11. When any was so stung or bitten, if he betook himself unto any other remedies, he died and perished. Only they that looked unto the brazen serpent that was lifted up were healed, and lived; for this was the ordinance of God, — **this way of healing alone had he appointed.** And their

healing was a type of the pardon of sin, with everlasting life. So by their looking is the nature of faith expressed, as our Saviour plainly expounds it in this place: ‘So must the Son of man be lifted up, that whosoever believeth in him,’ — that is, as the Israelites looked unto the serpent in the wilderness, — [‘should not perish.’] (John 3:14-15) And **although this expression of the great mystery of the gospel by Christ himself has been by some derided**, or, as they call it, exposed, **yet is it really as instructive of the nature of faith, justification, and salvation by Christ, as any passage in the Scripture**. Now, if faith, whereby we are justified, and in that exercise of it wherein we are so, be a looking unto Christ, under a sense of the guilt of sin and our lost condition thereby, for all, for our only help and relief, for deliverance, righteousness, and life, then is it therein exclusive of all other graces and duties whatever; for by them we neither look, nor are they the things which we look after. But so is the nature and exercise of faith expressed by the Holy Ghost; and they who do believe understand his mind. For whatever may be pretended of metaphor in the expression, faith is that act of the soul whereby they who are hopeless, helpless, and lost in themselves, do, in a way of expectancy and trust, seek for all help and relief in Christ alone, or there is not truth in it. And this also sufficiently evinces the nature of our justification by Christ.”

Note here, this is “the nature and exercise of faith expressed by the Holy Ghost”, even in “looking”.

- (1) Chacko’s congregation has put aside what the Holy Ghost teaches us concerning the nature of faith and its act is looking up unto Jesus Christ.
- (2) Chacko’s congregations do not know that our looking up unto Christ is an expression of saving faith, because Chacko defined it as legal faith.
- (3) According to John Owen, who are those that would look unto Christ? It is those who are hopeless, helpless and lost in themselves under a sense of the guilt of sin, who seek for all help and relief in Christ alone.
- (4) What will these ones who look to Christ receive? They will experience healing of the pardon for sin, deliverance, righteousness and everlasting life.

John Owen continues, “3. It [Faith] is, in like manner, frequently expressed by coming unto Christ: ‘Come unto me, all ye that labour,’ Matthew 11:28. See John 6:35, 37, 45, 65; 7:37. To come unto Christ for life and salvation, is to believe on him unto the justification of life; but no other grace or duty is a coming unto Christ: and therefore have they no place in justification. He who has been convinced of sin, who has been wearied with the burden of it, who has really designed to fly from the wrath to come, and has heard the voice of Christ in the gospel inviting him to come unto him for help and relief, will tell you that this coming unto Christ consists in a man’s going out of himself, in a complete renunciation of all his own duties and righteousness, and betaking himself with all his trust and confidence unto Christ alone, and his righteousness, for pardon of sin, acceptation with God, and a right unto the heavenly inheritance.”

Owen ends chapter 15 with these words, “... as also by trusting, hoping, and waiting, in places innumerable. And it may be observed, that those who acted faith as it is thus expressed, do everywhere declare themselves to be lost, hopeless, helpless, desolate, poor, orphans; whereon they place all their hope and expectation on God alone. All that I would infer from these things is, that the faith whereby we believe

unto the justification of life, or which is required of us in a way of duty that we may be justified, is such an act of the whole soul whereby convinced sinners do wholly go out of themselves to rest upon God in Christ for mercy, pardon, life, righteousness, and salvation, with an acquiescence of heart therein; which is the whole of the truth pleaded for.”

For Chacko, the congregation's faith was mainly viewed as presumption. At best, it was legal faith. His followers were instructed to wait upon God; to cry to Him; to keep waiting; to put in their effort and diligence till they have saving faith. The faith he preaches is not the “receiving”, the “looking”, the “coming” unto Christ, as stated in the Scriptures. For all the embellished, refined language Chacko gave, in real life practice, faith has taken on a novel definition. It has become a cooperation between man’s effort in waiting and striving to attain to saving faith, with God’s abstract prerogative to give. When will God give you saving faith? Will He ever dispense to you? Chackoism is a man-ward religion, not from the Bible; how will his people ever receive salvation? Little wonder all of them testify that they are not saved!

Based on the nature of faith and its acting, when the whole object of faith [Christ Himself] is tendered and offered to us, Chacko’s congregation still doubts: is this really given to us? Owen’s reply would be: when this [Christ] is freely offered and we receive it, we receive Christ Himself, and with Him His atonement, the gift of righteousness and forgiveness of sin. Come to Jesus Christ to receive. When we come, we receive.

We are not alleging that the Arminians and Dispensationalists could also come and receive effectually. We are not endorsing the idea that presumptuous, ungrateful and slothful people can just come and open their hands to snatch and abuse God's grace without having any conviction of sin, compunction of sin and humiliation. There may be many people who come presumptuously, but that does not mean that we should deny what saving faith is.

“Pastor showed us ... that our pilgrimage is a journey of faith, you must continue, from legal faith to saving faith.” (*Response of Esther Yeoh (Singapore) to pastor’s message from Hebrews 10 and 11, ‘Faith, Though Coming Short Of Saving Faith’, at the December Conference held in Cameron Highlands, Pahang, Malaysia, 25 December 2016 AD; TJT 18 March 2017.*)

“You may say, ‘Preacher, how long must I call upon God?’ ... You may have to seek Him all your life, until its very expiry; but if you die without having felt His grace, then you rather die at the foot of the cross.” (*Elijah Thomas Chacko, Booklet on A Treatise to Professing Christians, 1993*) One can sense here the despair of his congregation brought by a gospel that gives “no formula... no answer” as affirmed by his daughter who works currently as the Principal Law Clerk to the Hon. Anil C. Singh (Ruth Thomas Lovelace, NJT 15 June 2018).

The problem is Chacko did not define in his preaching what it means to come and to receive. Chacko required more than faith to be saved. It is inherent in his understanding of faith to have this spiritual

experience of “attaining from legal faith to saving faith” through waiting for the revelation of the Father. Since “flesh and blood hath not revealed it unto you but my Father which is in heaven” he would direct his congregations to wait and if need be to die waiting at the foot of the cross. That “waiting and looking unto Christ” that Chacko preached is not effectual. Ninety year-old Anna Toh, the most aged woman in the Singapore congregation sighed in resignation lately: “I will continue to believe and repent ’til the day I die. I have tried my utmost best. At my death bed, if Christ still does not save me, I cannot help it.” This was a typical sentiment among those in the congregation. Anna said this ignorantly, but this seemingly harmless statement subtly accuses God of not keeping His promise in the Gospel, and presents man more righteous than God!

Chacko emphasised that Christian believers should concentrate on themselves, on waiting upon the Father and on an abstract work of the Holy Spirit. **He added** the element of mysticism - the mystical experience of the Holy Spirit. But it was not in conformity to **“the form of sound words” (2 Timothy 1:13).** According to Owen in “Faith Alone”, it **“is most safe for us to adhere unto the expressions of the Holy Spirit, and not to embrace such senses of things as are inconsistent with them and opposite unto them [ie. The metaphor of faith]”.** Chacko has invented a novel faith of his own making. The Christ that Chacko preaches is an impotent one that has no power to save. **Chacko will not see Christ as the Author and Finisher of our faith. But the Bible teaches us to look unto Jesus Christ as the Author and Finisher of our faith (Hebrews 12:2), and enthuses us to triumphantly complete this race of life by looking unto Him!**

2.4.3 Westminster Confession of Faith

The Westminster Confession of Faith, Chapter XIV – Of Saving Faith, affirms this wise,

Section I

The grace of faith, whereby the elect are enabled to believe to the saving of their souls, is the work of the Spirit of Christ in their hearts, and is ordinarily wrought by the ministry of the Word:..

Section II

... But the principal acts of saving faith are, accepting, receiving, and resting upon Christ alone for justification, sanctification, and eternal life, by virtue of the covenant of grace.

We see that “The efficient agent is The Holy Spirit”, Who usually works by “the means” of “the Word of God” read or preached. They both work together to produce saving faith in our hearts; therefore faith is a gift of God. However, for Chacko, over and above our Confession of Faith, he declares authoritatively and unapologetically what we really need is “the revelation of the Father”!

Robert Shaw explains this portion of WCF, “As Christ is exhibited in Scripture under various characters and similitudes, so faith in him is variously denominated. It is expressed by coming to him—by looking unto him—by fleeing to him for refuge... by receiving him, and by resting upon him. It is to be observed, that the terms employed in our Confession do not denote different acts of faith, but are only different

expressions of the same act. Believing on Christ is called a *receiving* of him, in reference to his being presented to poor sinners, as the *gift* of God to them; and it is styled a *resting* on him, because he is revealed in the gospel as a *sure foundation*, on which a sinner may lay the weight of his eternal salvation with the firmest confidence. It is manifest, that all the figurative descriptions of saving faith in Scripture imply a particular application of Christ by the soul, or a trusting in Christ for salvation to one's self in particular; and this is what some have called the appropriation of faith. It is no less evident, that in the phraseology of Scripture, faith is not simply an assent of the understanding, but implies an act of volition, accepting the Saviour and relying on him for salvation. **This does not proceed upon any previous knowledge which the sinner has of his election; nor upon any persuasion that Christ died intentionally for him more than for others, for it is impossible to come to the knowledge of these things prior to believing; nor does it proceed upon the persuasion that Christ died equally for all men, and therefore for him in particular; nor upon the perception of any good qualities in himself to distinguish him from others; but it proceeds solely upon the free, unlimited offer and promise of the gospel to the chief of sinners.**

With Chackoism, it would be sheer presumption for any of his members to take any one of “all the figurative descriptions of saving faith in Scripture” and apply them to himself “in particular”, personally. It would be sheer presumption for such a soul to come to Christ, receive Him, rest on Him and proclaim his salvation in Jesus Christ! It would not be acknowledged as the “appropriation of faith”.

2.4.4 Louis Berkhof

Louis Berkhof is also in consensus, “The figure of coming to Christ as an action in which **man looks away from himself** and his own merits, to be clothed with the righteousness of Jesus Christ; and that of receiving Christ stresses the fact that faith is an appropriating organ.” (Systematic Theology)

2.4.5 John Murray

In the book, *Redemption: Accomplished and Applied*, Part II On Redemption Applied, Chapter 4 Faith and Repentance, under the sub-heading, *The All-sufficiency and Suitability of the Saviour Presented*, John Murray defined **The Warrant of Faith**, “... When Christ is presented to lost men in the proclamation of the Gospel, it is as Saviour he is presented, as one who ever continues to be the embodiment of the salvation he has once for all accomplished. **It is NOT the possibility of salvation that is offered to lost men but the Saviour Himself and therefore salvation full and perfect.** There is no imperfection in the salvation offered and there is **no restriction to its overture – it is full, free and unrestricted.**”

One question John Murray addresses is, **What is “the ground upon which a lost sinner may commit himself to Christ in full confidence that he will be saved?”** “**The warrant of faith is NOT the conviction that we are elect** or that we are among those for whom, strictly speaking, Christ died but the fact that Christ, in the glory of His Person, in the perfection of His finished work, and in the efficacy of His exalted activity as King and Saviour, is presented to us in the full, free and unrestricted overture of the Gospel. **It is NOT as persons convinced of our election nor as persons convinced that we are the special**

objects of God's love that we commit ourselves to Him, but as lost sinners. **We entrust ourselves to Him not because we believe we [are the elect or] have been saved, but as lost sinners that we may be saved.**

It is to us in our lost condition is given and the warrant is not restricted or circumscribed in any way.”

Chacko mentioned the ‘Warrant of Faith’ in passing, but did not at any time preach further on it. According to Chacko’s unsound interpretation, it is a commandment of God for sinners to believe; and when sinners respond, it is, at best, legal faith, even when this faith “believes in the attributes of God, in the promises of God and the prophecies of God”. This could be gleaned from the following quotation:

*“Thank God for pastor showing us how Paul defines what faith is... God commends whatever faith we have – whether it is legal faith, the faith that keeps on going till justification. Paul did not make a dichotomy of legal faith and saving faith when he gave the examples of the godly forebears in Hebrews 11. Pastor showed us that this faith is to believe in the attributes of God, in the promises of God and the prophecies of God and the basis for us to look up to God is Yeshua Christ and His redemptive work, peradventure that one day we might be justified. ... (Pastor [interjected]: **Faith is a mental attitude**. That is why I quoted the verse, *to be carnally minded is death but to be spiritually minded is life and peace...*’ Romans 8:6. This **mental attitude** is very important.” (Response of Rhoda Soh (Singapore) to pastor’s message from Hebrews 10 and 11, ‘Faith, Though Coming Short of Saving Faith’, at the December Conference held in Cameron Highlands, Pahang, Malaysia; 25 December 2016, TJT 16 March 2017.)*

Please note here:

- (1) Chacko’s sermon has a semblance of Reformed language, but only a semblance. It is in effect contrary to what the Puritans and Reformed adherents defined as faith.
- (2) Chacko taught that all the looking up of a sinner is not the expression of the saving faith that will justify a sinner. What does Chacko mean by “make sure you have saving faith “?
 - a) Such a looking up to God through Jesus Christ is but a legal faith that cannot justify.
 - b) It is by attaining from legal faith to saving faith in order to be justified.
 - c) To them it means, going through the law, to be a door mat, till their “repentance issues in salvation” (Elijah Thomas Chacko, Booklet on A Treatise to Professing Christians, 1993).

The Puritans rather preached looking, trusting, receiving, laying hold on, fleeing for refuge to Christ, in order to make sure that one has saving faith.

- (3) To Chacko, “Faith is a mental attitude”. This is a perversion of the definition of faith! To him, faith is not so much an appropriating instrument of grace. At times he did use the term “faith” as an appropriating instrument of grace, yet he is nowhere sound in faith, neither in his definition of it, nor in his body of divinity!

Let us see the broader picture of his purpose in preaching this sermon, *'Faith, Though Coming Short of Saving Faith'* in 2016. Almost all in his congregation have plunged into deep despair after many years of professing faith. They are all baptised members. However, none could claim that they have experienced that exceptional, supernatural revelation of the Father, to confirm the identity of Jesus Christ in their hearts. The above was one of the very rare sermons preached to console the hearers, the representatives from various countries. Chacko took upon himself the position of God to comfort the hearers that "God commends whatever faith we have" even when "it is legal faith"! It was intended to sustain them under his ministry to serve his cause, both spiritual and otherwise; as he had publicly declared that he had "invested so much in them". Consider how Chacko corrupted the Scriptures to serve his own agenda and achieve his own end!

2.5 The implication of Chacko's erroneous Warrant of Faith

2.5.1 Chacko's gospel outreach, supposedly to preach to all men, deviates subtly to hunting only for the elect!

Chacko is not looking for the salvation of souls for the glory of God, but for the enhancement of his ministry unto his own glory. He frequently instructed the missionaries to look for prospective preachers. They should be talented young men that can be groomed as potential preachers. Elderly men were generally considered unsuitable... At times, he said plainly, "Don't waste time, go to the elect!" in the sense of hunting for such men that are capable and able to teach others also (2 Timothy 2:2) as an excuse and substantiation.

Note what John Preston (1587 – 1628), the renown Puritan would say, as quoted by Edward Fisher in *The Marrow of Modern Divinity*, first published in the middle of 17th Century, "Jesus Christ himself said unto his disciple, Mark 16:15: 'Go and preach the gospel to every creature under heaven:' that is, Go and tell every man without exception, that here is good news for him; Christ is dead for him; and if he will take him, and accept of his righteousness, he shall have him."

When Chacko assigned members from the English congregation to attend the Chinese worship intended for the elderly, Chinese-speaking brethren, it is meant as a form of penalty and condemnation. Chacko exclaimed in a Whatsapp message, "*You bloody Julia bitch, I heard you were slothful and deceitful in your approach to conveyance of the message. You brought forth confusion. I am thinking of you permanently being assigned to Chinese speaking congregation!*" (13 August, 2017 Whatsapp message)

Those who are drowsy at Chacko's preaching, those who fail to give a "good" after-worship response to his sermons, or those who fail to diligently cater to the minutest details of Chacko's ceaseless demands, are relegated to the Chinese worship. This Chinese congregation consists of our aged and neglected brethren, who have been relinquished to the peripheries of Chacko's ministry. We were much encouraged that Joash Lee did not despise these dear folks; he took over the responsibility from us to take care of them years ago when both of us ventured into the mission fields.

2.5.2 Chacko's gospel preaching is meant for the elect, not so much for sinners.

The impact of Chacko's preaching is: it is not sufficient for all those that come to Christ to have the conviction that they are sinners and are lost, but to be saved they must also be sure of their election, as those that have the special favour of God and are objects of His electing love.

In the mid 1980s, Georgy Chacko (the youngest brother of Elijah Chacko) was preached to by Abraham Chia. When it was impressed upon him that the Gospel is for the elect and if Christ were to save him, he must be one of the elect, Georgy was filled with uncertainty about his eligibility. The question of his election so horrified and troubled his frail mind that he had a mental breakdown. He is still under medications now.

In 2016, Joash Lee, in the sincerity of his faith, preached with urgency to Ai Ping, the sister of his wife Mercy Grace, who had terminal cancer. Ai Ping was welcoming and receptive to Joash's earnest preaching on the Gospel of the Atonement of Christ, "... when we asked if she understood and like to believe in Jeshua Christ, she affirmatively responded with 'Yes!' and even prayed together with us with loud 'Amen!'... Thank God for working in her so that she acknowledged that she is a sinner. In fact... she was hoping that our preaching would go on and not stop as she felt it was so soothing to her soul and an inward peace came upon her which she never felt before. (Joash and Mercy Grace Lee, Part 1; 27 January, TJT 29 January 2016.)

Ai Ping then received Bible Study from Deborah Thomas, the wife of Chacko, who wrongly impressed the doctrine of election upon her. As a result, Ai Ping rejected the preaching and the Gospel wholesale, refusing subsequent visitations. Chacko had placed a prerequisite, that you must be sure and certain that you are the elect of God. This is the stumbling-block that Chacko put before sincere believers that would come to Christ. The same can be said of his preaching both in and out of the pulpit. This gospel of Chacko is contrary to the Gospel of the Reformers and Puritans.

2.5.3 Chacko addressed his congregational members, calling them "harlot", "bitch", "nincompoop", "bastard", "idiot", "witch", instead of "beloved", "saints", "brethren" or "brethren beloved" as the apostles did in the epistles.

Chacko preached that the Gospel promise is meant for the elect. When he cited the text, "give diligence to make your calling and election sure" (2 Peter 1:10), his purpose was to crush your confidence and disqualify your faith to the point that you would conclude you are neither the called nor the elect. Daily, when any one of you got on his nerves, he would call you, "harlot", "bitch", "nincompoop", "bastard", "idiot", "witch" etc. But when speaking to those of wealth or status (e.g. in the context of the year-end financial report) or when there were visitors around, his tone would change.

When the Reformers preached on this same text of Peter the apostle, "give diligence to make your calling & election sure", it was to enthuse the brethren to be fruitful in Christ, to exhort them to purity in life and to be rooted in the covenant of grace. It was meant to spur the brethren on so that they might be assured of their coming to Christ and be eternally grateful unto Him. Chacko corrupted the interpretation of this

verse to legitimise the evil calling of names meant for your humiliation so that you could be “soundly converted to Christ”.

Peter had affirmed that the strangers scattered were “**elect** according to the foreknowledge of God the Father, through sanctification of the Spirit, unto obedience and sprinkling of the blood of Jesus Christ” (1 Peter 1:2). Subsequently, the second epistle of Peter was written to the same addressees, to further affirm “them that have obtained **like precious faith with us**” (2 Peter 1:1), calling them “brethren” (2 Peter 1:10) and stating, “The second epistle, **beloved**, I now write unto you” (2 Peter 3:1).

Paul freely addressed the local Christians whom he exhorted in his epistles as “beloved”, “saints”, “brethren” or “brethren beloved” (Romans 1:7; 1 Corinthians 1:2; 2 Corinthians 1:1; Galatians 1:2; Philippians 1:1, 2:12; 1 Thessalonians 1:4; 2 Thessalonians 1:3; Hebrews 6:9).

In John Calvin's Commentary and his Sermons on Ephesians 1, Calvin adopted the same language as Paul when addressing his own congregation, using “we” and “us”.

Ephesians 1 v3 blessed **us**
v4 chosen **us**
v5 predestinated **us**
v6 made **us** accepted in the Beloved
v7 **we** have redemption through His blood
v8 He hath abounded toward **us**

However, when Chacko preached, he would often address his hearers in the third personal pronoun - as in “Christ will save His people”, “Christ loves His Bride” and “Christ is the Head, the church is His Body”. But he would not say “God commendeth His love towards US” (Romans 5:8) as in EVERY ONE of us personally. He will not say, “Christ died for US” (Romans 5:8), “Christ is the Head of the Church... WE are members of His body” (Ephesians 5:23, 30), “YE are the body of Christ, and members in particular” (1 Corinthians 12:27). When Chacko preached, his addressees were left hanging. NONE was sure that they were the beloved brethren, or saint of God, elected in Christ, effectually called to the Gospel. It was seen as presumption for the preacher to include his hearers among the saved; to do so would inculcate a culture of presumption in the hearers. Chacko often denounced such Calvinistic pastors with their respective Reformed churches as “Reformed in Label, Arminian in Culture.” (This is the title of a tract written by Chacko.) It can be seen from here that he himself was ensnared by the heresy of Hyper-Calvinism. This in essence is where he erred on the warrant of faith.

In the end, NONE of you could come to know Christ and His overture of free love manifested and offered in His Gospel as revealed in the Scriptures. Chacko directed you to his special anointing, saying that **“outside his ministry there is no salvation”**. *“I realised that if I leave this ministry, there is no hope of salvation because this is where the truth is being preached.”* (Antioch Buminaang, the local pastor of

Banaue, Ifugao, Philippines, TJT 16 January 2011.) In this respect, Chacko deceived all elders and pastors alike.

All these years, Chacko had not taught faith as it was expounded by the Puritans. He had mentioned about receiving, coming and especially waiting. However, he categorically denied that receiving, coming and waiting are acts of saving faith as taught in the Scriptures. He consistently condemned all those who had come to Christ and received Him, saying that they would still die in their sins. Hardly did Chacko preach Christ crucified! Even when he did, his followers were led astray. They kept coming, but considering their faith to be deficient (mere 'legal' faith), they never expected to receive anything. **They waited forlornly for something to happen... something extra... something more to be added to their faith,** lest they should perish in their sins. Chacko has never taught that any of these metaphorical verbs, words of action, according to their biblical usage, constitute saving faith.

*“As pastor said, for many of us, **actually, we do not believe [in Jesus Christ], and God knows it [we do not believe], Christ knows it...**” Response of Deborah Thomas (Part 2, final) to pastor’s exposition on *Yeshua Christ and The Identity Crisis, Part 3 (final)*, John Bunyan House, Johor Baru, Malaysia; 6 November 2016 AD, 16 December 2016 TJT.)*

Such statements only serve to show Chacko has already determined that you are all non-elect. He sat in the seat of the scornful and played God, deciding that you are not elect, not effectually called, not justified. When would he drop his use of the third personal pronoun? When he vehemently condemned the congregation, “God knows that YOU do not believe!”

2.6 Chacko’s heretical teaching on the Doctrine of Justification by Faith

After separation from Jesus Saves Mission, Chacko began to teach the Westminster Confession of Faith in the mid 1990s. He covered Chapter 1 “Of the Holy Scriptures”, Chapter 2 “Of God, and of the Holy Trinity”, introduced Chapter 3 “Of God’s Eternal Decree” and stopped there! Lacking doctrinal acumen, the congregation have subsequently failed to detect the heretical deviation in his doctrines.

Chacko had deviated drastically from The Doctrine of Justification by Faith which he taught from the book of Romans in the mid-1980s. This is not surprising since he proclaimed, “My doctrine can change any time!” Around the years 2004 and 2005, Joel Chia had been appointed to make more frequent trips to Kuala Lumpur. In addition to leading Sabbath worships for both the English and Chinese-speaking congregations, on Saturday evenings he also conducted Bible Studies on Paul's epistle to the Romans in Jotham’s house in Selayang. Reports, including that of Romans Bible Study, were always rendered to Chacko upon return. During one worship service in Singapore, Chacko openly and unexpectedly declared (from the pulpit) that he had changed in his interpretation of this epistle. By this, he had denied his own previous teachings. Again, his congregational members, being ungrounded in doctrine, trusted him “implicitly” with blind obedience, believing tragically that God had led His anointed servant from light to light. “...the requiring of an implicit faith, and an absolute and

blind obedience, is to destroy liberty of conscience, and reason also.” (Westminster Confession of Faith Chapter 20 “Of Christian Liberty, and Liberty of Conscience” Section 2)

In Chacko’s assertion, Justification consists of a positive and a negative aspect. After saying that the positive aspect of justification is the imputation of Christ’s righteousness, he paid lip service and immediately put it aside, asserting that all that matters in justification is the negative aspect of the **subjective experience of forgiveness of sin**, with a radical change in the nature of the inward heart, entire renewal of all desires and total, permanent transformation in life; the blessedness of “the man unto whom the LORD imputeth not iniquity” (Psalm 32: 1-2). He insisted that Romans 4:6-8 quoted from Psalm 32:1-2 must be **experientially felt at the point of justification** by the seeking sinner and seeking “believer” who is still not justified. The bottom-line now is: how is it felt? Through what means? He especially emphasises that it is through the operation of the Holy Spirit. We are easily deceived by his semblance of the Reformed language. Grossly missing is the appropriating instrument of faith in coming, resting, trusting in Jesus Christ and His righteousness.

*Hear it from the horse’s mouth, “The proponents from the realm of the False Prophet lack in their emphasis on the subjective aspect (Redemption Applied) of the Gospel of the grace of God. These include those who are in the Arminian churches, the pseudo Reformed churches and the Dispensational churches. They lack in 2 senses. One, in that they do not dwell upon it. Their pastors and preachers do not preach on it. While admittedly they preach on the objective aspect, they neglect to touch on the subjective aspect sufficiently. Secondly, they lack in that they have not experienced it. They have not been justified themselves. Justification is a rare experience. Even among the best, the most sanctified company, the people who are justified are very few. ‘For many are called, but few are chosen’ (Matthew 22:14). And that’s why for many of us our mentality is not changed. Why is it that we are afraid to wait. It is simple; we are not justified as yet! In a way, I also feel afraid that God may not save ye all in the end. It may be true. **For I felt that when a person is justified, his whole mentality is changed!** He then loves spiritual things. He feels that the world is so corrupted and defiled and everything that is really and truly good comes from God. Why spend time in the world? Come home straight to the house of God! That is the mentality of the justified person. But if we think – oh dear, I have so little time, I’ll come to church a little bit later – it is very likely it is because you’re not justified! For **a justified person has a transformed life – that’s why it is so experimental!** The world holds no more attraction to the affections of the justified but he cares so much about what God thinks of him. If your concept and thinking is like that, then you are probably justified. **Justification changes the nature of your inward heart, renews you entirely – all your desires change radically.** You seek for the things of God and have a delight to mediate upon the Word of God, to seek for the welfare of God’s people, to sit and talk about the Word of God; and you **especially delight to hear preaching**. Why? Because you have the **inclinations of the justified**. Otherwise, you may just be a freak... Our **mentality** of ‘I still really love the world’ is **not changed** though we come to church. And still you would not let go the things of the world. You crave for the temporal, transient things, which are subject to decay and obsolescence; secretly you want to go shopping. You go to every shopping mall in every place. You shop all the time. I have shops below my apartment blocks. Some of you visit these shops 10 times in a week though there are only 7 days in a week – you virtually live in the shops! For 18 years I’ve not visited the shops below my house. Why? I have no time! I can’t take my eyes off the Word of God. You ask, ‘Why pastor, why torture yourself?’ I am not torturing myself! I am*

*in the ethereal realm. **It's a changed mindset!** I once delighted in scoring goals on the soccer pitch. But now I delight in the Word of God... Because I naturally love these spiritual things! That is caused by God **justifying you and the grace of God coming into you.***

(Excerpts of pastor's extempore exhortation concerning the pastoral, practical, and applicatory problems pertaining to the doctrine of Justification By Faith, at the public prayer meeting held at John Bunyan House, Part 1, Johor, 6 March; TJT 14 March 2015.) This is an extended 4-part series TJT from 14 to 17 March.

We behold Chacko's definition and understanding of Justification by Faith here:

1. "Justification is a **rare experience.**"
2. "For I felt that when a person is justified, his whole **mentality is changed!**"
3. "For a justified person has **a transformed life**-that's why it is so **experimental!**"
4. "Justification **changes the nature of your inward heart, renews you entirely – all your desires change radically.**"
5. "... have the **inclinations** of the justified."
6. "Our **mentality** of 'I still really love the world' is **not changed** though we come to church."
7. "It's a **changed mindset!**"

Please note:

(1) These statements were all **heavily edited by himself**, he being the chief editor of the publication.

(2) This, the **essence of his understanding** on Justification by Faith, was found in all his pastoral and practical addresses to the discouraged and despairing members of his congregation.

(3) The extempore nature of his exhortation shows how familiar he was with his subject matter.

In conclusion, these deceptive and newly-invented doctrines of Chacko are an integral part of the mental and spiritual fabric of those in his ministry, whereby their intellect, affections and will are permeated and fully imprisoned. Do not mistake them for hasty or miscalculated comments!

In fact, he **rarely wrote out full sermon scripts**. Even his Sabbath sermon notes were comprised of only a few **sketchy points**. As his interpreters, we were able to observe these things on many occasions. After introducing his sermon's theme (usually an overall view of a book), he would follow on with some explanations which chiefly consisted of assertions and sweeping statements. The rest of the sermon was comprised of chidings, reproofs and rebukes. His readiness to rebuke individuals from the pulpit is habitual! He would make no bones about it saying, "I look at each of your face and the sermon will come out from the pulpit itself!" In the last 10 years of his ministry, extempore addresses became his routine manner of exhortation.

The following flattery affirms the verity of our assertion, "*Though I was not there at the actual public prayer meeting to receive the live address but the sharpness of thy reproof and spiritual analyses on this profound issue [Justification by Faith] published in the NJT dated 14-17 March came like an earthquake to my conscience. The measure of the holy anointing is incredibly strong upon thee and it comes as **the voice in the wilderness** speaking*

in our times and context. I have not experienced such a powerful jolt for a long time... the contents and spirit of thy alarming preaching that brought trembling to me... My presumption is shaken... **I am likely not justified as yet.** The thrust of the sword went deeper when thou exposed me to be also neither seeking nor waiting for my Genesis 15:6... What a damned fool I am that while traversing land and sea to proselytise souls, I have yet to experience saving grace in my own life... I felt grateful that by thy manner of life, godly affection and changed mentality, thou hast illustrated lucidly and practically what a justified person is like and how saving grace transforms one's mentality and affection... it is to my consternation that I **am not permanently transformed;** what **I had experienced** might just be **influences of the Holy Ghost rather than saving grace**... the target was suddenly **turned to us who are under thy ministry who are neither justified nor have the spirit of waiting for our justification**... I appreciate the extemporaneity of thy exhortation. It does not come as a surprise to me because the contents of thy address are matters that are simmering daily in thy heart. It is also because the Holy Spirit has granted thee the deep pastoral discernment to apprehend our woeful spiritual conditions and problems for **remaining unjustified**... I think the subject of Justification By Faith culminates and climaxes with this address of the man of God raised in our Laodicean times. **I believe Moses, Isaiah, Paul the apostle, the Separatist Puritans and Jonathan Edwards would marvel from above.** (Zephaniah Soh, Khatkhati-Assam, Northeast India; 18 March, TJT 23 March 2015.)

Within barely four years, in June 2019, this same Zephaniah Soh denied any affiliation whatsoever with Chacko when questioned by a Mexican Reformed pastor! When the man associated Zephaniah with Chacko whom he viewed as cultic, Zephaniah denied it. He said, "I know this man but he is not my pastor... I know this man formerly but we are different. We have gone our separate ways..." "I know this man very long time ago!" (<https://tinyurl.com/zephaniah-interview>) This exposed the downright hypocrisy of this man in order to safeguard the success of his mission work in South America.

After reading the same four-part exhortation, Eliezer wrote, "God was silent to me... I was not ministered... God was again gracious that I heard the voice of God's servant through the mobile phone today. I felt the Spirit of God touched me again. My wife commented that my face was changed after hearing pastor's voice... Reading four prefaces on pastor's address [on Justification by Faith] is like reading the book of Deuteronomy;...pastor himself could preach this doctrine from any book of the Bible. I felt pastor **started with 'waiting'** and **ended with 'waiting'**." (Eliezer Pandey, Part 1, Naigaon, Thane, Maharashtra, India; 17 March, TJT 20 March 2015.)

Eliezer continued, "... I do not love the world that much; I do not crave for shopping; I do not enjoy the world but I find peace in the things of God. I am not surfeiting; I am not sleepy in meeting; I love to hear preaching... Then I started examine myself how positively I have failed to wait upon God. That is the mark itself that I am not justified yet... I am convinced that I am not justified yet! Because there is no natural desire to delight in the Word of God, natural love for His people and His Kingdom. If not for pastor, the Word of God is merely dead letters to me... I have no faith... **As the standard of salvation is so high; so is the standard of waiting.**" (Eliezer Pandey, Part 2 (final), Naigaon, Thane, Maharashtra, India; 17 March, TJT 21 March 2015.)

We can see from the quotations we have provided, that the consistent effect of **Chackoism is not to bring you to Christ** but to bring you:

1. To himself, by projecting himself as the one sure example of a justified man
2. To himself, even as he exalted his special anointing as the second Elijah - the harbinger of the second coming of Christ
3. To an indefinite waiting upon the Holy Spirit directly
 - (a) For the forgiveness of all their sins
 - (b) For a radical change in the nature of their inward heart, entire renewal of all desires and total, permanent transformation in life
4. To focus within yourselves and to personally seek out this mystical experience in Genesis 15:6

In the meanwhile, Christ and His righteousness is laid aside!

2.7 Chacko's erroneous definition of Justification by Faith asserts that justification is an experience with a radical change in the nature of the inward heart, entire renewal of all desires and total, permanent transformation in life; this is the essence of papistical and cultic teaching. The writings of the Reformers, Puritans and Reformed adherents refute this, affirming that Justification is a judicial or forensic act; it does not involve inward change.

In the words of Martin Luther, Justification by Faith is "the article by which the church stands or falls" (articulus stantis et cadentis ecclesiae). Consequently, each of us shall personally stand or **fall** before God by this doctrine.

Since the dawn of Reformation, the position taken by John Calvin, other Reformers and Reformed adherents was that Justification is a judicial act of God. It is the Roman Catholics who believe in a subjective Justification which they assert to be an experience. Chacko-ism therefore takes after Romanism.

2.7.1 Louis Berkhof

Louis Berkhof in his Systematic Theology states, "Justification is a judicial act of God, in which He declares, on the basis of the righteousness of Jesus Christ, that all the claims of the law are satisfied with respect to the sinner. It is unique in the application of the work of redemption in that it is a judicial act of God, a declaration respecting the sinner, and **not an act or process of renewal**, such as regeneration, conversion, and sanctification. While it has respect to the sinner, **it does not change his inner life**. It does not affect his condition, but his state, and in that respect differs from all the other principal parts of the order of salvation."

2.7.2 The Westminster Confession of Faith (as expounded by Robert Shaw)

Westminster Confession of Faith (WCF) Chapter XI, Of Justification,

Section I.

Those whom God effectually calleth, he also freely justifieth: **not by infusing righteousness into them,** but by pardoning their sins, and by accounting and accepting their persons as righteous; **not for anything wrought in them,** or done by them, but for Christ's sake alone; not by imputing faith itself, the act of believing, or any other evangelical obedience to them, as their righteousness; but by imputing the obedience and satisfaction of Christ unto them, they receiving and resting on him and his righteousness by faith; which faith they have not of themselves, it is the gift of God.

Section II.

Faith, thus receiving and resting on Christ and his righteousness, is the alone instrument of justification; yet is it not alone in the person justified, but is ever accompanied with all other saving graces, and is no dead faith, but worketh by love.

According to **Robert Shaw in his Exposition of WCF Chapter XI, Of Justification,**

“Justification is a judicial act of God, and is **not a change of nature,** but a change of the sinner's state in relation to the law... Justification, according to the use of the word in Scripture, must be understood forensically; it is a law term, derived from human courts of judicature, and signifies, not the making of a person righteous, but the holding and declaring him to be righteous in law. The forensic sense of the word is manifest from its being frequently opposed to condemnation. —Deuteronomy 25:1; Proverbs 17:15; Romans 5:16, 8:33, 34. Condemnation lies not in infusing wickedness into a criminal, or in making him guilty, but in judicially pronouncing sentence upon him according to his transgression of the law; so **justification does not lie in infusing righteousness into a person,** but **in declaring him to be righteous on legal grounds;** and, like the sentence of a judge, it is completed at once.”

Please note:

- (1) In the judicial act of justification, a sinner is forgiven of all his sins, acquitted and declared righteous. It is a verdict pronounced where divine justice is met with relation to the law by the atonement of Christ. All our sins – past, present and future are forgiven. This is what that judicial act consists of – the ungodly is accounted righteous! There is no place for a special subjective experience in justification as Chacko claims in his constant refrain, “Where is your Genesis 15:6 experience?” While exposing the erroneous teaching of Roman Catholic church that the forgiveness of sins depends on the sacrament of penance and on the absolution of the priest, Louis Berkhof stated that **forgiveness of sins is “an immediate divine act of pardon once for all”.**
- (2) Chacko's whole understanding of Justification by Faith hinges on this experience of forgiveness of sin, which is ridiculous. Chacko stated that at the point of justification, every Christian must have this ethereal experience. When you could not “describe” the experience of your justification, Chacko asserted that the reality is, you are not justified yet; for when you experience justification, you will be able to describe it personally and experimentally. He commented this concerning those pastors and preachers who are in the Arminian churches, the pseudo Reformed churches and the Dispensational

churches, that they neglected to preach on the subjective aspect of Justification sufficiently as “*they have not experienced it. They have not been justified themselves.*” (*Elijah Thomas Chacko, TJT 14 March 2015, Quoted in Section 2.6.*) Though Chacko claimed to be justified, he could not and had not described his personal experience of forgiveness of sins at any point in his own life. He persuaded and deceived the congregation that such an experience of the forgiveness of sins at the point of justification is akin to Christian's burden of sins rolled from off his back in John Bunyan's Pilgrim Progress.

In Calvin's treatment of Romans 4:6-8, he stated, “As David also defines... the unceasing perpetuity of gratuitous righteousness [as he traversed] through life... weary with the continual anguish of his own conscience, gave utterance to this declaration [Psalm 32:1-2], he no doubt spoke according to his own experience; as he had now served God for many years. He then had found by experiences, after having made great advances that all are miserable before God's tribunal, that he made this avowal that there is no other way of obtaining blessedness, except the Lord receives us into favour by not imputing our sins.” In short, David defined and declared here that it is not by his own righteousness that he was declared righteous. It was a judicial act of God when he received the free grace of God in justifying him. This is a consolidated lesson learnt by David after years of experience in Christ.

From the exposition of Calvin, Psalm 32 is the experience of a sinning saint, who received the renewing of the forgiveness of God; it is not the experience of a sinner for the forgiveness of all sins at the point of justification. Therefore, Calvin asserts that in Romans 4:6-8, Paul is not describing the blessed experience of the forgiveness of sin at the point of justification. Paul is defining and declaring the blessed state of a man who is justified when sin is no more imputed on him; there is no more condemnation in Christ Jesus! In contrast, Chacko insisted that Romans 4:6-8 is the standard experience of forgiveness of all sins for all seeking sinners at the point of justification.

2.7.3 John Owen

John Owen on Justification by Faith chapter IV,

“All Protestants do affirm... that the use and signification of these words [justification and to justify] is forensic, denoting an act of jurisdiction.”

2.7.4 John Murray

John Murray in his Redemption Accomplished and Applied explained, “This is what is meant when we insist that justification is forensic. It has to do with a judgment given, declared, pronounced; it is judicial or juridical or forensic.” “The truth of justification has suffered at the hands of human perversion as much as any doctrine of Scripture. One of the ways in which it has been perverted is the failure to reckon with the meaning of the term. **Justification does not mean to make righteous, or good, or holy, or upright.** It is perfectly true that in the application of redemption God makes people holy and upright. He renews

them after His own image. He begins to do this in regeneration and He carries it on in the work of sanctification. He will perfect it in glorification. But justification does not refer to this renewing and sanctifying grace of God. It is one of the **primary errors of the Romish Church that it regards justification as the infusion of grace, as renewal and sanctification whereby we are made holy.**

Chacko defined justification as an experience with a radical change in the nature of the inward heart, entire renewal of all desires and total, permanent transformation in life. He had confused justification, regeneration and sanctification as a full package that happened instantly. He went to the extent of emphasising heretically that all believers at the point of justification must experience such complete renewal and total sanctification. Effectively, he had aligned with the Romish Church who upholds justification by faith as the infusion of grace.

2.7.5 Charles Hodge

Justification is a Forensic Act by Charles Hodge (1797-1898)

“How is justification forensic and what does that mean?”

By this the Reformers intended, in the first place, to deny the Romish doctrine of subjective justification. That is, that justification consists in an act of God making the sinner subjectively holy. **Romanists confound or unite justification and sanctification.** They define justification as “the remission of sin and infusion of new habits of grace.”

In opposition to this doctrine, the Reformers maintained that by justification the Scriptures mean something different from sanctification. That the two gifts, although inseparable, are distinct, and **that justification, instead of being an efficient act changing the inward character of the sinner, is a declarative act, announcing and determining his relation to the Law and justice of God.**

Arguing for “Justification as the Opposition to condemnation”, Hodge continues, “To condemn is to pronounce guilty or worthy of punishment. To justify is to declare not guilty, or that justice does not demand punishment, or that the person concerned cannot justly be condemned. When, therefore, the Apostle says, “There is therefore now no condemnation to them which are in Christ Jesus” (Rom 8:1), he declares that they are absolved from guilt; that the penalty of the Law cannot justly be inflicted upon them. “Who,” he asks, “shall lay anything to the charge of God’s elect? It is God that justifieth. Who is he that condemneth? It is Christ that died” (8:33, 34). Against the elect in Christ no ground of condemnation can be presented. God pronounces them just, and therefore no one can pronounce them guilty.

This opposition between condemnation and justification is familiar both in Scripture and in common life. “If I justify myself, mine own mouth shall condemn me” (Job 9:20). “And wilt thou condemn him that is most just” (Job 34:17). If to condemn does not mean to make wicked, to justify does not mean to make good. And if condemnation is a judicial [act], so is justification. In condemnation it is a judge who pronounces sentence on the guilty. In justification it is a judge who pronounces or who declares the person arraigned free from guilt and entitled to be treated as righteous.” Moving on with argument from

“Equivalent Forms of Expression”, Hodge concluded, “If a sentence of condemnation is a judicial act, then justification is a judicial act.”

The Reformed position is: Justification takes place when a sinner is declared righteous **without an inward change of the nature of the heart**. It is not an inherent change in the condition of our heart, but a change in our relation to God when divine justice is satisfied. The heresy of Romanism defines Justification as an infusion of righteousness. Here, similarly, Chackoism supposes that at the point of justification, there is a radical change of the nature of the inward heart, an entire renewal of all desires, which must issue forth in a complete change of mentality and a total, permanent transformation in life.

2.8 Chacko confuses Justification by Faith with Regeneration

Olive Pee, (in her total misery and utter helplessness after falling into sin despite living a very religious life, coping with all the forms of godliness), wrote to Chacko on 16 March 2010 concerning how is a man to be converted,

“... I am living with guilt everyday and every sin that I have committed continues to haunt me. I am struggling with many sins, not only the sins of commission but much more, the sins of omission... I see my selfishness and self-centeredness ... I asked the blessed Holy Spirit to change my heart and fill my heart with the love of Yeshua Christ. I feel that the day I can love ... is the day I am converted ... I had this little wish that I could destroy myself and destroy my heart ... I felt that my heart can only stop sinning against God if and when my heart dies ... feel my total corruption ... I would make every effort to at least behave in an acceptable, Christian way and it was easy for me to be diplomatic to every one whether I like them in my heart or not. Now I can see that I was good in putting up a front, wearing a mask and pretending to be nice and good to all ... Yet I feel so helpless and my struggles are becoming unbearable... Please pray for me that God will deliver me from all the corruptions of my heart, my self-love and the bondage of my will ... feeling very frustrated with myself and feeling very discouraged. I remember all thy exhortations to me to be importunate at the throne of grace peradventure God may be merciful to my soul and hearken to my feeble prayer and save me from all my sins....”

Chacko replied and answered to direct her out of her plight, as published in Mission Updates 28 February 2010,

*“... So in your struggles with your sins and passion, dear Olive, beseech God to transform your sense of taste, values and desires... Wherefore we should storm heaven’s gates and give God no rest until He answers our cries for a **true, permanent and radical change in our sense of tastes and desires**.” (Presiding pastor’s reply and answer to direct Olive Pee out of her plight, Andes, New York, USA, 17 March 2010)*

Comparing the reply of Chacko written on 17 March 2010 concerning Regeneration with his extempore exhortation on 6 March 2015 concerning Justification (see Section 2.6), **“Justification changes the nature of your inward heart, renews you entirely – all your desires change radically”**, he did not make any distinction between a regenerated man with a transformed life and a justified man. From Olive Pee’s perspective, she was looking for a total, permanent transformation in life, that comes from a radical change of inward heart, where her

heart would stop sinning against God. There was no looking to Christ. As for Chacko, his verdict was definite: though she was the chief leading sister in Kuala Lumpur, Olive was yet to be regenerated, as she did not have true, permanent, radical, transformed tastes and desires.

For all these years, Chacko observed that many were not soundly converted. In his lingo, they were not saved. In Chacko's analysis, he felt the Arminians always attributed the problem to sanctification. Chacko would attribute the problem to Justification. However, as time went by, unbeknown to us, he deviated further and further into his own newly-invented so called "multi-faceted gospel". From TJT 14 to 17 March 2015, it is beyond a shadow of doubt: Chacko made himself crystal clear that it is at justification that a man is regenerated and transformed. He even went further and taught that you must first be justified before you can be regenerated.

This 14 March TJT 2015 precisely illustrates the heretical teaching of Chackoism with respect to the order of salvation. We exposed this in Part 1 of our Open Letter - that he had placed Repentance and Faith before Regeneration. Now we see in addition that he defined Justification as an inward, radical change. The order of salvation he preaches is: with Repentance and Faith, comes Justification; with Justification comes Regeneration! That is sheer heresy! The pastoral implication is far-reaching: **his followers are not seeking Christ to be justified.** They are seeking for saving faith itself to be justified before they can be sure that they are regenerated and the tastes and desires be transformed truly, radically and permanently! "Christ has completed the work of redemption." "So what? I am still not saved!" Ultimately and in practice, they **seek the Holy Spirit directly for "a radical change in the nature of our inward heart, entire renewal of all desires and total, permanent transformation of life" at justification. They want to be justified in an experimental way, whereby consequently they could affirm that they are regenerated. But they are not seeking Christ for justification.** Christ is not a complete Saviour to them.

"This...would grant hope to the forlorn sinner. In waiting, a sinner keeps on repenting in the hope that his legal repentance will soon be turned to godly repentance. For there is a repentance that needs to be repented of until our repentance issues in our salvation." (Elijah Thomas Chacko, Booklet on A Treatise to Professing Christians, 1993)

Note here:

- (1) Chacko claimed that his gospel will bring hope to sinners. However, in reality, the professing Christians who have heard his gospel are brought to forlornness.
- (2) The only hope that Chacko can offer to the sinner is that he keeps on repenting until his repentance issues in his salvation. The sinner has reached the end of his repentance, whereby he has stopped sinning which is what Chacko emphasised as "a repentance that need not to be repented of". The sinner trusts in his works of repentance which has become the basis of his salvation. Therefore, in Chacko's order of salvation, Repentance is placed before Regeneration. These sinners who are unable to repent by their own strength, are brought to great depth of forlornness.

According to Louis Berkhof on the "Positive Characteristics of Regeneration",

- a. Regeneration consists in the implanting of the principle of the new spiritual life in man, in a radical change of the governing disposition of the soul, which, under the influence of the Holy Spirit, gives birth to a life that moves in a Godward direction. In principle this change affects the whole man: the intellect, the will and the feelings or emotions.
- b. It is an instantaneous change of man's nature, affecting at once the whole man, intellectually, emotionally, and morally.

Loius Berhkof at the same time highlighted some misconceptions on Regeneration, among which he stated some heretics who believe that Regeneration is "a complete or perfect change of the whole nature of man or any part of it, so that it is no more capable of sin as was taught by the extreme Anabaptists and by some other fanatical sects This does not mean that it does not in principle affect the entire nature of man, but only that it does not constitute the whole change that is wrought in man by the operation of the Holy Spirit. It does not comprise conversion and sanctification." Chacko is also heretical here.

As defined by Chacko, Justification CHANGES the nature of your inward HEART, RENEWS you ENTIRELY --- all your DESIRES CHANGE RADICALLY with a COMPLETE CHANGE of MENTALITY and a TOTAL, PERMANENT TRANSFORMATION in life; effectively this is also what he taught on Regeneration. For the last 20 years, Chacko did not preach any specific sermon on Regeneration. However, his right-hand man, Zephaniah Soh in all his mission trips, conveyed repeatedly these heretical doctrinal statements on Justification and Regeneration which Chacko asserted from the pulpit over these years. Although he borrowed reformed language from Louis Berhkof, again it comes with a twist.

The Reformed adherents believe

1. "Regeneration is the implanting of the principle of the new spiritual life in man... AFFECTS (NOT CHANGE RADICALLY) human nature as a whole" with respect to intellect, affection and the will of man.
2. It is the GOVERNING DISPOSITION (NOT INWARD HEART OR DESIRE) that is changed radically. Under the influence of the Holy Spirit, Regeneration gives birth to a life that moves in a Godward direction.
3. Regeneration is not a complete change of the nature of man, or of any part of it, so that it is no more capable of sin. That is, there is no complete change of any one of your faculties, either intellect, affection or will.

However, Chacko's heretical teaching is

1. Regeneration CHANGES the nature of inward the heart which is understood as the desire.
2. This aspect, referring to inward heart or DESIRE, is changed radically
3. Regeneration is where the nature of your inward heart, that is your affection or desire, is RENEWED ENTIRELY.

In essence, Chacko teaches that upon Justification, Regeneration takes place; the sinner is entirely renewed and completely changed. This cannot be further from the truth as this will NEVER OCCUR in this life while we have ‘the body of this death’ (Romans 7:24) which even Paul the apostle lamented. It brings untold anguish to ignorant souls who look for complete holiness in life which you will deny vehemently but in practice and in reality, you are fully guilty of such a heresy. Till then and only then, when you have “a true, permanent and radical change in our sense of tastes and desires”, “my heart ... stop sinning against God”, your ‘whole mentality is changed’ and you have a total, permanent transformation in life, that you could be assured of your salvation! Each time you sin, you question your justification and loses whatever little assurance you have achieved. Inevitably, this will kick in the process of legal repentance again, to keep repenting till your repentance need not be repented of, and issues in your salvation. This cycle repeats itself again and again in the lives of everyone, such as Olive Pee, in Chacko’s ministry.

Thomas Boston (1676-1732) in his “Human Nature In Its Fourfold State” states that Regeneration “Yet, though every part of the man is renewed, there is no part of him which is perfectly renewed.....there is still some of the old inclination to sin remaining: and thus it will be, until that which is in part is done away, and the light of glory come.”

In the Reformed understanding, it is in regeneration that there is a miraculous change, where the heart is renewed, the mind is enlightened and the will is liberated from the bondage of sin. Regeneration is a divine act of God sovereignly dispensed upon His elect who have been given to Christ in the covenant of grace. It is a gracious act of God. Man, “who is altogether passive therein” is also not necessarily conscious of this work, which occurs when he is still dead in trespasses and sins. It is at the moment of regeneration that a person is “quicken and renewed by the Holy Spirit” from deadness unto life. Only after regeneration is a person “enabled to answer this call and embrace the grace offered” in repentance unto God and faith towards our Lord Jesus Christ. (WCF Chapter X Effectual Calling Section II) The Reformers and Puritans upheld that there is no inward change at justification. Chacko taught something entirely different - sending everyone looking into themselves for inward change at justification. He sent them into a spiritual cul-de-sac where their miseries and despair know no bounds, rather than causing them to behold Jesus, the Author and Finisher of our faith.

2.8.1 John Murray on Distinguishing Justification and Regeneration

John Murray states, “This is what is meant when we insist that justification is forensic. It has to do with a judgment given, declared, pronounced; it is judicial or juridical or forensic. The main point of such terms is to distinguish between the kind of action which justification involves and the kind of action involved in regeneration. Regeneration is an act of God in us; justification is a judgment of God with respect to us. The distinction is like that of the distinction between the act of a surgeon and the act of a judge. The surgeon, when he removes an inward cancer, does something in us. That is not what a judge does – he gives a verdict regarding our judicial status. If we are innocent, he declares accordingly.”

2.8.2 Westminster Shorter Catechism on “How doth the Spirit apply to us the redemption purchased by Christ?”

The Westminster Shorter Catechism states this most important question,

Q30 “How doth the Spirit apply to us the redemption purchased by Christ?”

Answer: The Spirit applieth to us the redemption purchased by Christ, by **WORKING FAITH IN US**, and thereby uniting us to Christ in our effectual calling.”

The Westminster Larger Catechism explains further,

Question 72: What is justifying faith?

Answer: Justifying faith is a saving grace, wrought in the heart of a sinner by the Spirit and Word of God, whereby he, being convinced of his sin and misery, and of the disability in himself and all other creatures to recover him out of his lost condition, not only assents to the truth of the promise of the gospel, but receives and rests upon Christ and his righteousness, therein held forth, for pardon of sin, and for the accepting and accounting of his person righteous in the sight of God for salvation.

Question 73: How does faith justify a sinner in the sight of God?

Answer: Faith justifies a sinner in the sight of God, not because of those other graces which do always accompany it, or of good works that are the fruits of it, nor as if the grace of faith, or any act thereof, were imputed to him for his justification; but only as it is an instrument by which he receives and applies Christ and his righteousness.

Note: For all these years, Chacko harped on, insisting that it is the Holy Spirit that applies to us the redemption purchased by Christ. But how? Chacko’s teaching was abstract. He could not define it. He only instructed believers to wait endlessly. Chacko absolutely failed to teach that the Spirit applies to us the redemption purchased by Christ by “**WORKING FAITH IN US**” and that “the grace of faith... is an instrument by which he (sinner) receiveth and applieth Christ and His righteousness”. The element of the grace of faith wrought by the Holy Spirit is absent in his preaching. So the sinner continues in his Christ-less and faith-less waiting for the “operation of the Holy Spirit”.

The saving faith propounded and upheld by Chacko has neither its object of faith nor acts as the appropriating instrument. Little wonder many question what manner of ‘holy spirit’ is among them, a spirit that does not wrought faith in believers nor bear witness of Jesus that He is the Christ, the Son of the living God. Either you have a complete Christ that dwells in your hearts by faith (Ephesians 3:17) or nothing of Christ without faith. We cannot have a partial Saviour.

As we see here, the Westminster Confession of Faith Larger Catechism Q73 upholds the plain teaching that faith is the sole instrument which receives and applies the righteousness of Christ. Faith is a gift of God, faith “is merely the hand that receives and applies the righteousness of Christ, by which we are justified.” “It is not properly the receiving, or any other act of faith, that justifies us, but the righteousness of Christ

RECEIVED, Romans 3:22; even as it is not the hand that nourishes us, but the food which we take by it.” (James Fisher 1697-1775).

Note:

- (1) Other graces that accompany faith, cannot justify.
- (2) Good works, which are the fruit of faith, cannot justify.
- (3) The grace of faith, that is, faith itself, cannot justify.
- (4) Any act of faith also cannot justify you.

Only Christ and His righteousness can justify sinners. Do not lose sight of Christ and His righteousness in your seeking.

Thomas Vincent’s (1634-1678) explanation in the series of questions under Effectual Calling Q31:

Q6 What knowledge of Christ doth the Spirit enlighten our minds withal, after the conviction of our sin and misery?

Answer: The Spirit doth enlighten our minds, after conviction of our sin and misery, with the knowledge:

- (1) That **Christ only can save**, and that He is all-sufficient to do it. “Neither is there salvation in any other: for there is none other name under heaven, given among men, whereby we must be saved.” Acts 4:12 “Wherefore he is able also to save them to the uttermost that come unto God by him.” Hebrews 7:25
- (2) That **Christ is willing to save** all that come unto him. “Him that cometh unto me I will in no wise cast out.” John 6:37.
- (3) That **Christ hath undertaken to save us**, and is faithful to perform it. “That He might be a merciful high priest, in things pertaining to God, to make reconciliation for the sins of the people.” Hebrews 2:17.

Chacko made the work of the Holy Spirit abstract and undefined. According to Thomas Vincent, “Effectual calling is the internal call of the Spirit accompanying the external call of the Word, whereby we are not only invited unto Christ, but also enabled and persuaded to embrace Him as He is freely offered to us in the Gospel. ‘Everyone that hath heard, and hath learned of the Father, cometh unto Me.’ (John 6:45)” Our hearing and our learning come from the Holy Spirit who circumcises our ears to hear and enlightens our minds to learn. The result of the work of the Holy Spirit is to work faith in us when we come unto Christ. We are enabled and persuaded to embrace Christ.

Wherein lies the problem? All these years, the congregation’s embracing of Christ is not effectual neither is their coming to Christ effectual because Chacko has made the work of the Holy Spirit abstract and without any Scriptural basis. He grounded his false teaching on the sovereignty of the Holy Spirit, working independently of the Father and of the Son; in the sense that the Holy Spirit holds sovereign prerogative in the timing of application of the merits of Christ’s redemptive work upon the elect. Hence, Chacko preached that sinners and “believers” alike, in order to be justified, must keep on waiting upon the Holy Spirit Who will have mercy on Whom He will have mercy. The Bible teaches us that the Holy Spirit

operates within the Trinitarian sphere in the covenant of grace, as the Holy Spirit proceedeth from the Father and the Son. When the Father elects and draws the sinner, the Holy Spirit will correspondingly apply the redemption purchased by working faith in us. "No man can come to me, except the Father which hath sent me draw him." (John 6:44)

When one did not exercise the will, Chacko said they were being inert and passive. When the Holy Spirit worked in believers to exercise the will to lay hold on Christ, Chacko would denigrate this act as presumptuous and Arminian! In the end, under Chacko, life becomes ironical and contradictory - his followers are trapped whichever way they turn. You are damned if you do come to Christ as that is deemed as legal faith! You are also damned if you do not come to Christ! When you erroneously place Regeneration after Repentance, Faith and Justification, you dwell in an enigma of perplexity that fails to bring you nearer to Christ. This is how Chacko's heretical doctrines have brought such **anguish and conflict to those who are earnestly and seriously seeking Christ for justification.**

The Scriptures direct us to return to our Lord Jesus Christ. After completing the redemptive work on the cross, is it true that the saving work of Christ stops here? How does the merit of Christ's redemptive work apply to us? From Hebrews 7:25, we see that Christ continues in His work as the great High Priest "**Who is able also to save them to the uttermost** that come unto God by Him, **seeing He ever liveth to make intercession for them.**" For whom is His deep redeeming love? For "them that **come** unto God by Him", sinners and saints alike. If you do not come to Christ, will the Holy Spirit ever work in you? If you do not come to Christ, receiving, looking up and trusting in Christ and His righteousness, will the merit of His redemptive work through the operation of the Holy Spirit ever be applied to you effectually? Will you be forgiven of your sins? Harken to what the Scriptures saith! He is also **our faithful and merciful High Priest** (Hebrews 2:17) "**to make reconciliation for the sins of the people**".

John Murray exalted the office of Christ as the great High Priest for the comfort of **all comers** from Hebrews 7:25, writing, "The sufficiency of his saviourhood rests upon the works he accomplished once for all when he died upon the cross and rose again in triumphant power." When writing this, he made particular effort to highlight that "...it resides in the efficacy and perfection of his continued activity at the right hand of God. It is because he continued ever and has an unchangeable priesthood that he is **able to save them that COME unto Him** to give them eternal life..." In contrast, consider the perverted Christ preached by Chacko. In his treatment of Redemption Accomplished, he has limited Christ's work to that on the cross. He has paid only lip service to Christ's high-priestly role, but he has not exalted our Lord Jesus Christ as our complete Saviour by His continued intercession.

How critically important it is to **consider Jesus Christ our Great High Priest** after the order of Melchizedek and His intercession, rather than the abstract vain babbling of Chacko, who focused on the operation of the Holy Spirit apart from Christ. Behold, how you are robbed of this faith under the ministry of Chacko! You are (mis-)directed to "wait"; (mis-)directed to the "effectual working of the Holy Spirit to apply the merits of Christ's death upon the elect"; (mis-)directed to look into your own depraved and corrupted

hearts; but you are not soundly directed to “COME unto Christ and LAY HOLD upon Him” through effectual calling (Thomas Vincent on The Shorter Catechism Q30).

2.9 **Instead of seeking Christ to be justified, Chacko’s congregation are seeking the Holy Spirit for the experience of the forgiveness of sin, through an INDEFINITE WAITING, without the appropriating instrument of faith.**

*“... it is true that when the waiting becomes prolonged, and as we understand, even more the standard of God and how far we are from attaining Genesis 15:6, despair can ruin us... Even us who are directly under the ministry of the man of God, how many among us are justified? We are in the **process of waiting...** Pastor gave us the Calvinistic thrust... If we rest on whatever faith we have, it won’t save us. But we have to daily repent and be contrite.” (Response of Zephaniah Soh (Singapore) to pastor’s message from Hebrews 10 and 11, ‘Faith, Though Coming Short of Saving Faith’, at the December Conference held in Cameron Highlands, Pahang, Malaysia; 25 December 2016, TJT 17 March 2017.)*

Rhoda Soh, the wife of Zephaniah Soh, had a similar response to the same sermon,

“Thank God for pastor showing us how Paul defines what faith is... God commends whatever faith we have – whether it is legal faith, the faith that keeps on going till justification. Paul did not make a dichotomy of legal faith and saving faith when he gave the examples of the godly forebears in Hebrews 11. Pastor showed us that this faith is to believe in the attributes of God, in the promises of God and the prophecies of God and the basis for us to look up to God is Yeshua Christ and His redemptive work, peradventure that one day we might be justified.” (As quoted in Section 2.4.5, TJT 16 March 2017.)

Obviously, Chacko had defined all their faith as “legal faith”, which “won’t save us”. The ultimate desired effect of his preaching is: they need a life-long, indefinite “waiting”, at the end of which, salvation is still uncertain.

We observe here the supposedly “Calvinistic thrust”. The people are waiting to be justified. Where is the “Calvinistic thrust?” “...him that cometh to me, I will in no wise cast out.” (John 6:37) Zephaniah flattered that it was a “classic”, “amazing sermon”. But where was Christ? Zephaniah illustrated many are already in the depths of despair — **“despair can ruin us”!**

Even in TJT 23 March 2015 (quoted at length in Section 2.6), where is Christ throughout Zephaniah’s carefully written response? Christ is distinctly absent. Despite his supposed “trembling”; his experiencing of such a “powerful jolt”; his calling himself “a damned fool”; his frequent reiteration multiple times that he is not justified; the man still has not fled to Christ for refuge! The congregation's waiting is not Christ-centred. Again, you see here, that the focal point of their waiting is within themselves, “to daily repent and be contrite”. Consider how Zephaniah ended his response. Was it to call upon the Lord Jesus Christ and come to Him? What was most urgent in his mind? It was not to flee to Christ, but to exalt Chacko, his special “discernment” and his “holy anointing”. But Chacko had only brought them into bondage with a corrupted gospel! Read the confession again! The last

sentence is a feat of flattery: **“I believe Moses, Isaiah, Paul the apostle, the Separatist Puritans and Jonathan Edwards would marvel from above.”** **The Scripture saith thus: “For by thy words thou shalt be justified, and by thy words thou shalt be condemned.” (Matthew 12:37).**

After years of feeling utterly lost and helpless, the congregation suffered further reproach and humiliation, from Chacko's own hand! You have been pulverized and have gone into spiritual desperation, without resting on the sure foundation of Christ and His righteousness. Many have even resigned and left the ministry since our separation from Jesus Saves Mission (JSM) 35 years ago. Those of you who remain may quote many verses and make numerous rhetorical statements in your prayers. But your greatest fear is that your prayers have not penetrated the ceilings of your habitations and been heard by God. For years, you have come to prayer, full of introspection and unbelief, having failed to fix your gaze upon the Object of true faith: Jesus Christ, our Redeemer and our Great High Priest.

2.9.1 Robert Shaw's Exposition on “Faith is the Alone Instrument of Justification”.

“It is to be carefully observed, that our Confession not merely describes faith as the instrument, but as the alone instrument of justification. This is directed against an **error of the Romanists, who hold that hope, and love, and repentance, are included in faith as justifying,** and concur with faith, strictly so called, to justification. That we are justified by faith alone, is proved by such arguments as these: – we are justified by faith, in opposition to works (Romans 4:2, 3) – **faith alone receives and applies the righteousness of Christ;** we are **justified freely by grace, and therefore by faith alone** – because this alone is consistent with its being by grace (Romans 3:24; 4:16); Abraham obtained the blessing of justification by faith alone, and he was designed as a pattern of the way in which all others, in succeeding ages, were to be justified. Galatians 3:6-9. The advocates of the doctrine of justification by faith alone were grossly calumniated, as if they had denied the necessity of good works. To guard against this injurious misrepresentation, our Confession teaches, that though ‘faith is the alone instrument of justification, yet it is not alone in the person justified.’ The faith that justifies is a living and active principle, which works by love, purifies the heart, and excites to universal obedience. It is accompanied with every Christian grace, and productive of good works. ‘Works,’ says Luther, ‘are not taken into consideration when the question respects justification. But true faith will no more fail to produce them, than the sun can cease to give light.’ This suggests a distinction, which enables us to remove the apparent discrepancy between the Apostles Paul and James.” (Westminster Confession of Faith Chapter 11 “Of Justification”, Section II)

Chacko has made faith into a complex synthesis of works of waiting and virtues of love, instead of faith as the alone instrument. **While Chacko acknowledged that God is sovereign, in effect, he preached man's cooperation with God.** In his preaching, he trumpeted that justification is by faith. Yet simultaneously, when it came to examining your faith and whether you are justified before God, you were taught to examine various spiritual conditions and bypass faith as the alone instrument for justification. Will you not consider the object and nature of faith as we have established? Will you continue to focus on yourself and perpetuate an impossibly complex process of waiting and self-examination, thus disqualifying yourself in your coming? Each time when you come, in order to make sure that your coming is accepted,

you complicate faith by including the necessities of waiting, hoping, diligently labouring, ensuring your repentance need not be repented of, making sure that you love God, that you delight in Scriptures, that you are consecrated, that your life is totally, permanently transformed etc etc! In the end, what is the instrument of your justification? **You have lost sight of Christ and His righteousness!** He has become so remote from you. You are preoccupied with all these desired virtues that you think you must bring along if you are to be accepted by God.

The testimony of Chacko's wife demonstrates this, "... *Now it made sense to me: **your urgent and strong chiding and plea to us to 'wait', to take the kingdom of God by violence means to love, not just come to the means of grace, foremost anointed preaching... For here I might have hope of receiving justifying faith; it is my life and eternal life...***" (Deborah Thomas. John Bunyan House, Johor, Malaysia; 17 March, TJT 22 March 2015.)

On one hand, Chacko seemed to say, "It is Christ that justifies." However, immediately after, virtually in his next breath, he would say, "But you must make sure you **attain** to saving faith." In another words, if you do not attain to this gift of God, you cannot be justified. That is why you keep dwelling upon yourselves and keep striving for this saving faith in order to be justified. The essence of your seeking is not Christ and His righteousness. Chacko has become so corrupt, that he has distorted and convoluted faith into a complex synthesis. He has made biblical faith into "faith plus": faith plus "those other graces", "good works" and "all other acts thereof". As testified and affirmed by Deborah Thomas, the faith propounded by Chacko is "faith plus" "wait", plus "violence", plus "means of grace" and plus "foremost anointed preaching". You are looking for something, an unknown that must be found IN you that you call "saving faith". You are NOT beholding Christ as your Complete Saviour and receiving Him. You are NOT wholly coming OUT of yourself to trust in Christ. It is NOT your act of faith that saves you, but the righteousness of Christ RECEIVED. The moment you feel that you must attain to it, you have already made faith a form of works.

Consider again, from The Larger Catechism Q72, what is justifying faith? The definition of faith is far from being abstract. Justifying faith is a saving grace, wrought in the heart of a sinner by the Spirit and Word of God, and is characterised by a person:

- (1) being convinced of his sin and misery,
- (2) being convinced of the disability in himself and all other creatures to recover him out of his lost condition,
- (3) assenting to the truth of the promise of the Gospel AND
- (4) receiving and resting upon Christ and His righteousness,

Therein justifying faith held forth, for pardon of sin, and for the accepting and accounting of his person righteous in the sight of God for salvation.

2.9.2 Chacko's erroneous "waiting" directly upon "the Holy Spirit" for the "experience of the forgiveness of sin".

While Bible teaches the way of salvation clearly, the gospel of Chacko made it impossible for man to be saved. While trumpeting that all are not saved, he himself was excluded. He insisted that no one except him could soundly direct you to Christ. All your coming to Christ, looking up to Him, receiving Him, is "faith, though coming short of saving faith". You wait indefinitely, but not through the appropriating instrument of faith. You are waiting not for Christ but for the "experience of the forgiveness of sin". For Chacko, the focus was transferred erroneously to the Third Person of the Godhead, the Holy Spirit. In effect, you are "waiting" for the "experience of the forgiveness of sin" directly from "the Holy Spirit". This is as abstract as abstract can be!

We affirm the importance of the office and work of the Holy Spirit. However, Scripture stipulates that the third Person of the Godhead cannot replace Jesus Christ. It is cults such as the Quakers who replace Christ with the Holy Spirit. This is an abominable, contemptuous sin similarly committed by Chacko.

2.9.2 Chacko's Cultic Indefinite Waiting

"To wait is to seek God for salvation, to give him no rest and no peace until He justifies us (Isaiah 62:1)..."

Indeed to say waiting is active is a gross understatement. You must take the kingdom of God by violence!" (Excerpts of Chacko's extempore exhortation concerning the pastoral, practical, and applicatory problems pertaining to the doctrine of Justification By Faith, at the public prayer meeting held at John Bunyan House, Part 2, Johor. 6 March, TJT 15 March 2015.)

Chacko affixed this unceasing waiting to the doctrine of Justification by Faith. But it is not a waiting for Christ. And it is not a waiting in faith, as in trusting, coming, receiving and resting in Christ and His righteousness.

An indefinite "Waiting" runs through the whole heresy! As far as Chacko is concerned, at every juncture of "his order of salvation", waiting is required. Yet at the end of it, you receive nothing! To begin with, you have to and must wait for God the Father to reveal Christ to you while striving to attain saving faith from legal faith. You have to wait for God the Holy Spirit to effect the subjective experience of forgiveness of sin in justification. You have to wait till your repentance that need not to be repented of is accepted by God, "until your repentance issues in your salvation". You have to wait desperately and strive ceaselessly to confirm that you have a radical change in the nature of your heart and a total, permanent transformation of life at the point of justification. You have to wait for assurance. Finally, Chacko's highly-rated waiting is an empty bubble.

As we have said in our Open Letter Part 1, all Chacko's preaching focuses you only on one point:

“Are you saved?” All these waitings are not a series of experiences, but that one and only experience of being saved through waiting. You can call it by whatever name in this hotchpotch of doctrinal alchemy concocted by Chacko: saving faith, repentance that needs not be repented of, justification, regeneration, assurance...but each of these doctrines comes with its distorted definition. Under Chacko, the ultimate yardstick throughout this waiting is to procure the abstract, mystical experience of being saved, coined by Chacko as “Experimental Calvinism”.

The imploration of the Scriptures for sinners is contrary to Chacko’s cultic waiting. The voice of our Lord Jesus Christ concerning salvation is not to “wait”, but to “come”. In the Scriptures, He is clearly, constantly calling us, “Come unto Me, all ye that labour and are heavy laden”, “and ye shall find rest unto your soul”, for “him that cometh to Me I shall in no wise cast out” (Matthew 11:28 – 29, John 6:37).

2.10 John Bunyan's Christ A Complete Saviour

In John Bunyan’s *Christ A Complete Saviour*, Editor George Offor wrote,

“It is limited to a subject which is too often lost sight of, because it is within the veil – the intercession of Christ as the finishing work of a sinner’s salvation. Many persons limit the ‘looking unto Jesus’ to beholding him upon the cross, a common popish error; but this is not enough; we must, in our minds, follow him to the unseen world, and thus ascend to a risen Saviour, at the right hand of the Father, making intercession for our daily sins. And he is our ONLY Intercessor, and it is a rejection of him, for us to seek the aid of another. Whoever was mad enough to ask Moses to intercede for him, and surely he is as able as Mary or any other saint? To atone for sin calls for the amazing price of the blood of Christ, who was ‘God manifest in the flesh’. He undertook the work by covenant; and all the ‘saved’ form part of his mystical body; thus perfectly obeying the law in him. He poured out his life to open a fountain for sin and uncleanness; and as they are liable to pollution in their passage through the world, he only is able, and he ever liveth, to make intercession for their transgressions. Thus he becomes a complete Saviour, and will crown, with an eternal weight of glory, all those that put their trust in him.”

Bunyan emphasized in what way Christ is a complete Saviour. As our Redeemer, the work of redemption was accomplished at the cross of Calvary **BY HIS DEATH**. As our great High Priest, the efficacy of His merits are made effectual through His intercession **BY HIS LIFE**. As our Intercessor, He ever liveth to make intercession - until we are saved to the uttermost.

John Bunyan though dead, yet speaketh in his book, *Christ A Complete Saviour*:

The subject [under consideration] is ‘He is able to save them’. To ‘save’ may be taken in 2 ways.

1. To save in a way of justification
2. Or to save in a way of preservation

On Romans 5:9-10, he writes:

“Hence we are said to be saved by his death, justified by his blood, and reconciled to God by the death of his Son; all which must respect his offering of himself on the day he died, and not his improving of his so dying in a way of intercession, because in the same place the apostle reserveth a second, ... and applieth to that to his intercession, “Much more then, being now,” or already, “justified by his blood, we shall be saved from wrath through him;” that is, through what he will further do for us. “For if, when we were his enemies we were reconciled to God by the death of his Son, much more, being reconciled,” that is, **BY HIS DEATH**, “we shall be saved **BY HIS LIFE**,” his intercession, which he ever liveth to complete.”

On Romans 8:31-39, he writes:

“‘Who is he that condemneth? It is Christ that died.’ That is, who is he that shall lay anything to the charge of God’s elect to condemnation to hell since Christ has taken away the curse **BY HIS DEATH** from before God? Then he adds, that there is nothing that shall yet happen to us, shall destroy us, since Christ also **LIVETH** to make intercession for us, ‘who shall condemn? It is Christ that died; yea, rather, that is risen again, who is even at the right hand of God, who also maketh intercession for us.’

Christ, then, **BY HIS DEATH** saveth us as we are sinners, enemies and in state of condemnation; and Christ **BY HIS LIFE**, saveth us as considered justified and reconciled to God by His blood. So, then, we have salvation [**BY HIS DEATH**] from that condemnation that sin had brought us unto, and salvation [**BY HIS LIFE**] from those ruins that all the enemies of souls would yet bring us unto, but cannot; for the intercession of Christ prevented.”

2.11 Conclusion

In Chacko’s doctrine of Saving Faith and Justification by Faith, Christ is not there; the surety-righteousness of Christ is not there; faith is not there. As long as you don’t experience Chacko’s self-invented “Experimental Calvinism”, you are not justified. He has **perverted Christ** and **corrupted faith**. Chacko goes for an experience, and a rare one, which very few have had – all those who have not had that rare experience are not justified. **As you are deluded by his perverted gospel, you look for a special, extraordinary experience through the work of an INDEFINITE waiting. Experience without doctrine is mysticism. Experience with erroneous doctrine is mystical heresy with untold misery and deep despair!**

Our hearts go out to you, our dear brethren whom we have spent half of our life-times with. Our extensive corroboration from the works of the Reformers, Puritans and Reformed adherents, is our appeal to you. May your eyes be opened to see that the gospel of Elijah Thomas Chacko is a cursed one, diametrically contrary to the Scriptures.

Joel Chia & Jeshaiiah Lim

6 June 2020

Disclaimer

This Open Letter is not meant to be a complete treatment of the doctrines of Saving Faith and Justification by Faith. Rather, our intention is to expose the doctrinal heresy and fatal corruption that has brought many into bondage and driven others to commit spiritual suicide.