



The Bait of Temptation

By Steve Gallagher

Gladys Decker tried to remain calm but it was useless. She knew full well the high stakes involved. Facing the opportunity of a lifetime, she could lose the entire savings her late husband had left her if the plan backfired. On the other hand, the possibilities of such a lucrative return held her in a state of breathless and fixed exhilaration.

Charles Ponzi had told Gladys that a \$55,000 investment with his Securities Exchange Company would yield her a 50% return within 45 days—a quick profit of \$27,500! She could afford a brand new Model T Ford! Maybe she would even buy one of those grand houses on the north side of Boston! Gladys' growing feeling that she would miss such an opportunity quickly drowned out her nagging concerns. "I'll go to the bank today!" she announced to herself. Unfortunately, Gladys Decker would never see her life savings again. She, along with ten thousand other unwitting souls, had been taken in by what later became known as the Ponzi Scheme.¹

The success of Charles Ponzi's charade can be directly attributed to his genius at manipulating people. Exuding a quiet confidence, he understood that in order to get people to give him their money, he would have to deftly manage their conflicting emotions of fear and greed. Ponzi had a way of using words to throw such a false light on the subject that people would lose their ability to perceive the inherent dangers in the investment.

While soothing away their fears with his charm, he simultaneously fanned the flames of their insatiable lust for instant gain. He knew the best way to quiet a person's suspicions was to dangle the anticipated payoff before their eyes—the proverbial carrot. The hidden inner workings of greed would do the rest.

The story of Charles Ponzi is a very poignant illustration of how Satan coaxes people into sin; for with every temptation always come the same basic components.

First, there is the tempter. Gladys Decker, though clearly naïve, was in no danger of losing her savings until a slick conman named Charles Ponzi came along. The enemy of our souls is also quite adept at timing his temptation. His devils will often leave a man alone for a period of time. The man might even become confident in the belief that he has overcome sinful habits of the past. Then, when the enemy sees the opportunity, he will set his wicked plan into motion. No wonder the apostle Paul warned his readers to prepare themselves for such times. "Put on the full armor of God," he told the Ephesians, "so that you will be able to stand firm against the schemes of the devil." (6:11)

I believe we underestimate the enemy's vast knowledge of a person's inner life. For example, he knows when a married man's hormones are raging because he has not had relations with his wife for a period of time. He will often wait to spring his trap until the man becomes highly sensitized to sexual stimuli or perhaps when he is alone and vulnerable.

Demons are also proficient at preparing people for susceptibility to temptation. For instance, a demon might bring discouraging circumstances into a man's life, knowing this will weaken his resolve to withstand temptation. The enemy will also use sexual influences to prepare a victim for temptation. He might even arrange an elaborate array of situations—an explicit scene on television, a scantily dressed girl next door, etc.—to weaken a man morally before introducing the real temptation.

Although devils are masters at luring people into sin, they must first have something desirable to offer. In order to get a person to take their bait, they must offer something he already wants. Ponzi masterfully played on Gladys' own greed to entice her to give him money.

The enemy understands that different people are prone to different temptations. James said, "But each one is tempted when he is carried away and enticed by his *own lust*." (James 1:14) Every human being has a unique fallen nature with its "own lust." Each person's flesh is drawn to different types of sin. A man may have no attraction to cocaine but be overwhelmingly fascinated by sexual things. A woman may have no desire for immorality but be easily led into envy or gossip. The enemy knows his prey and sets before him just the right piece of bait.

Lastly, falsehood and deceit always accompany the bait. Charles Ponzi knew that dangling the carrot in front of Gladys would not, in itself, be enough to coax her to action. He also had to present a plausible scenario of profit—all done with "smoke and mirrors," of course. In my book, *At the Altar of Sexual Idolatry*, I described the deceptive presentation of sin:

"Solomon said, 'For the lips of an adulteress drip honey, and smoother than oil is her speech,' (Proverbs 5:3). This phrase describes how the devil presents temptation. Honey represents promised fulfillment. The temptation seems irresistible because it is laced with the deception that the act of sin will bring about tremendous pleasure and satisfaction. The tantalizing thought is presented, all is forgotten and the act of sexual sin looks absolutely intoxicating and therefore irresistible. The smooth oil represents the craftiness of the enemy... Fully camouflaged and extremely calculating, they launch the perfect illusion, timing each consecutive attack 'to steal, and kill, and destroy' God's property."

Every temptation will undoubtedly have these same three components: the tempter, the bait and the accompanying lies. Believers can prepare themselves to successfully face the enemy's allurements toward sin by watching out for this wicked trio. When they show up at your doorstep together, you should know you are about to be tested. I conclude this article with the following words from Alexander MacLaren:

"So, dear friend, these two stand before you. On one side the Sorceress with a smile on her lips, a lie on her tongue, and a knife in her sleeve. Do not go into her house. 'The

dead are there; and her guests are in the depths of Hell.’ On the other side stands Jesus Christ who has died to ‘redeem our souls from’ her ‘deceit and violence’; and trusting in whom we may all say: ‘My soul is escaped as a bird out of the snare of the fowlers. The snare is broken and I am escaped.’”

ⁱ A fictional account based on real-life events.

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