8. What about those who have never heard?

There aren't any!

All have heard God's general revelation

-- in nature: God exists, is good, powerful

-- in conscience: God exists, is good, we aren't

All are sinners

All can cast themselves on God for mercy

God can only have mercy on basis of Jesus' work

How much does one need to know about Jesus?

Don't know, perhaps nothing

e.g., people before Jesus came

Biblical emphasis is not on knowing least possible God would not have given NT revelation if not needed

Must not be depending

-- on own righteousness

-- on assurances of various (uauthorized) teachers

Must not presume upon God's forgiveness while you continue going your own way

You have heard about Jesus, so not in this category!

9. How can I believe with all the hypocrites in the church?

If there weren't any, the Bible would be in error! e.g., Acts 20:29-30; Rev 3:1

The presence of hypocrites doesn't keep you from going to parties, football games, classes, etc.

If Xy is true, won't be any hypocrites in heaven better to spend a few years with them here than forever with them in hell

Where church discipline is properly administered this problem is significantly alleviated

10. Isn't the Bible just a matter of anyone's interpretation?

No, the main message of Bible is sufficiently clear that anyone who really wants to understand it can do so by carefully reading and studying it

Drastic differences in understanding Bible are due to various other forces at work:

-- desire to have it come out your way

-- pressure of tradition or institution

-- sin, human and superhuman

Can't prove this to you; you will need to read & study Bible for yourself