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INTRODUCTION

What is the gospel? Do Christians need the gospel? Does the gospel merely tell us that our sins are forgiven — or does it also have something to say about how to grow in holiness? How exactly do we "use" the gospel for our spiritual growth? If these are questions that you have been asking, this resource is specially designed for you.

HOW TO USE THIS RESOURCE

- This resource comprises 3 discussion sessions in total. We recommend that you allocate a minimum of 1.5 hours per session, but the duration will depend on the depth of your discussion.
- While you are free to use this resource at your own time for your own benefit, we highly recommend that you find one or two others to go through the resource together. This resource aims at your holiness. But more than that, it aims to build you up within the context of a local church, which is God's ordinary means of grace to us to sustain and grow our faith. Holiness is a community project.
- Each session is made up of a couple of key ideas. You are encouraged to revisit these key ideas at the end of each meeting so as to not get lost in the details.
- Every session follows a particular format:

 a. A sample of Biblical texts. We seek to anchor all of our theology in the
 - a. A sample of Biblical texts. We seek to anchor all of our theology in the Word of God, which is infallible and sufficient for salvation, life and godliness. Hopefully, these mini Bible studies prepare and encourage you toward meeting someone for a one-to-one Bible reading.
 - b. Case studies and self-diagnostics. They serve to encourage deep discussions, reflections and concrete applications.
 - c. Sample closing prayer and scripture meditation. There is no better way to respond to God's Word in faith than through prayer and the internalisation of his Word.

A fair amount of the material in this resource is taken and adapted from Tim Keller's Gospel in Life and Center Church. You are highly encouraged to check out these books for further reading.

It is our prayer that as you grow in marvelling at Christ's finished and ongoing work, you would also grow in love and adoration of him with every passing day!

Two wonders I confess,
The wonders of his glorious love,
And my own worthlessness.

Elizabeth Cecilia Clephane

SESSION 1: THE GOSPEL FOR CHRISTIAN LIVING

KEY IDEAS:

- 1. The gospel and the goal of our salvation
- 2. Christians need the gospel
- 3. Differentiating gospel reliance from self reliance

SESSION 1

The world has never been richer, humans have never lived such long, productive and healthy lives, and we have brought technology to the point where our machines could soon help us solve many of our remaining problems. Yet if we were to ask this question, "What is the greatest problem facing humanity?" We will have no shortage of answers. The answers to this question can range from global warming to terrorism; or from dwindling natural resources to poverty. How we choose to define the problem will determine what our solutions are going to be. Problems on a horizontal plane (i.e. social, political) require horizontal solutions. E.g. Better environmentalists, healthcare, politicians etc. But what if the greatest problem facing all of humanity is actually a vertical one? What if the greatest problem is Godward and not manward?

As Christians, we often hear the word "sin" being thrown around in church. But we tend to hold to incomplete ideas of sin. We think of sin as a series of isolated mistakes in an otherwise pretty good life. We reduce sin to breaking God's laws and quickly excuse ourselves by thinking that nobody is perfect anyway, not even Christians.

But the Bible tells us that sin is far uglier. It is us desiring to usurp God's sovereignty (Gen 3:5). It is us serving and worshipping ourselves rather than the Creator (Rom 1:25). We disregard God's laws because we disregard the Lawgiver. God's laws are never broken in abstract, but in relation to a person. In other words, our natural disposition towards God is that of rebellion against the One who created us. When do we get upset with others? When the laws of our kingdom are broken, when our wills are crossed and our demands unmet. When do we feel anxious? When things do not go according to our plans. In sum, we reject God's rightful rule because we think we know or deserve better. Since the greatest problem facing humanity is Godward, the solution has to come from God himself. God's solution to us is offered in the gospel, the heart of our Christian faith.

KEY IDEA 1: THE GOSPEL AND THE GOAL OF OUR SALVATION

One of the most commonly-used but oftenmisunderstood terms in churches, is precisely the "gospel". Some of us equate the gospel to the entirety of God's revelation, i.e. everything taught in the Bible. Some of us think it merely refers to the first four books of the New Testament. For others, the term has become common parlance so much so that it has become an adjective, e.g. gospel ministry, gospel conversations, gospel hangouts!

As Christians, our lives are radically changed by the gospel. But while it is true that the gospel can bring about transformation and growth, we must not confuse the gospel with its benefits. While it does produce a life of love, the life of love is not itself the gospel. We must not confuse what the gospel is with what the gospel does. It is therefore necessary for us to familiarize ourselves with the Biblical definition of the gospel.

1 CORINTHIANS 15:1-5

¹Now I would remind you, brothers, of the gospel I preached to you, which you received, in which you stand, ²and by which you are being saved, if you hold fast to the word I preached to you — unless you believed in vain. ³For I delivered to you as of first importance what I also received: that Christ died for our sins in accordance with the Scriptures, ⁴that he was buried, that he was raised on the third day in accordance with the Scriptures, ⁵and that he appeared to Cephas, then to the twelve.

Read 1 Corinthians 15: 1-5 and summarise the content of the gospel.

- The gospel is news (that which was received and delivered, in verse 3) regarding what Jesus has done.
- It is news about his death and resurrection. And for what purpose?
- Verse 3 tells us that it is "for our sins". In other words, the gospel is primarily a
 message that God saves sinners in Christ. It is not good advice on how we can
 live better lives.

ROMANS 3:23-26

²³For all have sinned and fall short of the glory of God, ²⁴and are justified by his grace as a gift, through the redemption that is in Christ Jesus, ²⁵whom God put forward as a propitiation by his blood, to be received by faith.

But exactly what do we need to be rescued from?

- Redemption means the forgiveness of our sins.
- Propitiation refers to the act of turning God's wrath away.
- Sin is a twofold problem: both our sins/rebellion *and* God's rightful anger against us need to be dealt with.

ROMANS 12:1

I appeal to you therefore, brothers, by the mercies of God, to present your bodies as a living sacrifice, holy and acceptable to God, which is your spiritual worship.

What are we saved for? What is the goal of God's redemption?

- We are saved by God's mercies for worship.
- Our holy living is an act of worship unto him.

HOLINESS

The word "holiness" usually conjures the image of a morally upright person. But rather than being primarily about cleaning up our lives, holiness is in fact centered on a person. Peter was exhorting his recipients to live holy lives (2 Pet 3:11). And just a few verses later, he urged them to "grow in the grace and knowledge of our Lord and Saviour Jesus Christ" (v18). In other words, progress in holiness does not take place apart from an increasing knowledge of our Saviour! In the same way, the apostle John tells us in John 17:3 that eternal life is to know God and his Son, Jesus.

God has saved us from his wrath and from our sins that we may know and love Christ! In the same way that we take after those whom we respect and love, we look more and more like Jesus when we know him in increasing measure. Just as our sin is not impersonal but against God, holiness is more about becoming like the one whom we love and worship, rather than simply living out Christian ethics.

KEY IDEA 2: CHRISTIANS NEED THE GOSPEL

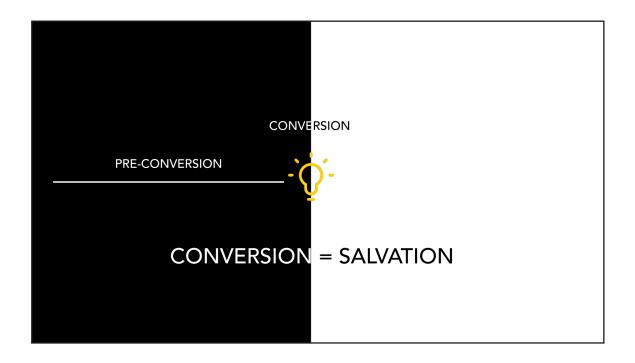
Many of us know that we need the gospel to become Christians. But we seem to think that once we are in the faith, we rely on sheer willpower to stay Christian. Is that what the Bible teaches?

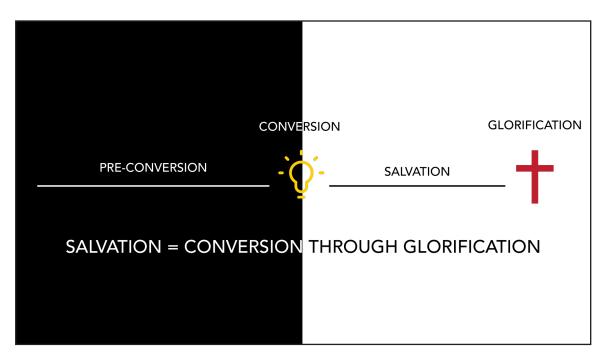
1 CORINTHIANS 15:1-2

¹Now I would remind you, brothers, of the gospel I preached to you, which **you received, in which you stand,** ²and by which you are **being saved**, if you hold fast to the word I preached to you — unless you believed in vain.

How does this verse tell us of our need for the gospel?

- We often use the terms "salvation" and "conversion" interchangeably. But "being saved" in this text suggests more of a process rather than a singular point in time when we become Christians. (See diagram on the next page)
- The means to accomplish that ongoing salvation is through the gospel.
- Notice the tenses used to describe how we relate to the gospel:
 - » Past tense which you received
 - » Present tense in which you stand
 - » Present continuous by which you are being saved





In other words, the gospel doesn't only get us in but keeps us going in the faith. It doesn't only convert us but conforms us to Christlikeness. "The gospel is not just the ABC, but the A-Z of the Christian life", to quote Timothy Keller.

WHY DO CHRISTIANS NEED THE GOSPEL?

THERE ARE 3 WAYS TO LIVE

We tend to think that there are two ways to relate to God — to follow him and do his will, or to reject him and to do your own thing. But in reality, there are two equal ways to avoid God. One is to reject God's law and live as we see fit (lawlessness), while the other is to obey God's law and be really moral, so as to earn our own salvation (legalism).

The third way, however, does not occupy the middle ground between the two. The gospel approach is radically different from lawlessness and legalism in that it reminds us that all we need for Biblical growth has already been given to us in the work of Jesus Christ on the cross. As such, the gospel re-directs our gaze away from ourselves to our Saviour and his finished work.

While many of us don't attempt to merit our salvation or commend ourselves before God by our works, we still fall prey to legalism which exists in subtler forms. We may hold to a confessional theology of justification by faith, but functionally live our lives as if we are justified by our works.

BOTH LEGALISM & LAWLESSNESS REJECT GOD AND DIMINISH HIS GRACE

CASE STUDY 1

Jessica and Huiling have been best friends since childhood. Their parents were friends in church and so their families spent a lot of time together. Both Jessica and Huiling grew up dreaming of getting married and having their own families. They were both baptised and served in church as teenagers.

While at university, Jessica met someone whom she fell in love with. She knew sexual intimacy was wrong but she was scared that if she withheld sex, the relationship would fail. She reasoned with herself that it wasn't really that bad since she intended to marry him anyway — it's not like she was just sleeping around. When she felt guilty, she would try to comfort herself by reading Romans 8, which told her there was "no condemnation for those who are in Christ Jesus". Huiling was angry with Jessica for "selling out" and told her that Romans 8 did not apply to her in this way. In fact, Huiling threw Bible verses at Jessica to get her to stop sleeping with her boyfriend.

Huiling, on the other hand, took great pride in her sexual purity. She didn't want to casually date and was waiting for the right person who shared her values and morals. It was important to her that a potential spouse had kept himself pure too. She dreamt of their first kiss being at the altar of their wedding. As the years passed, she grew despondent about ever meeting someone. With time, she grew bitter toward God. She had obeyed him and kept herself pure, so why hadn't he given her a husband yet?! Jessica told her that her standards were too high and that if she just loosened up she might have a chance.

Guilt and bitterness were not meant to be the fruit of following Jesus. How did they get so off track?

DISCUSS:

How do they individually view God? How do each of them understand the concept of "grace"? What do both of them have in common regarding their implicit views of God and of his grace?

TO SUM UP:

- a. Both approaches view God as getting in the way of our highest good and happiness. The legalist obeys God mechanically and begrudgingly in order to receive from God what he/ she thinks will really make him/ her happy, while the lawless person avoids obeying God altogether to pursue his/ her own good and happiness. Both view the law as burdensome because of their failure to see the goodness of the lawgiver.
- b. Both approaches carry a low view of grace. The lawless person either sees little need for grace, or regards grace as necessary for forgiveness but not for transformation. Legalism on the other hand perceives grace as being sufficient for behavioural change, but not a change of our inner desires.
- c. Both approaches are self-centred and saviour-rejecting. Both the lawless person and the legalist live for himself/ herself. The former does so by rejecting the law of God and his/ her need for a saviour, while the latter attempts to please God through his/ her own efforts and to use God for his/ her own gain.

OUR DEFAULT MODE IS LEGALISM

MATTHEW 23:23, 25-26

²³"Woe to you, scribes and Pharisees, hypocrites! For you tithe mint and dill and cumin, and have neglected the weightier matters of the law: justice and mercy and faithfulness. These you ought to have done, without neglecting the others. ²⁵"Woe to you, scribes and Pharisees, hypocrites! For you clean the outside of the cup and the plate, but inside they are full of greed and self-indulgence. ²⁶You blind Pharisee! First clean the inside of the cup and the plate, that the outside also may be clean.

What does religion (legalism) look like in this passage?

- Religion in this text takes the form of an external observance of certain laws (e.g. tithing, ceremonial cleanliness).
- Jesus didn't condemn them for tithing herbs, but for neglecting weightier moral matters such as inward obedience.

Religion is our preferred default mode because God's demands for holiness can be quickly reduced to manageable external acts of law-keeping without any need for inward change. Moreover, external law-keeping is measurable and gives an impression of growth to ourselves and to others.

RELIGION EFFECTS NEITHER REAL OR LASTING CHANGE

CASE STUDY 2

Samuel likes to be known as a hard-worker. He arrives at work early and often leaves late. He works quietly at his desk and always gets his work done. During work meetings, he seldom makes suggestions or contributes ideas. He prefers to remain quiet and listen and will occasionally make a comment. He says this helps him give more constructive feedback. He is well known for his "feedback" and is very happy to make known what he sees as the flaws, faults and failings of the other staff members on the team after each meeting.

Recently, Samuel received a poor performance review. His supervisor told him that the team felt that he never contributed to the projects they were working on. Samuel was very upset and began to declare all the ways in which he diligently worked hard, citing his long hours and timely completion of tasks. He also stated multiple ways in which his team hampered his progress.

DISCUSS:

Is Samuel a quiet hard worker or an uninvolved opinionated colleague?

Why would Samuel be so inconsistent in his behaviour (i.e. quiet at meetings, but vocal after)?

• He may be inconsistent on the behavioural level but he is consistent in the desires of his heart.

What could possibly be driving his behaviour?

- Concern for impressing his boss by giving the appearance of working hard and by diminishing the contributions of others to inflate his own. (pride)
- Remaining quiet at meetings stems from the fear of looking silly in front of his boss. (fear)

PRIDE & FEAR

Pride and fear are "self-motivators". Pride is self-exalting while fear is self-preserving. They may motivate external behavioural change, but they do not address our hearts' desires and therefore produce no lasting change. This explains why people who try to change through moralistic behaviour find themselves either living inconsistently, or repeatedly lapsing into sins.

In the final analysis, behavioural change is self-centred. Getting ourselves to do the right thing by appealing to our self interests not only fuels greater self-absorption, but brings no honour to the person and work of Christ. We no longer "do good" for God's sake, but for our own sakes.

Listen in to your self-talk and pay attention to when you are driven by self-motivators in your Christian walk.

PRIDE (SELF-EXALTING)

FEAR (SELF-PRESERVING)

I wouldn't want to be like them.

I need to try harder to be a better Christian.

II

At least I am doing well in my spiritual disciplines.

What will people think of me?

11

If others really knew this is what I am like then no one would love or accept me.

11

I don't want to get into trouble with my church leaders.

God may withhold his blessing if I sin.

KEY IDEA 3: DIFFERENTIATING GOSPEL RELIANCE FROM SELF RELIANCE

Read the table¹ on the next page slowly to examine whether you are motivated by the gospel or by legalism.

¹ Adapted from p16 of Timothy Keller's Gospel in Life.

LEGALISM		GOSPEL	
IG TO GOD MOTIVATION FOR OBEDIENCE	"I obey, therefore I am accepted." I obey God in order to get things from God.	"I am accepted, therefore I obey." I obey God to get God — to delight in and become like him.	
RELATIN PRAYER LIFE	My prayer life consists primarily of petition and only heats up when I am in need. I pray because I want control in my life.	My prayer life consists of adoration, petition and thanksgiving.	
THERS UNDER CRITICISM	When I am criticised, I become furious or devastated because my self-worth is under attack.	When I am criticised, I struggle, but it doesn't crush me. My identity is not built on my performance or record, but on Jesus'.	
RELATING TO OTHERS	Because my self-worth is built on my godly performance, I look down on anyone who "underperforms".	My self-worth is built on the one who died for me. Therefore, I can't look down on others (because the cross shows me that I am more sinful than I think). I also don't have to look down on others in order to feel better about myself (because the cross shows me that I am more valued than I realise). This frees me up to love and serve others.	
RELATING TO HEAT	When circumstances in my life go wrong, I am angry with myself because I must have fallen short, or angry with God because He hasn't honoured my obedience.	When circumstances in my life go wrong, I struggle, but I know God is no longer angry with me because all my punishment fell on Jesus. His discipline of me through the trials is an expression of his fatherly love for me.	

PERSONAL REFLECTION

DISCUSS the areas of your life which reveal moralistic behaviour (driven by fear or pride).

REMEMBER that God saved us from our sins and from his wrath for our enjoyment and adoration of him and his Son. When we grow in our love for Jesus, we become conformed to His likeness, which brings him further glory.

PRAY and ask God to open your eyes to the beauty of the person and work of Jesus. He alone can change the affections of your heart and enable heartfelt obedience.

CLOSING PRAYER

"Thank you for saving me in Christ Jesus.
Thank you for loving me so much that you would never leave me where I am. Help me to grow in knowledge, love and adoration for Jesus all the days of my life that I may no longer live for myself but for the one who died and gave himself for me.

SCRIPTURE MEDITATION

2 CORINTHIANS 3:18

And we all, with unveiled face, beholding the glory of the Lord, are being transformed into the same image from one degree of glory to another.

SESSION 2: APPLYING THE GOSPEL TO OUR HEARTS

KEY IDEAS:

- 1. Examining the nature of our idolatry
- 2. Knowing our heart idols
- 3. Applying the gospel to our heart idols
- 4. Applying the gospel to other fallen conditions of the heart

SESSION 2

What comes to mind when we speak of idol-worship? Some mental images include people bowing down to graven images, incense burning, setting up altars at home, etc. In reality, we are all worshippers, whether or not we subscribe to an organised religion. And the reason why this is so is because we are made for worship. Even when we turn our backs on the Creator, we still look to creation as the object of our worship. The Bible, however, tells us that to worship anyone or anything else but God is idolatry.

Let's take a closer look at what the Bible teaches on idolatry.

KEY IDEA 1: EXAMINING THE NATURE OF IDOLATRY

ROMANS 1:20-23

²⁰For his invisible attributes, namely, his eternal power and divine nature, have been clearly perceived, ever since the creation of the world, in the things that have been made. So they are without excuse. ²¹For although they knew God, they did not honor him as God or give thanks to him, but they became futile in their thinking, and their foolish hearts were darkened. ²²Claiming to be wise, they became fools, ²³and exchanged the glory of the immortal God for images resembling mortal man and birds and animals and creeping things.

What drives our hearts towards idolatry?

- In spite of being given knowledge about God through his creation, we withhold honour and thanksgiving from him.
- As a result, we become foolish in our thinking, leading us to turn away from the Creator to serve created things.

ISAIAH 44:13-17

¹³The carpenter stretches a line; he marks it out with a pencil. He shapes it with planes and marks it with a compass. He shapes it into the figure of a man, with the beauty of a man, to dwell in a house... He plants a cedar and the rain nourishes it. ¹⁵Then it becomes fuel for a man. He takes a part of it and warms himself; he kindles a fire and bakes bread. Also he makes a god and worships it; he makes it an idol and falls down before it. ¹⁶Half of it he burns in the fire. Over the half he eats meat; he roasts it and is satisfied. Also he warms himself and says, "Aha, I am warm, I have seen the fire!" ¹⁷And the rest of it he makes into a god, his idol, and falls down to it and worships it. He prays to it and says, "Deliver me, for you are my god!"

Who are we worshipping, ultimately, when we bow down to idols?

- The one who is ultimately "in charge" in this text is the one who made the idol.
- He decides how the idol will look (verse 13 "shapes it into the figure of a man").
- He worships out of self-interest (verse 17, he worships in order to be delivered).
- In essence, we invariably create "gods" in our own image because we worship ourselves.

EZEKIEL 14:2-5

²And the word of the Lord came to me: ³"Son of man, these men have taken their idols into their hearts, and set the stumbling block of their iniquity before their faces. Should I indeed let myself be consulted by them? ⁴Therefore speak to them and say to them, Thus says the Lord God: Any one of the house of Israel who takes his idols into his heart and sets the stumbling block of his iniquity before his face, and yet comes to the prophet, I the Lord will answer him as he comes with the multitude of his idols, ⁵that I may lay hold of the hearts of the house of Israel, who are all estranged from me through their idols.

What are the effects of idolatry in our lives?

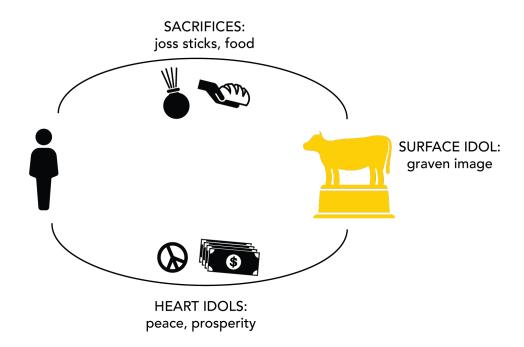
• Idols never stay outside of us. They always move inside us to enslave us and estrange us from God.

KEY IDEA 2: KNOWING OUR HEART IDOLS

THE DYNAMICS OF HEART WORSHIP

The first step to real and lasting change, according to the Bible, is to recognise the deep idols of the heart.

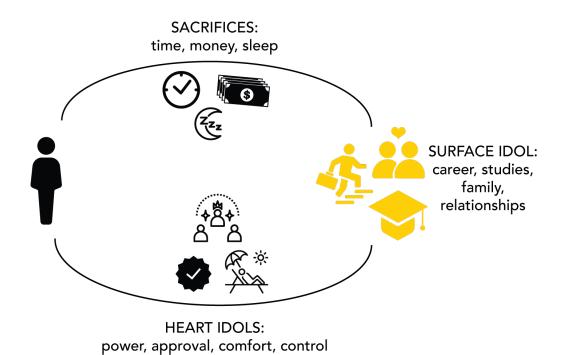
The diagram below is an idolatry cycle.



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A commonly observed ritual in our society is the offering of sacrifices to a surface idol (a graven image). These sacrifices usually take the form of incense and food. While the surface idol is the apparent object of worship, what the worshipper really longs for is what the surface idol is able to offer in return, e.g. peace, security, prosperity (heart idols).

Now observe another idolatry cycle:



In this cycle, only the external forms of "sacrifices" and "surface idols" change, while everything remains the same. We still worship in order to get what we really want (heart idols). In other words, the question is not whether we worship. It is not even what we worship. It is about whom we worship. And until our worship becomes centered on God, all our worship remains self-serving.

WHAT ARE HEART IDOLS?

What does self-worship look like? There are basically 4 common heart idols underlying our surface idolatry. These idols are deep longings which we want satisfied. When these longings are met, we feel significant and secure.

- Power (success, achievement, influence)
- Approval (affirmation, love, relationships)
- Comfort (privacy, lack of stress, freedom)
- Control (self-discipline, certainty, standards)

Suppose you are feeling anxious because of an upcoming job interview. Why are you anxious? Perhaps you fear looking stupid in front of your interviewers (Approval), or maybe you are worried over not landing that job which you want in order to upkeep your present lifestyle (Comfort).

Just to be sure, each of us struggle with not one, but multiple heart idols. Depending on the circumstance that we find ourselves in, we usually allow one heart idol to dominate the rest. For example, someone who is keenly eyeing a job promotion (Power), will be happy to sacrifice her other heart idols. She may forego sleep and recreation (Comfort) or even be willing to become unpopular with her co-workers (Approval) just to achieve her aim.

It is needful to clarify that these deepest longings are not sinful in and of themselves. There is nothing inherently wrong with seeking the approval of others (the Bible commands us to affirm and encourage one another) and nothing wrong with desiring order in our lives (part of the unpredictability we face daily comes from living in a fallen and disordered world). But when we look to satisfy these heart longings that we were made for outside of Christ, they begin to take on a life of their own. They grow into god-like proportions; they start to rule over us and dictate how we ought to live! The main problem with idolatry is that we look for the right thing (i.e. seeking to meet these longings) in the wrong places (i.e. outside of Christ). We were made by and for Christ after all (Col 1:16)!

KEY IDEA 3: APPLYING THE GOSPEL TO OUR HEART IDOLS

Consider once more the earlier example of someone becoming anxious over the job interview. What happens when our self-examination stops short of getting to the heart idols? We are likely to find generic Bible passages to deal with our anxiety. While there is nothing wrong with this approach, we miss out on the opportunity to apply the gospel to a particular heart idol in a targeted fashion. Imagine a surgeon using a butcher's knife instead of a scalpel to perform surgery!

When we apply the gospel to a specific heart idol, we allow it to both critique our idolatry (hence our need for repentance) and transform the same longing of the heart so that it is no longer self-directed, but God and others-directed.

The table on the next page provides a framework for understanding how our longings are transformed by the gospel. Read through the table slowly, and talk to your reading partner about what struck you.

S E S S I O N 2

HEART IDOL (Distorted longing)	GREATEST NIGHTMARE	GOSPEL (The things we pursue that Jesus gave up in his life and death)	GOSPEL FRUIT (Transformed longings)
POWER -Self-exalting -Seeks to control, influence and use others	Humiliation	Jesus became weak to the point of death, so that we may know the power of God	Gospel power -Given to us especially in our weakness (2 Cor 12:9-10) -Power to love and serve God and others (Eph 3:14-19, Phil 4:13)
APPROVAL -Earned through personal performance -Seeks the approval of man	Rejection	Jesus was rejected by God, so that we may be accepted in Him	Gospel approval -Given on account of Christ's work, not earned (Rom 5:6-11) -Having received divine approval frees us from human approval to love and serve others (John 5:44, 12:42-43)
COMFORT -Sense of entitlement -Seeks a stress-free and trouble-free environment	Stress, demands	Jesus gave up both heavenly rights and earthly comforts so that we may be comforted	Gospel comfort -Given, not demanded -Present especially in the midst of suffering (2 Cor 1:3-7)
CONTROL -Seeks order and certainty in life -Seeks to attain to/maintain high personal standards	Uncertainty, things not going according to plan	Jesus gave up control over his life by wholly submitting to His father so that we may know control	Gospel control -Restfulness in God's providential control (Matt 6:25-34) -Seeks to attain to God's standards through the fruit of self-control (Gal 5:22)

PRACTICAL STEPS FOR APPLYING THE GOSPEL TO OUR HEART IDOLS

- 1. Identify your heart idols by referring to the self-diagnostic questions in the Appendix attached at the end of this session.
- 2. Involve brothers and sisters who know you well enough to weigh in on repeated patterns of sin observed in you, especially when under pressure.
- 3. Meditate on the gospel. Consider how Jesus gave up the very thing that you are prepared to live and die for.
- 4. Ask God to melt your heart with what Christ has done for you.
- 5. Thank God for visible gospel fruit, and ask for more.

Spend some time looking at the case study below with your reading partner.

CASE STUDY 1

Susan has always loved beautiful things. As a child she would use her pocket money for trinkets she found in the market such as shiny plastic rings. As an adult, she now has the means to upgrade her purchases and start buying beautiful clothing. She loves how expensive fabrics drape on her body and she just knows when she looks great. She has always felt very confident in a new dress or shoes... and maybe a bag too.

Susan's husband Jeff, was first captured by Susan's vibrant looks, appreciation of the arts and how she took good care of herself. However, after their first year of marriage, conflict was rife. Jeff couldn't understand why Susan needed another pair of shoes when she already had so many. He still wore a pair of sneakers he had in secondary school. He had also managed to save a nice nest egg and entered married life debt free, a fact he was very proud of. He panics every time he sees an expense on the bank statement that isn't completely necessary. He can't get through to Susan and they seem locked in a perpetual conflict about money.

- What are some of the surface idols Susan is struggling with?
- What are some of the surface idols Jeff is struggling with?
- Try to identify each of their heart idols.
- On the surface, how might both the inclinations of the husband and wife look if we haven't dug deeper to reach their heart idols?

KEY IDEA 4: APPLYING THE GOSPEL TO OTHER FALLEN CONDITIONS OF THE HEART

Beyond idolatry, all of us struggle with many other fallen conditions of the heart: The list below is by no means exhaustive:

- Self motivators (pride/fear)
- Lawlessness
- Self-created false identities
- Self-reliance

Let's take a look at how the gospel addresses each of these conditions.

i. THE GOSPEL REPLACES THE SELF MOTIVATORS OF PRIDE AND FEAR WITH HUMILITY & CONFIDENCE.

EPHESIANS 2:1, 3-5, 8-9

¹And you were dead in the trespasses and sins...³and were by nature children of wrath. ⁴But God, being rich in mercy, because of the great love with which he loved us, ⁵even when we were dead in our trespasses, made us alive together with Christ—by grace you have been saved... ⁵For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, ⁵not a result of works, so that no one may boast.

What was our former spiritual condition (verse 1)? What does this tell us about our ability to relate to God? What does the author tell us about the nature of our salvation? How does knowing this shape our response?

- State of spiritual death; complete inability to respond to God.
- Being saved is being made alive with Christ because of God's initiating grace, mercy and love.
- The gospel shows us that we are more helpless than we think (i.e. spiritual death), but simultaneously more loved than we can imagine (verse 5).
- Even faith, a condition for salvation, is gifted to us (verse 8). This should remove any boasting!
- All works-based, man-made religion will be driven either by pride or fear. The gospel alone, however, produces a bold humility!

ii. THE GOSPEL ADDRESSES OUR LAWLESSNESS BY REVEALING GOD'S PERFECT STANDARD OF HOLINESS.

ROMANS 3:23-26

For there is no distinction: ²³ for all have sinned and fall short of the glory of God, ²⁴ and are justified² by his grace as a gift, through the redemption that is in Christ Jesus, ²⁵ whom God put forward as a propitiation by his blood, to be received by faith. This was to show God's righteousness, because in his divine forbearance he had passed over former sins³. ²⁶ It was to show his righteousness at the present time, so that he might be just and the justifier of the one who has faith in Jesus.

Why was Jesus put forward as a propitiation? (verses 25b-26)

- Twice, the text tells us the purpose is to "show God's righteousness" (verses 25b-26).
- Jesus' sacrifice vindicated God from the charge of being unrighteous when he
 passed over former sins during Old Testament times. His death ensured that God
 remained "just" (verse 26) even as the "justifier" (declaring guilty sinners to be
 righteous).
- That Jesus had to pay the penalty of our law-breaking reveals that God takes his own law very seriously. By implication, God cares about how we live out his commands and has zero tolerance for our lawlessness.

 $^{^{2}}$ To be justified is to be declared righteous by God

³ Former sins refer to sins committed under the old covenant before the sacrifice of Christ as propitiation

iii. THE GOSPEL CHALLENGES OUR FALSE IDENTITIES AND GRANTS US NEW IDENTITIES.

Look at the passages below. What new identities are given to God's people? What led to the change?

GALATIANS 4:4-5, 7

⁴But when the fullness of time had come, God sent forth his Son, born of woman, born under the law, ⁵ to redeem those who were under the law, so that we might receive adoption as sons... ⁷So you are no longer a slave, but a son, and if a son, then an heir through God.

• The gospel changes my identity from slave to son, through Jesus' redemption.

ROMANS 6:6-7, 17-18

⁶We know that our old self was crucified with him in order that the body of sin might be brought to nothing, so that we would no longer be enslaved to sin. ⁷For one who has died has been set free from sin... ¹⁷But thanks be to God, that you who were once slaves of sin have become obedient from the heart to the standard of teaching to which you were committed, ¹⁸and, having been set free from sin, have become slaves of righteousness.

- We are no longer slaves of sin, but slaves of righteousness.
- The change in position happened through being "crucified with him" and having "become obedient to the standard of teaching" (reference to the gospel).
- Regarding our primary identity, we ought to take our cue from the gospel. We don't take our cues from what the world tells us (e.g. career, marital status etc); nor from our circumstances (e.g. our suffering); nor from our spiritual failures (e.g. the sense of condemnation).

iv. THE GOSPEL CHALLENGES OUR SELF-SUFFICIENCY & MAKES US DEPENDENT ON GRACE.

2 PETER 1:2-4

² May grace and peace be multiplied to you in the knowledge of God and of Jesus our Lord. ³ His divine power has granted to us all things that pertain to life and godliness, through the knowledge of him who called us to his own glory and excellence, ⁴ by which he has granted to us his precious and very great promises, so that through them you may become partakers of the divine nature.

What are the resources that we presently possess as believers? How did we come into possession of these resources?

- We possess all things pertaining to life and godliness (verse 2): present grace.
- We are also given precious promises that can help us become partakers of the divine nature (verse 4): future grace.
- It is through knowing God, and especially Jesus our Lord (verses 2-3) that we have come to possess these resources.
- Everything we need for a life of godliness (i.e. every possible saving benefit which includes sanctifying grace, promises of God etc) has been bought with the blood of Christ.

SESSION 2

The diagram below summarises how the gospel addresses each fallen condition. Gospel fruitfulness is not instantaneous. Rather, it comes through meditating on different aspects and emphases of the gospel, and through our asking God to massage the gospel and its implications deep into our hearts, with the help of the community.

FALLEN CONDITION	GOSPEL EMPHASIS (person / work of Jesus Christ)	GOSPEL FRUIT
Idolatry: power/approval/ comfort/control	see table above	
Pride & Fear	Jesus was the only man on earth who was both perfectly bold and humble (Person).	Bold humility
	That he needed to die for sinners tells us that we are more vile than we know ourselves, but more loved than we can imagine (Work).	
Lawlessness	That Jesus lived a perfectly holy life (Person) and had to pay for our law-breaking (Work) reveals God's unchanging holy demands.	Holy living
False identities outside Christ	Jesus was God's only begotten Son and the only perfect saint (Person).	Gospel identities as sons and saints
	Yet he was abandoned by his Father so that we may know God as our loving Father, and be free from the bonds of sin (Work).	
Self-reliance for sanctification	Jesus lived in perfect obedience, in the power of the Holy Spirit (Person).	Holy living that is Spirit/ grace-dependent and Christ- exalting
	His finished work has secured for us the indwelling of His Spirit, together with past, present and future grace for our holy living. (Work)	

APPLYING THE GOSPEL TO OUR FALLEN CONDITIONS

- 1. Reflect on the fallen condition(s) which most deeply resonate with you.
- 2. Consider both the Person and Work of Jesus Christ. Christ himself lives out the very fruit that he commands us to bear as a picture of what true humanity and what life under God looks like.
- 3. Pray that his Person and Work would capture both your heart and imagination.

APPENDIX

Self-diagnostics: questions to help you go deeper with your self-examination

The goal of reflecting deeply is not to encourage morbid introspection but rather to apply the gospel better. Some of us need a little help in detecting our surface and heart idols. Here are some questions to help:

- 1. What are your daydreams?
 - » Someone said "your religion is what you do in your solitude". When you don't have to think about anything in particular, what do you think about? These thoughts point to deeper desires and longings and tend to be the things that drive us.
- 2. Where do your uncontrollable emotions show up?
 - » When do you get most upset / hurt / angry?
 - » Follow these emotions to the root and you will find your idols clinging to them.
- 3. What do you spend your money on most effortlessly?
 - » Is it easy to save? Buy clothes and products? Do you spend a lot on food, entertainment or holidays? Money is an easy way to uncover our idols.
- 4. What are your nightmares?
 - » What is the worst thing that could happen so that life would no longer be worth living?
- 5. What unanswered prayer has embittered you toward God?
 - » When we pray conditional prayers, they often reveal what we are really after. God, in his loving kindness, often withholds things to help free and redirect our hearts.

CLOSING PRAYER

"Dear Lord Jesus, you have made us for yourself. Forgive us when we seek to satisfy our longings outside of you by drinking from broken cisterns that cannot hold water. Help us to drink deeply from you instead, as you alone promise to satisfy our thirsts eternally. Open our eyes to the excellencies of both your person and work, that we may love you more dearly and follow you more nearly."

SCRIPTURE MEDITATION

Romans 8:29, 32

"For those whom [God] foreknew he also predestined to be conformed to the image of his Son... He who did not spare his own Son but gave him up for us all, how will he not also with him graciously give us all things?"

SESSION 3: GOSPEL REPENTANCE & FATIH

KEY IDEAS:

- 1. Gospel repentance is Godward, Christ-atoning and bittersweet
- 2. Learning how to go to God in gospel repentance and faith

WE CAN & OUGHT TO PLEASE GOD.

ALL OF LIFE IS REPENTANCE

It may feel defeatist to talk about repentance in the final session after scaling the heights of the glories of the gospel! It is like telling a recovering alcoholic what to take for his next hangover. Nevertheless, it is no secret that you and I will fall into sin. While we are no longer slaves to sin, the effects of indwelling sin remain ever present in us. In Session 2, we read in Romans 6:6 that we are no longer slaves to sin. But a few verses later in verse 12, Paul commands us, "Let not sin therefore reign in your mortal body"! In other words, while positionally we are no longer slaves of sin, in practice we still give in to sin. What then do we do when we disobey and stumble into sin? The short answer is repentance.

When Martin Luther nailed *The Ninety-Five Theses* to the door of Wittenberg Cathedral, which indirectly sparked off the great Reformation, the first of his theses was: "Our Lord and Master Christ willed the entire life of believers to be one of repentance." Repentance is the only way we make progress in the Christian life. Indeed, an all-of-life repentance is a good indicator that we are growing and making progress in our holiness. Sanctification is marked by regular repentance, not perfection on this side of eternity.

CLARIFYING UNION IN CHRIST VS. COMMUNION WITH CHRIST

Before delving into the scriptures to learn about Biblical repentance, it must be said that as believers, we commonly err in two ways when we think about our relationship with God. Some of us think that we need to constantly be on our best behaviour in order to keep an angry God happy, while others imagine that we cannot do anything more or less to please God because he has loved us unconditionally in Christ. Both views are partial truths that fall short of what the Bible teaches.

UNION IN CHRIST: OUR STANDING BEFORE GOD IS SECURE

ROMANS 8: 33-34, 38-39

³³Who shall bring any charge against God's elect? It is God who justifies. ³⁴Who is to condemn? Christ Jesus is the one who died... ³⁸For I am sure that neither death nor life, nor angels nor rulers, nor things present nor things to come, nor powers, ³⁹nor height nor depth, nor anything else in all creation, will be able to separate us from the love of God in Christ Jesus our Lord.

What is our "legal" status in Christ according to verses 33-34? How does that look in verses 38-39?

- We are no longer under condemnation. God has justified us on account of Christ who died.
- Our justification in Christ becomes the foundation of our eternal security (verses 38-39), and thus, the basis of our assurance.

COMMUNION WITH CHRIST: WE CAN AND MUST PLEASE HIM

COLOSSIANS 1:9-10

⁹ And so, from the day we heard, we have not ceased to pray for you, asking that you may be filled with the knowledge of his will in all spiritual wisdom and understanding, ¹⁰so as to walk in a manner worthy of the Lord, fully pleasing to him: bearing fruit in every good work and increasing in the knowledge of God.

COLOSSIANS 3:20

²⁰ Children, obey your parents in everything, for this pleases the Lord.

We must not and cannot earn his favour nor merit our salvation through our obedience and repentance. Rather, the secure standing that we have in Christ before God (union), provides the safety within which we seek to please him by exercising faith in God and his promises, and to repent before him when we fail (communion).

KEY IDEA 1: GOSPEL REPENTANCE IS GODWARD, CHRIST-ATONING & BITTERSWEET

WHAT IS GOSPEL REPENTANCE & FAITH?

Three ways to repent:

In Session 1, we learned that there are three ways to live: lawlessness, legalism, or the gospel approach. In the same way, there are three ways to repent.

- Lawless repentance: Sin your heart out, mumble a few sorrys to God and move on with life.
- 2. Legalistic repentance: Grieve and feel sorry. But do it to keep God happy for your own interests.
- 3. Gospel repentance: Recognise that your sin has grieved God, turn to Christ for forgiveness and ask for strength to live a life pleasing to him.

Two ways to grieve

2 CORINTHIANS 7:9-10

⁹As it is, I rejoice, not because you were grieved, but because you were grieved into repenting. For you felt a godly grief, so that you suffered no loss through us. ¹⁰For godly grief produces a repentance that leads to salvation without regret, whereas worldly grief produces death.

What are the two kinds of grief mentioned here? What are the outcomes of each type of grief?

- Godly vs worldly
- The former produces repentance that leads to salvation4 while the latter produces death.
- Note that repentance always entails turning in two directions: away from sin and towards God.

Worldly grief can manifest itself either in "lawless" or "legalistic" repentance. Since the latter form is a whole lot subtler, we will spend the rest of this session on it.

⁴Recall how some New Testament authors often define "salvation" less as conversion, but more as being saved at the end of our lives or at the end of history when Jesus comes again. C.f. 1 Cor 15:1-2.

ONE TRULY BIBLICAL REPENTANCE

Godward vs Manward

Legalistic repentance generally expresses regret over lost opportunities, painful present circumstances or personal embarrassment. We regret getting caught, hurting ourselves or looking stupid. In other words, legalistic repentance has no reference to God. It is typically self-centred. It is more preoccupied with the consequences of sin and its effects on us. Gospel repentance, on the other hand, recognises how the sin in and of itself grieves God. It echoes David in Psalm 51:4, "Have mercy on me, O God, according to your steadfast love. According to your abundant mercy blot out my transgressions... Against you, you only, have I sinned and done what is evil in your sight."

Self-atoning vs Christ-atoning

Legalistic repentance is typically self-atoning. The ancient practice of self-flagellation is laughable at best, and morbid at worst to us. Yet, this is the way we tend to "atone" for our

sins: through inflicting misery on ourselves! We hope that if we feel sorry enough, and perhaps even make known how sorry we are to others, we would deserve to be forgiven. In legalism, we earn our forgiveness with our repentance. In gospel repentance, we receive forgiveness by faith in Christ's finished work whenever we sin.

Bitter vs Bittersweet

Legalistic repentance is "bitter all the way down". In religion, our only hope is to live a good enough life to earn God's blessing. A constant focus on our moral performance will only lead to despair and trauma whenever we fail our standards. In gospel repentance, on the other hand, the knowledge that we will not be cast off gives us a deep confidence to drop all our self defences and acknowledge the true depths of our sinfulness. Even though our sinning against God brings genuine grief and pain, yet being reminded that Christ went to the cross even for that particular sin which I am repenting of, sweetens our repentance.

Look at the table on the next page and discuss the instances when you repent legalistically. What hinders Biblical repentance in general? How can we better guard ourselves against the dangers of legalistic repentance? How can we practise gospel repentance more regularly?

LEGALISTIC REPENTANCE	GOSPEL REPENTANCE	
Hates the consequence of sin	Hates sin because it grieves God	
Wallows in self-pity	Turns away from sin	
Repents to secure blessing	Repents to please God	
Looks to our circumstances	Looks to Jesus' death and resurrection	
Makes ourselves suffer to merit forgiveness	Receives the forgiveness earned by Christ's suffering	
Traumatic (sense of failure in one's own performance)	Sweetly sad (flawed but accepted)	
Self-centred	God-centred	

Based on your understanding of Biblical repentance, discuss the case study below with your reading partner.

CASE STUDY

Sam joined a small accountability group because he knew he needed help. No matter how hard he tried, he seemed to always ruin any relationship he was in because of his struggle with pornography.

He arrives at the group meeting in a state. He tearfully explains that he had just been caught by his fiance and that she might call off the wedding. As you listen to him, you seem to notice that his tears are directed toward the perceived loss to him rather than having fallen into sin again. He fears the consequences and does not see his struggle rightly.

How could you compassionately lead him toward Biblical repentance and faith in Christ? How might this impact the way he talks to his fiance about this issue?

KEY IDEA 2: LEARNING HOW TO GO TO GOD IN GOSPEL REPENTANCE & FAITH

Below are some practical steps that you can consider⁵:

- Name the sin. Be really specific in repentance. Very often, we either will not or dare not probe deeply to find out what underlies a particular sinful thought or deed. (Refer to
- what underlies a particular sinful thought or deed. (Refer to "Questions that help you go deeper" from Session 2)
- 2. Repent of the sin. Recognise how weak and poor they are in themselves as well as how dangerous they are: they first
- enslave, then destroy you. Most importantly, identify which aspect of God's character you struggle to believe (e.g. his
- goodness).
- 3. Remember Christ's finished and ongoing work for you. Often we are reluctant to repent because we feel condemned by both our conscience and by Satan's accusation. He loves to
- execute a one-two punch on God's people: by first tempting us to sin, and then accusing us. The latter blow fatally
- paralyses us into spiritual inaction. But remember that your sins are eternally forgiven in Christ at the cross. In fact, he
- continues to intercede for us to apply the benefits of his oncefor-all atonement to us in our real-time struggles. (1 John
- 2:1-2)

⁵ Taken and adapted from Timothy Keller's Gospel in Life, p47-48.

- Ш 4. Involve others in your repentance. James 5:16 tells us, U "Therefore, confess your sins to one another and pray for one Z another, that you may be healed." Repentance is first and 4 foremost before God. But the Bible commands us to confess \vdash our sins to one another too. When we confess appropriately Z (i.e. in a non-showy, non-whiny way), it frees us from our pride, edifies others and puts the power of the gospel on full display. ш Δ. This is raising the stakes in repentance, but the gospel has ш enabled us to be vulnerable because what God thinks of you in 2 Christ matters more than what others do.
- 5. Rejoice in God's better purposes. The last step is to rejoice in the fact that God's saving purposes are far better. This is what the Bible calls "faith", which is the counterpart of repentance. Our affection for sin cannot be simply renounced; it has to be replaced by an affection for something or someone greater.
- The Psalmist writes of both repentance and faith, "Turn my eyes from looking at worthless things; and give me life in your ways."

 (Ps 119:37). The Puritan Thomas Chalmers echoes the Psalmist, "The best way of casting out an impure affection is to admit a pure one; and by the love of what is good, to expel the love of what is evil." Repentance and faith are conjoined together. To renounce sin without rejoicing in God's better saving purposes is but another form of legalistic repentance. God cannot be honoured by such repentance.

A SAMPLE PRAYER OF GOSPEL REPENTANCE

We can use the practical steps listed above and turn them into a prayer of repentance. Given below is a worked example of such a prayer offered by one who is struggling with the heart idol of Control.

1

NAME THE SIN

(e.g. Control)

"Father God, you know how I have built my heart around wanting to be in control of my life.

2

REPENT OF THE SIN

(Recognise how they are futile, destructive, and grievous to God)

While there is nothing wrong in wanting order in my life, this craving for control has overtaken me. I get irritable when things don't go my way and when people don't accommodate my plans. (Sin is destructive.)

Rather than constantly asking if what I do expresses my love to you and others, I get a meltdown when last-minute inconveniences which derail my schedule crop up . I am so highly-strung that I constantly suffer from sleepless nights. (Sin is futile.)

Forgive me for insisting that things must go my way. I am not God, you are. I simply don't trust your plans for me. I don't believe in your goodness and provision. (Identify aspects of God that you are not believing.)

REMEMBER CHRIST'S FINISHED & ONGOING WORK.

Your Son gave up control over his life and lived entirely according to your will not so that I can live an independent life of control, but to live in utter dependence on you. Please forgive the sin beneath my anxiety, which is a prideful, god-like desire to govern all of my life.

REJOICING IN GOD'S BETTER PURPOSES.

My ultimate security is not based on my ability or luck, but on your Fatherly care for me. You know the number of hairs on my head (Matt 10:30-31), you have kept count of my tossings and put my tears in your bottle (Ps 56:8). You work all things for my good so that I will become more like your Son. You love me far more than I know how to love myself, and far better than anyone else. Please remove my idol for control, not for my sake but for your name's sake. Amen."

PERSONAL REFLECTION

Share an area of struggle with your reading partner. Discuss what repentance and faith can look like in both your situations. Take time to pray for one another by using the steps given in the sample prayer as a guide.

CONCLUSION

Across the three sessions, we have looked at how the gospel saves us not only in our conversion, but is saving us in our sanctification. Nevertheless, living in the already-and-not-yet guarantees both the certainty of our sinful failures and our corresponding need for regular gospel repentance.

If there must be a single takeaway, it is this: we must never take our eyes off the finished work of Jesus Christ in both our obedience and disobedience. For in his death and resurrection, he has secured the basis of our salvation from start to finish. Such a great saviour is he, that he will never leave us as we are!

Let us end by asking God to help us live daily by faith and repentance in the gospel, as it was for the Apostle Paul who said, "I have been crucified with Christ. It is no longer I who live, but Christ who lives in me. And the life I now live in the flesh I live by faith in the Son of God, who loved me and gave himself for me." Paul cannot get over Christ. Neither should we.

Blessed assurance, Jesus is mine;
Oh, what a foretaste of glory divine!
Heir of salvation, purchase of God,
Born of His Spirit, washed in His blood.

This is my story, this is my song, Praising my Saviour all the day long.

Perfect submission, perfect delight,
Visions of rapture now burst on my sight;
Angels descending, bring from above
Echoes of mercy, whispers of love.

Perfect submission, all is at rest,
I in my Saviour am happy and blest;
Watching and waiting, looking above,
Filled with His goodness, lost in His love.

Fanny Crosby

