

GOSPEL CENTERED LIFE WINTER 2026

LESSON ONE: THE GOSPEL GRID

INTRODUCTION

Heidelberg Catechism Question 113.

*What doth the tenth commandment require of us? **Answer.** That even the smallest inclination or thought, contrary to any of God's commandments, never rise in our hearts; but that at all times we hate all sin with our whole heart, and delight in all righteousness.*

"Many years ago I was driven to the conclusion that the two major causes of most emotional problems among evangelical Christians are these: the failure to understand, receive, and live out God's unconditional grace and forgiveness; and the failure to give out that unconditional love, forgiveness, and grace to other people...We read, we hear, we believe a good theology of grace. But that's not the way we live. The good news of the Gospel of grace has not penetrated the level of our emotions."

David Seamands, (Author and Christian Counselor)

I. TWO MAJOR CONCEPTS: God's holiness and our sinfulness

Isaiah 6 and Jeremiah 17: What does it say about God? What does it say about me?

"In the year that King Uzziah died I saw the Lord sitting upon a throne, high and lifted up; and the train^a of his robe filled the temple. ²Above him stood the seraphim. Each had six wings: with two he covered his face, and with two he covered his feet, and with two he flew. ³And one called to another and said:

"Holy, holy, holy is the LORD of hosts;
the whole earth is full of his glory!"^b

⁴And the foundations of the thresholds shook at the voice of him who called, and the house was filled with smoke. ⁵And I said: "Woe is me! For I am lost; for I am a man of unclean lips, and I dwell in the midst of a people of unclean lips; for my eyes have seen the King, the LORD of hosts!"

Jeremiah 17:9-10: The heart is deceitful above all things and beyond cure. Who can understand it? I the LORD search the heart and examine the mind, to reward a man according to his conduct, according to what his deeds deserve.

*"Man never attains to a true **self-knowledge** until he has previously contemplated the face of God, and come down after such contemplation to look into himself. For (such is our innate pride) we always*

seem to ourselves just, and upright, and wise, and holy, until we are convinced, by clear evidence, of our injustice, vileness, folly, and impurity.

For, since we are all naturally prone to hypocrisy, any empty semblance of righteousness is quite enough to satisfy us instead of righteousness itself... ..so long as we keep our mind within the confines of human pollution, anything which is in some small degree less defiled, delights us as if it were most pure.

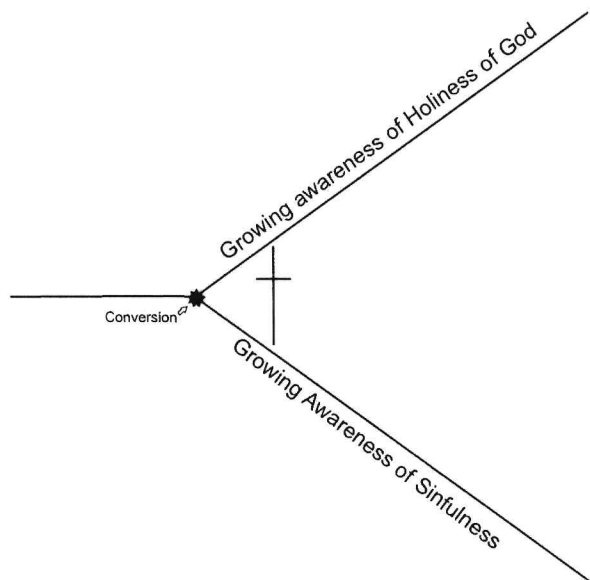
So long as we do not look beyond the earth, we are quite pleased with our own righteousness, wisdom, and virtue; we address ourselves in the most flattering terms, and seem only less than demigods.

...men are never duly touched and impressed with a conviction of their insignificance, until they have contrasted themselves with the majesty of God.” John Calvin, Institutes of the Christian Religion

“A conscience which is not fully enlightened both to the seriousness of its condition before God and to the grandeur of God’s merciful provision of redemption, will inevitably fall prey to anxiety, pride, sensuality, and all other expressions of that unconscious despair...” Richard Lovelace, Dynamics of Spiritual Life

II. A TRUNCATED VIEW OF THE GOSPEL

DIAGRAM: The Cross Chart 1

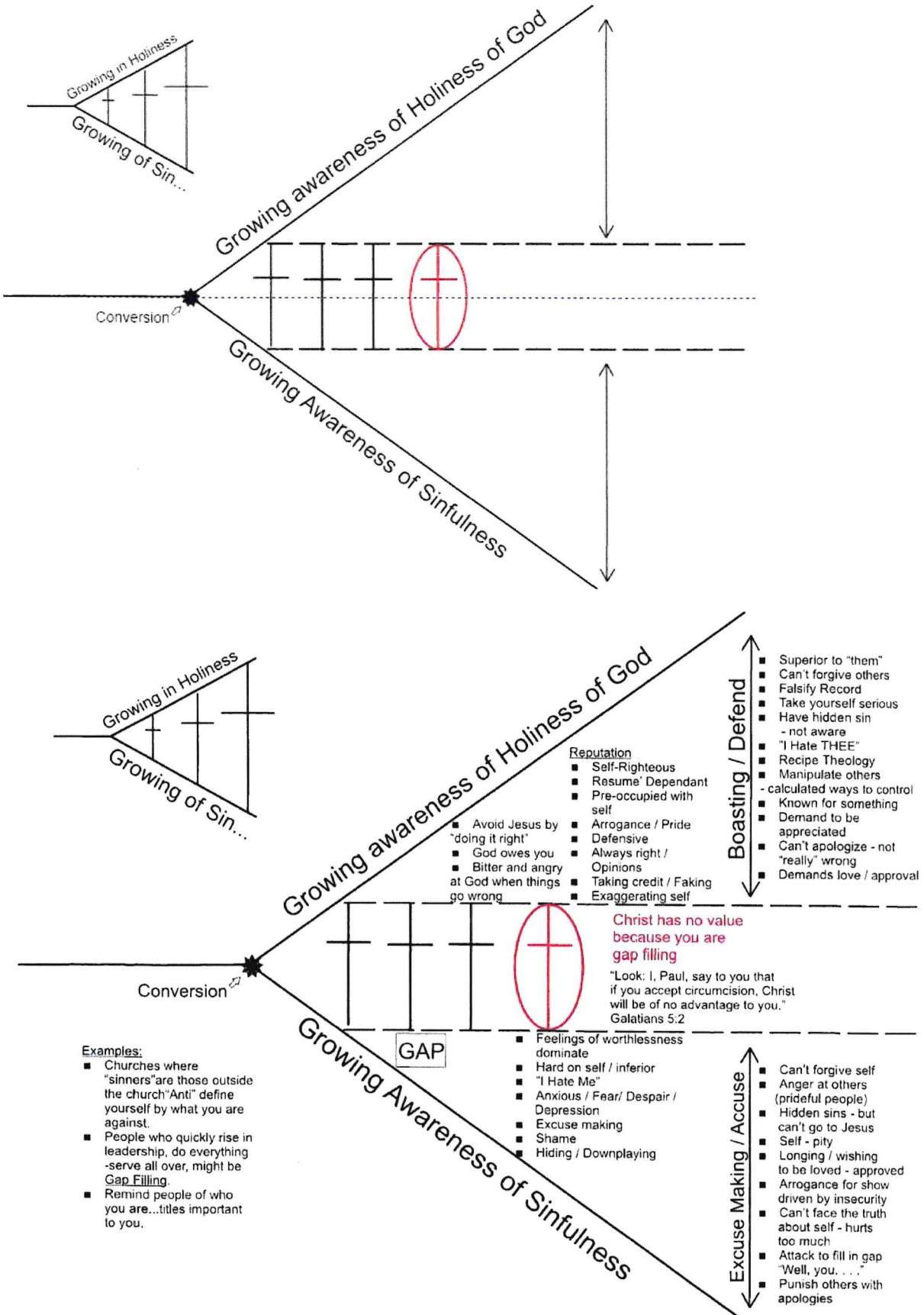


III. GAP FILLING WITH “ANOTHER GOSPEL”

I am astonished that you are so quickly deserting him who called you in the grace of Christ and are turning to a different gospel— not that there is another one, but there are some who trouble you and want to distort the gospel of Christ. Galatians 1:6-7

“In a world that constantly compares people, ranking them as more or less intelligent, more or less attractive, more or less successful, it is not easy to really believe in a love that does not do the same. When I hear someone praised, it is not hard to think of myself as less praiseworthy; when I read about the goodness and kindness of other people, it is hard not to wonder whether I myself am as good and kind as they; and when I see trophies, rewards, and prizes being handed out to special people, I cannot avoid asking myself why that didn’t happen to me.” Henri Nouwen

DIAGRAM: The Cross Chart 2



"Christians by and large, are neurotic about purity, obedience and holiness. It is probably the main reason we're not very pure, obedient, and holy. And to maintain our witness, we have to learn to fake it." Steve Brown

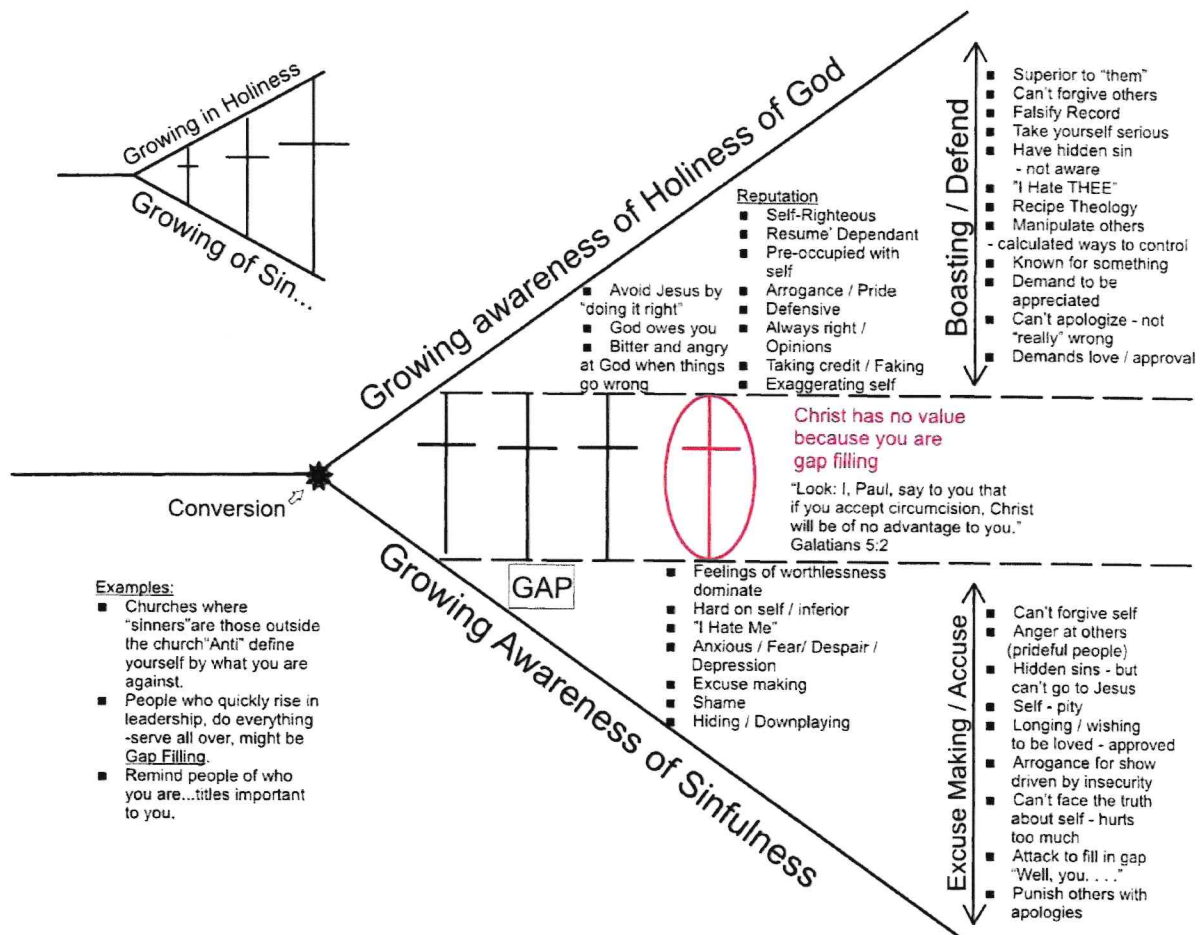
O, you dear idiots of Galatia, who saw Jesus Christ the crucified so plainly, who has been casting a spell over you? I will ask you one simple question: did you receive the Spirit of God by trying to keep the Law or by believing the message of the Gospel? Surely you can't be so idiotic (stupid) as to think that a man begins his spiritual life in the Spirit and then completes it by reverting to outward observances? Has all your painful experience brought you nowhere? I simply cannot believe it of you! Does God, who gives you his Spirit and works miracles among you, do these things because you have obeyed the Law or because you have believed the Gospel? Ask yourselves that. Galatians 3:1-5 (J. B. Phillips Translation)

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LESSON TWO: SHRINKING THE CROSS

PRETENDING AND PERFORMING

BIG IDEA: This week focuses on “shrinking the cross”, which is to say that something is lacking in our understanding, appreciation or application of Jesus’ sacrifice for our sin. This is manifested in two main ways: **pretending and performing**. Pretending minimizes our sin by making ourselves to be something we are not. Performing minimizes God’s holiness by reducing his standard to something we can keep and thereby get his favor or the favor of whatever we worship. Both are rooted in inadequate views of God’s holiness and our identity.



I. **PRETENDING:** Luke 18:18-23

SPEAKING WELL OF OURSELVES: Look what I have accomplished. Look what I have experienced. This worked for me; it will surely work for you. I recommend you live your life like me.

WORRY: I know how my world should be run, but things are not happening the way I know they should. Thus, I give in to worry.

FEAR: I am capable. I can make it on my own. I can protect myself. Yet when I do not make it, I give in to fear. My boasting sets me up for a fall.

COMPLAINING: I know what is best and right.

SPEAKING OF MY SIN: Look how humble I am; Look how insightful I am.

DESIRE FOR HOLINESS: Look how holy I am. It would be nice to be more holy; then I would make a good impression.

REFERRING TO MY SUFFERING: Look how I stand up under hard circumstances.

COVERING OVER MY SIN: Look, I am better than you think. I was tired – that was not who I am. No, that is who you are the fatigue or stress kept you from hiding like you normally do.

KEEPING QUIET ABOUT SOMETHING, HOPING FOR A GREATER IMPACT: When people find out, then they will really be impressed—since I did not draw any attention to it!

JUDGING OTHERS: Look how much better I am than others.

“Since people are unaccustomed to exploring the mystery of their own souls, they will often work out their spiritual anxieties by attempting to rearrange something external (Fix this!) ... But it doesn't matter how many changes they make to the environment around them. They will never succeed in finding peace for the angst of the soul until they attend directly to it.” Craig Barnes

II. PERFORMING: Luke 18:9-14

TOP: A growing in awareness of God's holiness:

"Meanwhile, the elder brother, whose high moral standards held him back from his brother's wild adventure, never learned that truth. His obedience flowed out of the same hard and bitter heart that his brother had displayed, convincing him that his father was the chief obstacle to his happiness. Yet his self-righteousness blinded him to his own hard and arrogant heart. There is a sobering warning to the most earnest Christians here: you may sin more profoundly in all of your obedience than others do in their rebellion, and you may be the one who misses the party of grace because you don't want to go in if those "sinners" are there." Barbara Duguid

Q. What do you count on to give you a sense of "personal credibility" (validity, acceptance, good standing)?

JOB RIGHTEOUSNESS: I'm a hard worker, so God will reward me.

FAMILY RIGHTEOUSNESS: Because I "do things right" as a parent, I'm more godly than parents who can't control their kids.

THEOLOGICAL RIGHTEOUSNESS: I have good theology. God prefers me over those who have bad theology.

INTELLECTUAL RIGHTEOUSNESS: I am better read, more articulate, and more culturally savvy than others, which obviously makes me superior.

SCHEDULE RIGHTEOUSNESS: I am self-disciplined and rigorous in my time management, which makes me more mature than others.

FLEXIBILITY RIGHTEOUSNESS: In a world that's busy, I'm flexible and relaxed. I always make time for others. Shame on those who don't!

MERCY RIGHTEOUSNESS: I care about the poor and disadvantaged the way everyone else should.

LEGALISTIC RIGHTEOUSNESS: I don't drink, smoke, or chew, or date girls who do. Too many Christians just aren't concerned about holiness these days.

FINANCIAL RIGHTEOUSNESS: I manage money wisely and stay out of debt. I'm not like those materialistic Christians who can't control their spending.

POLITICAL RIGHTEOUSNESS: If you really love God, you'll vote for my candidate.

"Without an understanding and pressing the gospel into our lives, we will either be naïvely utopian or cynically disillusioned. We will be demonizing something that isn't bad enough to explain the mess we are in, and we will be idolizing something that isn't powerful enough to get us out." Tim Keller

"Our righteousness can include anything, such as how to 'be a good Christian,' how to parent well, how to dress properly, and so on. You may also find yourself measuring yourself and others based on intellect, income bracket, race, culture, place of residence, driving skills (ever get road rage?), or even how people eat a bowl of soup or squeeze a tube of toothpaste. SR is present when you judge yourself and others against the laws, rules, beliefs, and behavioral norms that you think are important for you and others to keep. The more superior or right or 'enlightened' you feel in the keeping of your laws, the more you will feel God (and the world in general) owes you and should be impressed by you." Scott Sauls

III. FILLING THE GAP WITH THE GOSPEL

Q. How do we get the cross BIG, LARGE, FILLING THE GAP OF OUR PRETENDING AND PERFORMING?

"Far too easily we settle for holiness rather than wholeness, conformity rather than authenticity, becoming spiritual rather than deeply human, fulfillment rather than transformation, and a journey toward perfection rather than union with God. Far too often we confuse our own spiritual self-improvement tinkering with the much more radical agenda of the Spirit of God. The call of the Spirit is an invitation to abandon our self-improvement projects that are little more than polishing our false self and become the unique hidden self in Christ that we have been from all eternity. The call of the Spirit is always a call to return home, to settle for no other habitation or identity than that of being in Christ and knowing the reality of Christ in us." David Benner

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LESSON THREE: BELIEVING OUR JUSTIFICATION

But now the righteousness of God has been manifested apart from the law, although the Law and the Prophets bear witness to it—the righteousness of God through faith in Jesus Christ for all who believe. For there is no distinction: for all have sinned and fall short of the glory of God, and are justified by his grace as a gift, through the redemption that is in Christ Jesus, 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 sins. 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. Then what becomes of our boasting? It is excluded. By what kind of law? By a law of works? No, but by the law of faith. For we hold that one is justified by faith apart from works of the law. Romans 3:21-28

INTRODUCTION

“There is an entire psychological substructure that, due to the fall, is a near-constant manufacturing of relational leveraging, fear-stuffing, nervousness, score-keeping, neurotic controlling, anxiety-festering silliness that is not something we say or even think so much as something we exhale. You can smell it on people, though some of us are good at hiding it... ... Justifying ourselves is by its very nature undetectable because it's natural, not unnatural, to us. It feels normal. 'Of Works' to fallen people is what water is to a fish.” Dane Ortland

I. JUSTIFICATION: NEED

"I feel like I've carried around this sense of judgment. I could not escape it. I still felt like I needed to prove myself to others: to have somebody tell me that I was OK, that I was acceptable, that I was approved up." Arthur Miller

For many years I looked at life like a case at law. It was a series of proofs. When you're young you prove how brave you are, or smart; then, what a good lover; then, a good father; finally, how wise, or powerful or [whatever]. But underlying it all, I see now, there was a presumption. That one moved...on an upward path toward some elevation, where...God knows what...I would be justified, or even condemned. A verdict anyway. I think now that my disaster really began when I looked up one day...and the bench was empty. No judge in sight. And all that remained was the endless argument with oneself, this pointless litigation of existence before an empty bench, which, of course, is another way of saying—despair. Arthur Miller in After the Fall character Quentin

II. JUSTIFICATION: FREELY

"For our sake he made him to be sin who knew no sin, so that in him we might become the righteousness of God." 2 Cor. 5:21. Jesus gets treated as we deserved so that we are treated as he deserved.

*If anyone else thinks he has reason for confidence in the flesh, I have more: ⁵circumcised on the eighth day, of the people of Israel, of the tribe of Benjamin, a Hebrew of Hebrews; as to the law, a Pharisee; ⁶as to zeal, a persecutor of the church; as to righteousness under the law, blameless... and count them as rubbish, in order to gain Christ and be found in him....
Philippians 3*

"We do not want grace.... It does not satisfy religious needs.... We are possessed by an obsessional desire to justify ourselves, to declare that we are righteous, to be righteous in our own eyes, to seem to be righteous in the eyes of others.... Saying that God loves us grants us no

reassurance. We would prefer it if he gave us fifty things to do, so that when we had done them, we could be at peace. We do not want an ongoing relationship with God. We prefer a rule.”
Jacques Ellul

III. JUSTIFICATION: RESTING

“Wouldn’t you like to be the type of person who does not need honor – nor is afraid of it? Someone who does not lust for recognition – nor, is frightened to death of it? Don’t you want to be the kind of person who, when they see themselves in the mirror does not admire what they see but does not cringe either? Wouldn’t you like to be the kind of person who, in their imaginary life, does not sit around fantasizing about hitting self-esteem homeruns, daydreaming about success that gives them the edge over others? Or perhaps you tend to beat yourself up tormented by regrets? Wouldn’t you like to be free of them?” Tim Keller



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THE CENTRALITY OF THE GOSPEL: PART I

TIM KELLER



IMPLICATIONS

IMPLICATION #1 - THE POWER OF THE GOSPEL.

In Galatians 2:14, Paul lays down a powerful principle. He deals with Peter's racial pride and cowardice by declaring that he was not living "in line with the truth of the gospel". From this we see that the Christian life is a process of renewing every dimension of our life-- spiritual, psychological, corporate, social-- by thinking, hoping, and living out the "lines" or ramifications of the gospel. The gospel is to be applied to every area of thinking, feeling, relating, working, and behaving. The implications and applications of Galatians 2:14 are vast.

First, Paul is showing us that that bringing the gospel truth to bear on every area of life is the way to be changed by the power of God. The gospel is described in the Bible in the most astounding terms. Angels long to look into it all the time. (I Peter 1:12). It does not simply bring us power, but it is the power of God itself, for Paul says "I am not ashamed of the gospel, for it is the power of God for salvation" (Rom.1:16).

It is also the blessing of God with benefits, which accrue to anyone who comes near (I Cor.9:23). It is even called the very light of the glory of God itself--"they cannot see the light of the gospel of the glory of Christ...for God...has made his light shine into our

hearts to give us the light of the knowledge of the glory of God in the face of Jesus Christ." (II Cor.4:4,6)

It has the life of God. Paul said to the Corinthians, "I gave you birth through the gospel"! And then, after it has regenerated us, it is the instrument of all continual growth and spiritual progress after we are converted. "All over the world this gospel is bearing fruit and growing, just as it has been doing among you since the day you heard it and understood God's grace in all its truth." (Col. 1:6).

Here we learn: 1) That the gospel is a living thing (cf. Romans 1:16) which is like a seed or a tree that brings more and more new life--bearing fruit and growing. 2) That the gospel is only "planted" in us so as to bear fruit as we understand its greatness and implications deeply--understood God's grace in all its truth. 3) That the gospel continues to grow in us and renew us throughout our lives--as it has been doing since the day you heard it.

This text helps us avoid either an exclusively rationalistic or mystical approach to renewal. On the one hand, the gospel has a content--it is profound doctrine. It is truth, and specifically, it is the truth about God's grace. But on the other hand, this truth is a living power that continually expands its influence in our lives, just as a crop or a tree would grow and spread and dominate more and more of an area with roots and fruit.

IMPLICATION #2- THE SUFFICIENCY OF THE GOSPEL.

Second, Paul is showing that we never "get beyond the gospel" in our Christian life to something more "advanced". The gospel is not the first "step" in a "stairway" of truths, rather, it is more like the "hub" in a "wheel" of truth. The gospel is not just the A-B-C's



but the A to Z of Christianity. The gospel is not just the minimum required doctrine necessary to enter the kingdom, but the way we make all progress in the kingdom.

We are not justified by the gospel and then sanctified by obedience, but the gospel is the way we grow (Gal.3:1-3) and are renewed (Col.1:6). It is the solution to each problem, the key to each closed door, the power through every barrier (Rom.1:16-17). It is very common in the church to think as follows. "The gospel is for non-Christians. One needs it to be saved. But once saved, you grow through hard work and obedience." But Col.1:6 shows that this is a mistake. Both confession and "hard work" that is not arising from and "in line" with the gospel will not sanctify you--it will strangle you. All our problems come from a failure to apply the gospel. Thus when Paul left the Ephesians he committed them "to the word of his grace, which can build you up" (Acts 20:32)

The main problem, then, in the Christian life is that we have not thought out the deep implications of the gospel, we have not "used" the gospel in and on all parts of our life. Richard Lovelace says that most people's problems are just a failure to be oriented to the gospel--a failure to grasp and believe it through and through. Luther says, "The truth of the Gospel is the principle article of all Christian doctrine....Most necessary is it that we know this article well, teach it to others, and beat it into their heads continually." (on Gal.2:14f)

The gospel is not easily comprehended. Paul says that the gospel only does its renewing work in us as we understand it in all its truth. All of us, to some degree live around the truth of the gospel but do not "get" it. So the key to continual and deeper spiritual renewal and revival is the continual re-discovery of the gospel. A stage of renewal is always the discovery of a new implication or application of the gospel--seeing more of its truth. This is true for either an individual or a church.

APPLICATIONS

THE TWO "THIEVES" OF THE GOSPEL.

Since Paul uses a metaphor for being "in line" with the gospel, we can consider that gospel renewal occurs when we keep from walking "off-line" either to the right or to the left. The key for thinking out the implications of the gospel is to consider the gospel

a "third" way between two mistaken opposites. However, before we start we must realize that the gospel is not a halfway compromise between the two poles--it does not produce "something in the middle", but something different from both.

The gospel critiques both religion and irreligion (Matt.21:31; 22:10). Tertullian said, "Just as Christ was crucified between two thieves, so this doctrine of justification is ever crucified between two opposite errors." Tertullian meant that there were two basic false ways of thinking, each of which "steals" the power and the distinctiveness of the gospel from us by pulling us "off the gospel line" to one side or the other. These two errors are very powerful, because they represent the natural tendency of the human heart and mind. (The gospel is "revealed" by God (Rom.1:17)-- the unaided human mind cannot conceive it.)

These "thieves" can be called moralism or legalism on the one hand, and hedonism or relativism on the other hand. Another way to put it is: the gospel opposes both religion and irreligion. On the one hand, "moralism/religion" stresses truth without grace, for it says that we must obey the truth in order to be saved. On the other hand, "relativists/irreligion" stresses grace without truth, for they say that we are all accepted by God (if there is a God) and we have to decide what is true for us. But "truth" without grace is not really truth, and "grace" without truth is not really grace. Jesus was "full of grace and truth". Any religion or philosophy of life that de-emphasizes or loses one or the other of these truths, falls into legalism or into license and either way, the joy and power and "release" of the gospel is stolen by one thief or the other.

"I am more sinful and flawed than I ever dared believe" (vs. antinomianism)

"I am more accepted and loved than I ever dared hope" (vs. legalism)

THE MORALISM-RELIGION THIEF.

How does moralism/religion steal joy and power? Moralism is the view that you are acceptable (to God, the world, others, yourself) through your attainments. (Moralists do not have to be religious, but often are.) When they are, their religion is pretty conservative and filled with rules. Sometimes moralists have views of God as very holy and just. This view will lead either to a) self-hatred (because you can't live up to the standards), or b) self-inflation (because you think you



have lived up to the standards). It is ironic to realize that inferiority and superiority complexes have the very same root. Whether the moralist ends up smug and superior or crushed and guilty just depends on how high the standards are and on a person's natural advantages (such as family, intelligence, looks, willpower). Moralistic people can be deeply religious—but there is no transforming joy or power.

THE RELATIVISM-IRRELIGION THIEF.

How does relativism steal joy and power? Relativists are usually irreligious, or else prefer what is called “liberal” religion. On the surface, they are more happy and tolerant than moralist religious people. Though they may be highly idealistic in some areas (such as politics), they believe that everyone needs to determine what is right and wrong for them. They are not convinced that God is just and must punish sinners. Their beliefs in God will tend to see Him as loving or as an impersonal force. They may talk a great deal about God's love, but since they do not think of themselves as sinners, God's love for us costs him nothing. If God accepts us, it is because he is so welcoming, or because we are not so bad. The concept of God's love in the gospel is far more rich and deep and electrifying.

What do both religious and irreligious people have in common? They seem so different, but from the viewpoint of the gospel, they are really the same.

They are both ways to avoid Jesus as Savior and keep control of their lives.

Irreligious people seek to be their own saviors and lords through irreligion, “worldly” pride. (“No one tells me how to live or what to do, so I determine what is right and wrong for me!” But moral and religious people seek to be their own saviors and lords through religion, “religious” pride. (“I am more moral and spiritual than other people, so God owes me to listen to my prayers and take me to heaven. God cannot let just anything happen to me—he owes me a happy life. I've earned it!”)

The irreligious person rejects Jesus entirely, but the religious person only uses Jesus as an example and helper and teacher—but not as a Savior. (Flannery O'Connor wrote that religious people think “that the way to avoid Jesus was to avoid sin...” These are two different ways to do the same thing--control our own lives. (Note: Ironically, Moralists, despite all the

emphasis on traditional standards, are in the end self-centered and individualistic, because they have set themselves up as their own Saviour. Relativists, despite all their emphasis on freedom and acceptance, are in the end moralistic because they still have to attain and live up to (their own) standards or become desperate. And often, they take great pride in their own openmindedness and judge others who are not.)

They are both based on distorted views of the real God.

The irreligious person loses sight of the law and holiness of God and the religious person loses sight of the love and grace of God, in the end they both lose the gospel entirely. For the gospel is that on the cross Jesus fulfilled the law of God out of love for us. Without a full understanding of the work of Christ, the reality of God's holiness will make his grace unreal, or the reality of his love will make his holiness unreal. Only the gospel--that we are so sinful that we need to be saved utterly by grace--allows a person to see God as he really is. The gospel shows us a God far more holy than the legalist can bear (he had to die because we could not satisfy his holy demands) and yet far more merciful than a humanist can conceive (he had to die because he loved us).

They both deny our sin--so lose the joy and power of grace.

It is obvious that relativistic, irreligious people deny the depth of sin, and therefore the message “God loves you” has no power for them. But though religious persons may be extremely penitent and sorry for their sins, they see sins as simply the failure to live up to standards by which they are saving themselves. They do not see sin as the deeper selfrighteousness and self-centeredness through which they are trying to live lives independent of God. So when they go to Jesus for forgiveness, they only as a way to “cover over the gaps” in their project of self-salvation. And when people say, “I know God is forgiving, but I cannot forgive myself”, they mean that they reject God's grace and insist that they be worthy of his favor. So even religious people with “low selfesteem” are really in their funk because they will not see the depth of sin. They see it only as rules breaking, not as rebellion and self-salvation.

A WHOLE NEW WAY OF SEEING GOD.

But Christians are those who have adopted a whole



new system of approach to God. They may have had both religious phases and irreligious phases in their lives. But they have come to see that their entire reason for both their irreligion and their religion was essentially the same and essentially wrong! Christians come to see that both their sins and their best deeds have all really been ways of avoiding Jesus as savior. They come to see that Christianity is not fundamentally an invitation to get more religious.

A Christian comes to say: "though I have often failed to obey the moral law, the deeper problem was why I was trying to obey it! Even my efforts to obey it has been just a way of seeking to be my own savior. In that mindset, even if I obey or ask for forgiveness, I am really resisting the gospel and setting myself up as Savior." To "get the gospel" is turn from selfjustification and rely on Jesus' record for a relationship with God. The irreligious don't repent at all, and the religious only repent of sins. But Christians also repent of their righteousness That is the distinction between the three groups--Christian, moralists (religious), and pragmatists (irreligious).

SUMMARY

Without a knowledge of our extreme sin, the payment of the cross seems trivial and does not electrify or transform. But without a knowledge of Christ's completely satisfying life and death, the knowledge of sin would crush us or move us to deny and repress it. Take away either the knowledge of sin or the knowledge of grace and people's lives not changed. They will be crushed by the moral law or run from it angrily. So the gospel is not that we go from being irreligious to being religious, but that we realize that our reasons for both our religiosity and our irreligiosity were essentially the same and essentially wrong. We were seeking to be our own Saviors and thereby keep control of our own life. When we trust in Christ as our Redeemer, we turn from trusting either self-determination or self-denial for our salvation from either moralism or hedonism.

A WHOLE NEW WAY OF SEEING LIFE.

Paul shows us, then, that we must not just simply ask in every area of life: "what is the moral way to act?" but "what is the way that is in-line with the gospel?" The gospel must be continually "thought out" to keep us from moving into our habitual moralistic or individualistic directions. We must bring everything into line with the gospel.

THE EXAMPLE OF RACISM.

Since Paul used the gospel on racism, let's use it as an example. The moralistic approach to race: Moralists/legalists would tend to be very proud of their culture. They would fall into cultural imperialism. They would try to attach spiritual significance to their cultural styles, to make themselves feel morally superior to other peoples. This happens because moralistic people are very insecure, since they look a lot at the eternal law, and they know deep down that they cannot keep it. So they use cultural differences to buttress their sense of righteousness.

The relativistic/hedonist approach to race: But the opposite error from cultural imperialism would be cultural relativism. This approach would say, "yes, traditional people were racists because they believed in absolute truth. But truth is relative. Every culture is beautiful in itself. Every culture must be accepted on its own terms."

The gospel approach to race: Christians know that racism does not stem so much from a belief in truth, but from a lack of belief in grace. The gospel leads us to be: a) on the one hand, somewhat critical of all cultures, including our own (since there is truth), but b) on the other hand, we can feel morally superior to no one. After all, we are saved by grace alone, and therefore a non-Christian neighbor may be more moral and wise than you. This gives the Christian a radically different posture than either moralists or relativists. Note: Relativists (as we said above) are ultimately moralistic. And therefore they can be respectful only of other people who believe everything is relative! But Christians cannot feel morally superior to relativists.

THE EXAMPLE OF A PHYSICAL HANDICAP.

Let's come down from something sociological (racism) to something psychological. Imagine that through disease or an accident, you lost your eyesight--you became blind. How would you bring the gospel to bear on this pain and grief? The moralistic person will either a) despair, because the handicap takes away something which was his/her "righteousness" or b) deny, refusing to admit the new permanent limitation. The hedonistic person will also either a) despair, because the handicap takes away their ability to live a pleasure-oriented life, or b) deny, because his/her philosophy cannot bear it. But the gospel will lead to a) resist the handicap, yet b) accept it too. Too

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much resistance is denial and too much acceptance is despair. The gospel is real about both sin and grace, and thus can give the handicapped person the same balance.

GROUP DISCUSSION

1. Share a) what helped you most, and b) what puzzled you.
2. Now try to think through the following three subjects to come to a gospel-based position. In each case, distinguish the moralist view, the hedonist/relativist view, and a gospel view: How/whether to evangelize non-Christians. How to relate (as adults) to difficult parents. How to regard the poor.
3. If there is time, choose other issues or subjects that the group wants to work on, using the same schema for thinking the through.
4. Before concluding, select one personal problem or issue in your life. During the next week, pray and reflect and fill out the following form:
 - a. The moralistic way to handle this:
 - b. The hedonistic way to handle this:
 - c. The gospel way to handle this:

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THE CENTRALITY OF THE GOSPEL: PART 2

TIM KELLER



IMPLICATIONS

We have seen that the gospel is the way that anything is renewed and transformed by Christ--whether a heart, a relationship, a church, or a community. It is the key to all doctrine and our view of our lives in this world. Therefore, all our problems come from a lack of orientation to the gospel. Put positively, the gospel transforms our hearts and thinking and approaches to absolutely everything.

A. THE GOSPEL AND THE INDIVIDUAL.

1. Approach to discouragement. When a person is depressed, the moralist says, "you are breaking the rules--repent." On the other hand, the relativist says, "you just need to love and accept yourself". But (assuming there is no physiological base of the depression) the gospel leads us to examine ourselves and say: "something in my life has become more important than God, a pseudo-savior, a form of works righteousness."

The gospel leads us to repentance, but not to merely setting our will against superficialities. It is without the gospel that superficialities will be addressed instead of the heart. The moralist will work on behavior and the relativist will work on the emotions themselves.

2. Approach to the physical world. Some moralists

are indifferent to the physical world--they see it as "unimportant", while many others are downright afraid of physical pleasure. Since they are seeking to earn their salvation, they prefer to focus on sins of the physical like sex and the other appetites. These are easier to avoid than sins of the spirit like pride. Therefore, they prefer to see sins of the body as worse than other kinds. As a result, legalism usually leads to a distaste of pleasure. On the other hand, the relativist is often a hedonist, someone who is controlled by pleasure, and who makes it an idol. The gospel leads us to see that God has invented both body and soul and so will redeem both body and soul, though under sin both body and soul are broken. Thus the gospel leads us to enjoy the physical (and to fight against physical brokenness, such as sickness and poverty), yet to be moderate in our use of material things.

3. Approach to love and relationships. Moralism often makes relationships into a "blamegame". This is because a moralist is traumatized by criticism that is too severe, and maintains a self-image as a good person by blaming others. On the other hand, moralism can use the procuring of love as the way to "earn our salvation" and convince ourselves we are worthy persons. That often creates what is called "codependency"--a form of self-salvation through needing people or needing people to need you (i.e. saving yourself by saving others). On the other hand, much relativism/liberalism reduces love to a negotiated partnership for mutual benefit. You only relate as long as it is not costing you anything. So the choice (without the gospel) is to selfishly use others or to selfishly let yourself be used by others. But the gospel leads us to do neither. We do sacrifice and commit, but not out of a need to convince ourselves or others we are acceptable. So we can love the person enough to confront, yet stay with the person when it does not benefit us.



4. Approach to suffering. Moralism takes the “Job’s friends” approach, laying guilt on yourself. You simply assume: “I must be bad to be suffering”. Under the guilt, though, there is always anger toward God. Why? Because moralists believe that God owes them. The whole point of moralism is to put God in one’s debt. Because you have been so moral, you feel you don’t really deserve suffering. So moralism tears you up, for at one level you think, “what did I do to deserve this?” but on another level you think, “I probably did everything to deserve this!” So, if the moralist suffers, he or she must either feel mad at God (because I have been performing well) or mad at self (because I have not been performing well) or both. On the other hand, relativism/pragmatism feels justified in avoiding suffering at all costs--lying, cheating, and broken promises are OK. But when suffering does come, the pragmatist also lays the fault at God’s doorstep, claiming that he must be either unjust or impotent. But the cross shows us that God redeemed us through suffering. That he suffered not that we might not suffer, but that in our suffering we could become like him. Since both the moralist and the pragmatist ignore the cross in different ways, they will both be confused and devastated by suffering.

5. Approach to sexuality. The secularist/pragmatist sees sex as merely biological and physical appetite. The moralist tends to see sex as dirty or at least a dangerous impulse that leads constantly to sin. But the gospel shows us that sexuality is to reflect the self-giving of Christ. He gave himself completely without conditions. So we are not to seek intimacy but hold back control of our lives. If we give ourselves sexually we are to give ourselves legally, socially, personally--utterly. Sex only is to happen in a totally committed, permanent relationship of marriage.

6. Approach to one’s family. Moralism can make you a slave to parental expectations, while pragmatism sees no need for family loyalty or the keeping of promises and covenants if they do not “meet my needs”. The gospel frees you from making parental approval an absolute or psychological salvation, pointing how God becomes the ultimate father. Then you will neither be too dependent or too hostile to your parents.

7. Approach to self-control. Moralists tell us to control our passions out of fear of punishment. This is a volition-based approach. Liberalism tells us to express ourselves and find out what is right for us. This is an emotion-based approach. The gospel tells

us that the free, unloseable grace of God “teaches” us to “say no” to our passions (Titus 2:13) if we listen to it. This is a whole-person based approach, starting with the truth descending into the heart.

8. Approach to other races and cultures. The liberal approach is to relativize all cultures. (“We can all get along because there is no truth”.) The conservatives believe there is truth for evaluation of cultures, and so they choose some culture as superior and then they idolize it, feeling superior to others in the impulse of self-justifying pride. The gospel leads us to be: a) on the one hand, somewhat critical of all cultures, including our own (since there is truth), but b) on the other hand, we are morally superior to no one. After all, we are saved by grace alone. Christians will exhibit both moral conviction yet compassion and flexibility. For example, gays are used to being “bashed” and hated or completely accepted. They never see anything else.

9. Approach to witness to non-Christians. The liberal/pragmatist approach is to deny the legitimacy of evangelism altogether. The conservative/moralist person does believe in proselytizing, because “we are right and they are wrong”. Such proselytizing is almost always offensive. But the gospel produces a constellation of traits in us. a) First, we are compelled to share the gospel out of generosity and love, not guilt. b) Second, we are freed from fear of being ridiculed or hurt by others, since we already have the favor of God by grace. c) Third, there is a humility in our dealings with others, because we know we are saved only by grace alone, not because of our superior insight or character. d) Fourth, we are hopeful about anyone, even the “hard cases”, because we were saved only because of grace, not because we were likely people to be Christians. e) Fifth, we are courteous and careful with people. We don’t have to push or coerce them, for it is only God’s grace that opens hearts, not our eloquence or persistence or even their openness. All these traits not only create a winsome evangelist but an excellent neighbor in a multi-cultural society.

10. Approach to human authority. Moralists will tend to obey human authorities (family, tribe, government, cultural customs) too much, since they rely so heavily on their selfimage of being moral and decent. Pragmatists will either obey human authority too much (since they have no higher authority by which they can judge their culture) or else too little (since they may only obey when they know they won’t get caught). That means either authoritarianism or



anarchy. But the gospel gives you both a standard by which to oppose human authority (if it contradicts the gospel), but on the other hand, gives you incentive to obey the civil authorities from the heart, even when you could get away with disobedience.

11. Approach to human dignity. Moralists often have a pretty low view of human nature--they mainly see human sin and depravity. Pragmatists, on the other hand, have no good basis for treating people with dignity. Usually they have no religious beliefs about what human beings are. (If they are just chance products of evolution, how do we know they are more valuable than a rock?) But the gospel shows us that every human being is infinitely fallen (lost in sin and infinitely exalted (in the image of God). So we treat every human being as precious, yet dangerous!

12. Approach to guilt. When someone says, "I can't forgive myself", it means there is some standard or condition or person that is more central to your identity than the grace of God. God is the only God who forgives--no other "god" will. If you cannot forgive yourself, it is because you have failed your real God, your real righteousness, and it is holding you captive. The moralist's false god is usually a God of their imagination which is holy and demanding but not gracious. The pragmatist's false god is usually some achievement or relationship.

13. Approach to self-image. Without the gospel, your self-image is based upon living up to some standards--whether yours or someone's imposed upon you. If you live up to those standards, you will be confident but not humble. If you don't live up to them, you will be humble but not confident. Only in the gospel can you be both enormously bold and utterly sensitive and humble. For you are both perfect and a sinner!

14. Approach to joy and humor. Moralism has to eat away at real joy and humor -- because the system of legalism forces you to take yourself (your image, your appearance, your reputation) very seriously. Pragmatism on the other hand will tend toward cynicism as life goes on because of the inevitable cynicism that grows. This cynicism grows from a lack of hope for the world. In the end, evil will triumph--there is no judgment or divine justice. But if we are saved by grace alone, then the very fact of our being Christians is a constant source of amazed delight. There is nothing matter-of-fact about our lives, no "of course" to our lives. It is a miracle we are Christians,

and we have hope. So the gospel which creates bold humility should give us a far deeper sense of humor. We don't have to take ourselves seriously, and we are full of hope for the world.

15. Approach to "right living". Jonathan Edwards points out that "true virtue" is only possible for those who have experienced the grace of the gospel. Any person who is trying to earn their salvation does "the right thing" in order to get into heaven, or in order to better their self-esteem, etc. In other words, the ultimate motive is self-interest. But persons who know they are totally accepted already do "the right thing" out of sheer delight in righteousness for its own sake. Only in the gospel do you obey God for God's sake, and not for what God will give you. Only in the gospel do you love people for their sake (not yours), do good for its own sake (not yours), and obey God for his sake (not yours). Only the gospel makes "doing the right thing" a joy and delight, not a burden or a means to an end.

B. THE GOSPEL AND THE CHURCH.

1. Approach to ministry in the world. Legalism tends to place all the emphasis on the individual human soul. Legalistic religion will insist on converting others to their faith and church, but will ignore social needs of the broader community. On the other hand, "liberalism" will tend to emphasize only amelioration of social conditions and minimize the need for repentance and conversion. The gospel leads to love which in turn moves us to give our neighbor whatever is needed--conversion or a cup of cold water, evangelism and social concern.

2. Approach to worship. Moralism leads to a dour and somber worship which may be long on dignity but short on joy. A shallow understanding of "acceptance" without a sense of God's holiness can lead to frothy or casual worship. (A sense of neither God's love nor his holiness leads to a worship service that feels like a committee meeting.) But the gospel leads us to see that God is both transcendent yet immanent. His immanence makes his transcendence comforting, while his transcendence makes his immanence amazing. The gospel leads to both awe and intimacy in worship, for the Holy One is now our Father.

3. Approach to the poor. The liberal/pragmatist tend to scorn the religion of the poor and see them as helpless victims needing expertise. This is born out of a disbelief in God's common grace or special



grace to all. Ironically, the secular mindset also disbelieves in sin, and thus anyone who is poor must be oppressed, a helpless victim. The conservative/moralists on the other hand tend to scorn the poor as failures and weaklings. They see them as somehow to blame for their situation. But the gospel leads us to be: a) humble, without moral superiority knowing you were “spiritually bankrupt” but saved by Christ’s free generosity, and b) gracious, not worried too much about “deservingness”, since you didn’t deserve Christ’s grace, c) respectful of believing poor Christians as brothers and sisters from whom to learn. The gospel alone can bring “knowledge workers” into a sense of humble respect for and solidarity with the poor.

4. Approach to doctrinal distinctives. The “already” of the New Testament means more boldness in proclamation. We can most definitely be sure of the central doctrines that support the gospel. But, the “not yet” means charity and humility in non-essentials beliefs. In other words, we must be moderate about what we teach except when it comes to the cross, grace and sin. In our views, especially those that Christians cannot agree on, we must be less unbending and triumphalistic (“believing we have arrived intellectually”). It also means that our discernment of God’s call and his “will” for us and other must not be propagated with overweening assurance that your insight cannot be wrong. Against pragmatism, we must be MISSIONAL TEAM LEADERS: Love the lord willing to die for our belief in the gospel; against moralism, we must not fight to the death over every one of our beliefs.

5. Approach to holiness. The “already” means we should not tolerate sin. The presence of the kingdom includes that we are made “partakers of the divine nature” (II Pet. 1:3). The gospel brings us the confidence that anyone can be changed, that any enslaving habit can be overcome. But the “not yet” our sin which remains in us and will never be eliminated until the fullness of the kingdom comes in. So we must avoid pat answers, and we must not expect “quick fixes”. Unlike the moralists, we must be patient with slow growth or lapses and realize the complexity of change and growth in grace. Unlike the pragmatists and cynics, we must insist that miraculous change is possible.

6. Approach to miracles. The “already” of the kingdom means power for miracles and healing is available. Jesus showed the kingdom by healing

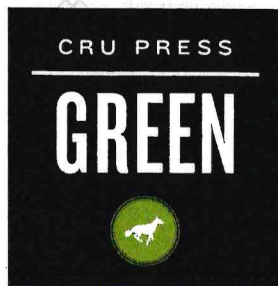
the sick and raising the dead. But the “not yet” means nature (including us) is still subject to decay (Rom.8:22-23) and thus sickness and death is still inevitable until the final consummation. We cannot expect miracles and the elimination of suffering to be such a normal part of the Christian life that pain and suffering will be eliminated from the lives of faithful people. Against moralists, we know that God can heal and do miracles. Against pragmatists, we do not aim to press God into eliminating suffering.

7. Approach to church health. The “already” of the kingdom means that the church is the community now of kingdom power. It therefore is capable of mightily transforming its community. Evangelism that adds “daily to the number of those being saved” (Acts 2:47) is possible! Loving fellowship which “destroyed...the dividing wall of hostility” between different races and classes is possible! But the “not yet” of sin means Jesus has not yet presented his bride, the church “as a radiant church, without stain or wrinkle or any other blemish” (Eph.5:27). We must not then be harshly critical of imperfect congregations, nor jump impatiently from church to church over perceived blemishes. Error will never be completely eradicated from the church. The “not yet” means to avoid the overly severe use of church discipline and other means to seek to bring about a perfect church today.

8. Approach to social change. We must not forget that Christ is even now ruling in a sense over history (Eph.1:22ff). The “already” of grace means that Christians can expect to use God’s power to change social conditions and communities. But the “not yet” of sin means there will be “wars and rumors of wars”. Selfishness, cruelty, terrorism, oppression will continue. Christians harbor no illusions about politics nor expect utopian conditions. The “not yet” means that Christians will not trust any political or social agenda to bring about righteousness here on earth. So the gospel keeps us from the over-pessimism of fundamentalism (moralism) about social change, and also from the over-optimism of liberalism (pragmatism).

SUMMARY

All problems, personal or social come from a failure to use the gospel in a radical way, to get “in line with the truth of the gospel” (Gal.2:14). All pathologies in the church and all its ineffectiveness comes from a



failure to use the gospel in a radical way. We believe that if the gospel is expounded and applied in its fullness in any church, that church will look very unique. People will find both moral conviction yet compassion and flexibility. For example, gays are used to being “bashed” and hated or completely accepted. They never see anything else. The cultural elites of either liberal or conservative sides are alike in their unwillingness to befriend or live with or respect or worship with the poor. They are alike in separating themselves increasingly from the rest of society.

GOSPEL CENTERED LIFE WINTER 2026

LESSON FOUR: THE LAW AND THE GOSPEL

"The truth is, we believe in decency so much—we feel the Rule of Law pressing on us so—that we cannot bear to face the fact that we are breaking it, and consequently we try to shift the responsibility. For you notice that it is only for our bad behavior that we find all these explanations. It is only our bad temper that we put down to being tired or worried or hungry; we put our good temper down to ourselves."
C.S. Lewis, Mere Christianity

Q. What is the Law?

I. FOCUS OF LESSON

1. What is the purpose of the law?
2. How does the law help me believe the gospel?
3. How does the gospel change my relationship to the law and give me power to obey?

II. THE LAW IS BEAUTIFUL BUT POWERLESS

Misunderstanding the Law

1. Psalm 19:7-8 – Beauty of the Law – **WINDOW** ⁷*The law of the LORD is perfect, reviving the soul. The statutes of the LORD are trustworthy, making wise the simple. ⁸The precepts of the LORD are right, giving joy to the heart. The commands of the LORD are radiant, giving light to the eyes.*

2. Romans 13:1-2; 4-6 – Restrains Wickedness – **FENCE**

3. Galatians 3:23-25 – **MIRROR** ²³*Before this faith came, we were held prisoners by the law, locked up until faith should be revealed. ²⁴So the law was put in charge to lead us to Christ that we might be justified by faith. ²⁵Now that faith has come, we are no longer under the supervision of the law.*

4. Psalm 119:32 – Shows us how to live, love, wisdom, guidance – **PATH** ³²*I run in the path of your commands, for you have set my heart free.*

5. I Cor. 13:4-8a – A beautiful yet Haunting Picture ⁴*Love is patient, love is kind. It does not envy, it does not boast, it is not proud. ⁵It is not rude, it is not self-seeking, it is not easily angered, it keeps no record of wrongs. ⁶Love does not delight in evil but rejoices with the truth. ⁷It always protects, always trusts, always hopes, always perseveres. ⁸Love never fails...*

The Powerlessness of the Law

1. Romans 8:1-4 – Because we are sinners the law is powerless to do: ³*For what the law was powerless to do in that it was weakened by the sinful nature God did by sending his own Son in the likeness of sinful man to be a sin offering. And so he condemned sin in sinful man, ⁴in order that the righteous requirements of the law might be fully met in us, who do not live according to the sinful nature but according to the Spirit.*

2. Galatians 3:21 – The law was never intended to bring life. The law is neither the source, nor the power, or the righteousness. ²¹*Is the law, therefore, opposed to the promises of God? Absolutely not! For if a law had been given that could impart life, then righteousness would certainly have come by the law.*

3. Wrong Uses of the Law – thinking the law has power: We make laws (or use God's moral law) based on our own idolatry and try to enforce them on others to bring ourselves blessings – feel superior.

Read John 12:1-8

How is Judas using the law in an evil way?

Why is this way of living so deceptive?

III. THE LAW AND THE GOSPEL GIVING US LIFE

A. First

B. Second

"Know your place O law - condemn me not for I have the righteousness of Christ. Know your boundaries – do not try and climb into my conscious and condemn me. My conscious is a lady and a queen! Know your place, oh law, you do well to inform me of my sin and show me how beautiful is my place in Christ but dare you do not rob me of my hope and joy. Condemn me not! Hound me no more about my lack of performance. Christ is my covering and my song of redemption. He has kept your demands perfectly. You have no voice over the hope of my heart. Do not hum your dirge of condemnation in my presence. Show me the way of love, for in that way you are beautiful to those in Christ, but do not wag your finger of condemnation in my face. Christ has valiantly rescued me from your accusing glare and your stern look of disapproval."
Martin Luther

C. Third, it is through the gospel that God sends his indwelling Holy Spirit into us, transforming our hearts and enabling us to truly love God and others.

D. Christ is the end of relying on the law

Romans 10:2-4 ²*For I can testify about them that they are zealous for God, but their zeal is not based on knowledge.* ³*Since they did not know the righteousness that comes from God and sought to establish their own, they did not submit to God's righteousness.* ⁴*Christ is the end of the law so that there may be righteousness for everyone who believes.*

GOSPEL CENTERED LIFE WINTER 2026

LESSON FIVE: REPENTANCE

"The person who understands the evil in his own heart is the only person who is useful, fruitful, and solid in his beliefs and obedience. Others only delude themselves and thus upset families, churches, and all other relationships. In their self-pride and judgment of others, they show great inconsistency." John Owen

I. FOCUS OF THE LESSON

Q. What comes to mind when you think of repentance?

Biblical repentance frees us from our own devices and makes a way for the power of the gospel to bear fruit in our lives.

- Exposes ways in which we practice counterfeit repentance
- Moves us towards genuine repentance

Q. When the sins of others affect or bother you, what kinds of things do you need to see in them before you feel better about them or forgive them?

Even if I caused you sorrow by my letter, I do not regret it. Though I did regret it—I see that my letter hurt you, but only for a little while—yet now I am happy, not because you were made sorry, but because your sorrow led you to repentance. For you became sorrowful as God intended and so were not harmed in any way by us. Godly sorrow brings repentance that leads to salvation and leaves no regret, but worldly sorrow brings death. See what this godly sorrow has produced in you: what earnestness, what eagerness to clear yourselves, what indignation, what alarm, what longing, what concern, what readiness to see justice done. 2 Cor. 7:8-11

II. ALL OF LIFE IS REPENTANCE

Martin Luther stated in the first of 95 theses, “When our Lord and Master, Jesus Christ said repent, he meant that the entire life of believers should be one of repentance.”

“On the surface this looks a little bleak! Luther seems to be saying Christians will never be making much progress. But of course that wasn’t Luther’s point at all. He was saying that repentance is the way we make progress in the Christian life. Indeed, pervasive, all-of-life repentance is the best sign that we are growing deeply and rapidly into the character of Jesus.” Tim Keller, *All of Life is Repentance*.

III. COUNTERFEIT REPENTANCE

Q. How do we identify false repentance?

Remorse: “I can’t believe I did that.”

Resolution: “I promise I will do better next time.”

1. First: We think too highly of ourselves. We do not truly believe the depth of our sin and brokenness so this leads us to respond in shock. “That is not what I am really like.”
2. Second: We think we have the power to change ourselves, so we make resolutions and depend on ourselves to change. We think sin is manageable and really just behaviors; therefore, we do not believe repentance is necessary — only resolutions.
3. Third: These patterns taint our attitudes towards others. We think so highly of ourselves, we respond to others’ sin with harshness and disapproval.

*So watch yourselves. “If your brother sins, rebuke him, and if he repents, forgive him.”
Luke 17:3*

Peter’s remorse and resolutions

Then Jesus told them, “This very night you will all fall away on account of me, for it is written: “I will strike the shepherd, and the sheep of the flock will be scattered. But

after I have risen, I will go ahead of you into Galilee.” Peter replied, “Even if all fall away on account of you, I never will.” “Truly I tell you,” Jesus answered, “this very night, before the rooster crows, you will disown me three times.” But Peter declared, “Even if I have to die with you, I will never disown you.” And all the other disciples said the same. Matthew 26:31-35

Judas’ Repentance

When Judas, who had betrayed him, saw that Jesus was condemned, he was seized with remorse and returned the thirty silver coins to the chief priests and the elders. “I have sinned,” he said, “for I have betrayed innocent blood.” “What is that to us?” they replied. “That’s your responsibility.” So Judas threw the money into the temple and left. Then he went away and hanged himself. Matthew 27:3-5

1. On the surface, it appears that Judas is genuinely repentant. Give four things that might indicate that he is repentant? (vs. 3 –4)
2. Does being sorry always indicate true repentance? (2 Cor. 7:9-10)
3. Do the following statements generally indicate false repentance or genuine repentance? Why?

“I’m sorry; please forgive me.”

“I’m sorry for hurting you; please forgive me.”

“I’m sorry for fighting with you; please forgive me.”

“I’m sorry for offending you; please forgive me.”

4. Generally, accompanying false repentance is the following:
 - a. I have emphasized the consequences of the sin, such as “hurting you.” Here I have owned up to what my sin has done to you – hurt you. Yet I have said nothing about the hateful, condemning, sarcastic, and critical words I used.
 - b. I have quickly moved to your responsibility to forgive me. In one quick sentence, I have ignored my sin, focused on what you have to do, and made it sound like I am repentant!
 - c. When someone is wounded by the harsh words of another they do not recover quickly. The giving of a quick apology pushes for a quick resolve. This is a selfish

maneuver designed to give relief to the guilty. It demands forgiveness under the guise of Christian obligation to forgive.

- d. The person who receives the false repentance will tell you (if you ask) they wish you would not say you are sorry because they always feel punished by your apology.

“Be careful, however, not to use this question (asking for forgiveness) as a means to pressure someone into forgiving you...If I press (my wife) to say ‘I forgive you’ too quickly, I add to her burdens by introducing feelings of guilt, which can give rise to resentment and bitterness...Time alone will not always bring forgiveness. Sometimes forgiveness is inhibited because a confession was inadequate...Any time we use a process (like asking for forgiveness), we can turn it into a meaningless ritual and completely miss what God wants us to do...I have caught myself going through (this process) simply to get a burden off my shoulders and minimize the consequences of my sin. In the process, I heaped greater burdens on the person I had already wronged...Ask God to keep you from this sin. When you go to confess a wrong, remember that you are there to serve the other person and not to gain comfort for yourself.” Ken Sande, *The Peacemaker*

- 5. Why is it evident that Judas is not genuinely repentant?

IV. TRUE REPENTANCE

Is oriented toward God, not me

“Against you, you only have I sinned and done what is evil in your sight...” Ps. 51:4

Is motivated by true Godly sorrow, and not just selfish regret

*“For godly grief produces a repentance that leads to salvation **without regret**, whereas worldly sorrow produces death.” 2 Cor. 7:10*

Is concerned with the Heart, not just with external actions

“Create in me a clean heart, O God, and renew a right spirit within me.” Psalms 51:10

Looks to Jesus for deliverance from the penalty and power of sin

Repent, then, and turn to God, so that your sins may be wiped out, that times of refreshing may come from the Lord, and that he may send the Christ, who has been appointed for you—even Jesus. Acts 3:19-20

Psalms 51:17

My sacrifice, O God, is a broken spirit;
a broken and contrite heart
you, God, will not despise.

Q. Am I allowing God to use humiliating or difficult circumstances in my life?

Q. Am I allowing God to use people's comments and insights about me?

Q. Do I really desire the broken spirit that God desires for me?

CONCLUSION

Matthew 26:31-35 – return to this

“Rejoicing and Repentance must go together. Repentance without rejoicing will lead to despair. Rejoicing without repentance is shallow and will only provide passing inspiration instead of deep change. Indeed, it is when we rejoice over Jesus' sacrificial love for us most fully that, paradoxically, we are most truly convicted of our sin.

When we repent out of fear of consequences, we are not really sorry for the sin, but for ourselves. Fear-based repentance (I'd better change, or God will get me") is really self-pity. In fear-based repentance, we don't learn to hate the sin for itself, and it doesn't lose its attractive power. We learn only to refrain from it for our own sake.

But when we rejoice over God's sacrificial, suffering love for us—seeing what it cost him to save us from sin—we learn to hate the sin for what it is. We see what the sin cost God. What most assures us of God's unconditional love (Jesus' costly death) is what most convicts us of the evil of sin. Fear-based repentance makes us hate ourselves. Joy-based repentance makes us hate the sin.” Tim Keller, *Counterfeit Gods*

Brokenness and Beauty

| | Brokenness | Beauty |
|------------------------|--|---|
| Two Cries | What a wretched person I am (Rom 7:24). | Thanks be to God for Jesus (Rom 7:25). |
| Two "Cheer Ups" | Cheer up! You're worse than you think! | Cheer up! Jesus is greater than you think! |
| Two Realities | I am the chief of sinners. I have unclean lips (Isa 6:5). I owe 10,000 talents (Mt 18:24). | I am a saint, holy, dearly loved. My sins are atoned for (Isa 6:7). I am forgiven (Mt 18:27). |
| Two Feet | Repentance | Faith |
| Two Messages | Bad News | Good News |
| Two Calls | "Come & die" (Mk 8:34). | "Come & dine" (Isa 55:1-2). |

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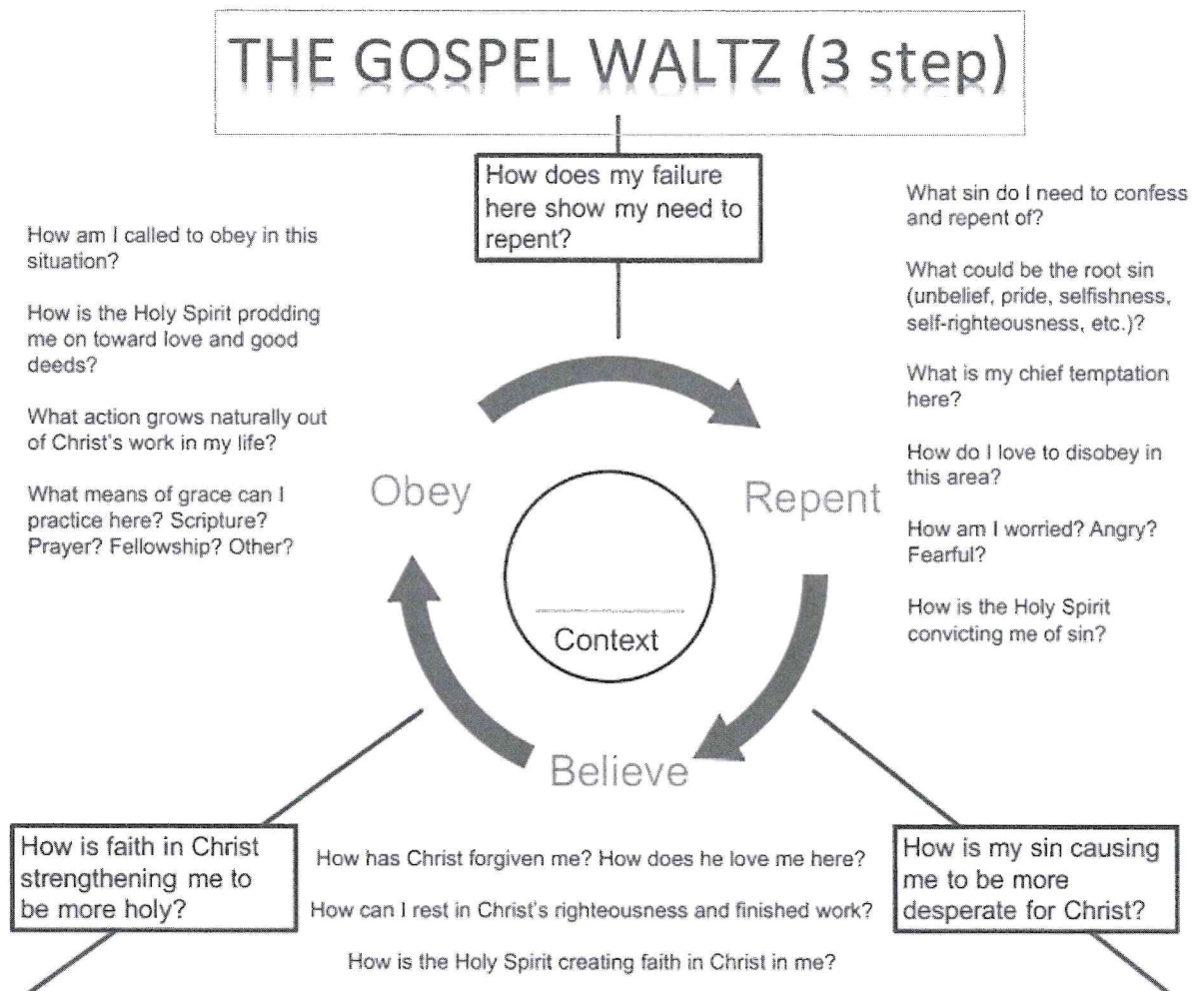
Q. The place of humility is the place of rest and of experiencing the presence of God. Give some reasons why this is so.

A repentant/humble person is at rest. Satan cannot accuse. ("Thanks Satan, you have just reminded me of another thing I need to repent of"). After all, what can happen to us at the bottom? There is no reputation to protect or achieve, no scheming, no gossip, and no one to manipulate. Nevertheless, it is not where we like to be. By nature, we all think that the last thing we really need is the gospel. At least, we think someone else needs it more than we do. Ever listened to a sermon and thought, "Boy if only _____ were listening to this—they really need to hear this"? This is not the place of rest, for our minds are filled with schemes for other people.

God dwells with the humble, for God is humble. Consider that Isaiah is struck as much by the holiness of God as by his humility (Isa 6:5). The father of the prodigal runs and humiliates himself (Luke 15:20). Jesus humbles himself to death on a cross (Phil 2:8). We are to learn from Christ, for he is gentle and humble in heart (Matt 11:29). He did not come to seek his own glory; he did nothing from himself; his words were not from himself; he did not come to do his own will. He surrendered everything to his Father. Humility is the life and character of God. To be proud is to be anti-God. It is not only to be against God, but also to be unlike God.

So every day is to be a mini-conversion: believe and repent! Tongue in cheek, we might ask, "What is the largest unreached people group in the world?" Christians! We may have heard the gospel 10 years ago, but now we need to hear it again. The gospel needs to reach our hearts every day. Like manna in the desert, this bread from heaven must be collected again and again, for every new day.

APPENDIX



GOSPEL CENTERED LIFE WINTER 2026

LESSON SIX: HEART IDOLATRY

"There are more idols in the world than there are realities."
Friedrich Nietzsche

"Little children, keep yourself from idols..." I John 4

What causes fights and quarrels among you? Don't they come from your desires that battle within you? ² You want something but don't get it. You kill and covet, but you cannot have what you want. You quarrel and fight... James 4:1-2

"Put to death, therefore, whatever belongs to your earthly nature: sexual immorality, impurity, lust, evil desires, and greed, which is idolatry." Colossians 3:5

I. IDOLATRY IN THE BIBLE

- In the beginning....
- "[They] exchanged the glory of the immortal God...and worshiped and served created things rather than the Creator" (Rom.1:23-25).
- Moses and the golden Calf
- Prophets
- *Idolatry is always the reason we ever do anything wrong.*

II. IDENTIFYING OUR IDOLS

Strong emotions almost always tell us that an idol is at work.

Consider some problem emotions:

1. If you are angry. Ask: "Is there something too important to me? Something I am telling myself I have to have? Is that why I am angry, because I am being blocked from having something I think is a necessity when it is not?"
2. If you are fearful or badly worried. Ask: "Is there something too important to me? Something I am telling myself I have to have? Is that why I am so scared, because something is being threatened which I think is a necessity when it is not?"

3. If you are despondent or hating yourself: Ask: "Is there something too important to me? Something I am telling myself I have to have? Is that why I am so 'down,' because I have lost or failed at something which I think is a necessity when it is not?"

- Example of the surface sin of gossip/critical/grumbling:

- Idols distort our view of self and world

"I have no idea who was, or what I could be away from tennis. I was depressed and afraid because so much of my life had been defined by my being a tennis champion. I was completely lost. Winning made me feel like I was somebody. It made me feel pretty. It was like being hooked on a drug. I needed the wins, the applause, to have an identity." Chris Everett

Diagnostic questions:

- a. What is my greatest nightmare? What do I worry about most?
- b. What, if I failed or lost it, would cause me to feel that I did not even want to live? What keeps me going?
- c. What do I rely on or comfort myself with when things go bad or get difficult?
- d. What do I think most easily about? What does my mind go to when I am free? What preoccupies me?
- e. What makes me feel the most self-worth? What am I the proudest of?
- f. What do I really want and expect out of life? What would really make me happy?

See "Exercise" at end of this Handout

III. DISMANTLING YOUR IDOLS – APPYLING THE GOSPEL

A. REPENT

- **NAME THE IDOLS**
- **UNMASK THE IDOLS**

Repent: Where is the smoke in your life? What is the fire? (See last week's lesson)

Nighttime Prayer:

Jesus, help me to find joy in you so that I am not:

Proud – boastful, defensive, condemning, critical, self-righteous

Cold – uncompassionate, withdrawn, demanding, self-pity, angry, impatient, irritated

Scared – anxious, panic, fearful of future,

Hook – over talking, lust, child-idolatry, craving relief,

- **NO OTHER STREAM**

B. REJOICE

- **REJOICE IN PRINCIPLE**

- **REJOICE IN PARTICULAR**

- **REJOICE IN PROCESS**

*Take me to you, imprison me.
For I, except you enthrall me, never shall be free,
Nor ever chaste, except YOU ravish me. – John Donne*

Exercise

Not only do we trust other things to bring us blessings, we also trust ourselves. In other words, we can place ourselves on the throne, and set ourselves up as false gods. What are some of your chief idols?

- 1 Read the lists below. Check any that you feel are particularly relevant to your life. Check the ones that made you think: “That’s me!” What desires (even good ones) rule your life?
 - 2 For each one you checked, provide a personal example of a visible behavior or surface sin that results from this idol.
- ☐ People must listen to me. (They must give me their undivided attention. They must not look away when I speak to them.)
 - ☐ I control my world. (Things must be ordered. Things must not break down or mess up. People must not mess around with me or catch me off guard.)
 - ☐ I have the right to judge others. (Especially externals, because I cannot see into the heart. I judge their shortcomings and sin. I compare myself favorably with them.)
 - ☐ I speak and it is done (Gen 1:1–31). (If things are not accomplished immediately, I am angry or defeated. My desire to change things rules me.)
 - ☐ People must respect/honor me. (Including other drivers on the road. People must not bump into me on the street. They must knock before coming into my office.)
 - ☐ People must obey me. (Especially my children.)
 - ☐ I have to be right. (Thus, I defend, attack, condemn, adjust the record, destroy others records, excuse, build good karma, blame.)
 - ☐ I glorify myself. (I am all-knowing, all-wise. I look down on others’ mistakes; my opinions are all-wise and correct.)
 - ☐ I do whatever pleases me. (TV, food, sex, shopping, entertainment, videos, computer games, vacations.)
 - ☐ I have to look holy (especially pastors). (I have to appear perfect. I am Dr. Jekyll at church, but Mr. Hyde appears at home.)
 - ☐ I am accountable to no one. (If you call me to account I get mad or raid the fridge.)
 - ☐ I must be healthy. (I have a right to good health.)
 - ☐ I must be independent. (I must not depend on anyone.)
 - ☐ People must love me. (I want to be loved by...)
 - ☐ People must serve me. (They must meet my “need.”)
 - ☐ People must not look at me. (“He ‘dissed’ me so he had to die”—an actual statement from a criminal in New York City who had just shot someone.)
 - ☐ Life revolves around me. (I must be the center of my family life, my job, my church.)
 - ☐ I must make it to the top. (I must win—job, sports, computer games. I aim for the top and tread over anyone to get there.)

- ☐ I get vengeance. (I don't get mad, I get even.)
- ☐ I must save...(myself, my husband, wife, children, friends) from their sinful behavior, etc. I must bring peace...(I never argue. I bring good tidings.)
- ☐ I make my own laws or rules for living. (As the commands of God are an expression of God's character, so my laws are an expression of my idolatry.)
 - ▶ Some of these laws include:
 - ☐ The toothpaste tube must be squeezed from the bottom. The soap must not be broken in two. (I control my world.)
 - ☐ I read the newspaper first. (People must honor me.)
 - ☐ The house has to be tidy. The food must be good. (People must serve me. People must compliment me. People must not see me as a slob. "Please excuse the mess" when there is no mess. If my house is together then I have it together.)
 - ☐ When I talk to people, they must give me their undivided attention. (People must respect me.)
 - ☐ The toilet paper must come over the top, so it does not rub against the wall and get dirty. (I demand cleanliness.)
 - ☐ The toilet paper must come from underneath, so we use less of it. (I demand thriftiness.)
 - ☐ The family must be ready on time. (I demand respect. I would hate for people to see me late.)

Saint Augustine summarized one of the great themes of Scripture, and thus all of life, when he said, "You have made us for yourself and our hearts are restless until we find our rest in you." God made us to be dependent on him for all we need. As creatures, God made us for relationships and worship. If we are not turning to God in worship, we are turning to something else. If we do not bond with God through the gospel, then we will bond to something else—something that promises to do for us what only the gospel can do. We hold to idols so tightly, and return to them so readily, because they appear to do the same thing for us that the gospel does. They become part of us in the same way that our heavenly Father should be part of us. Thus, when called to give up an idol, it feels as if we must amputate a limb.