



DAILY MEDITATIONS ON THE HEIDELBERG CATECHISM

by Pastors of the Protestant Reformed Churches of America

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JAN
Lord's Days 1 - 5

Lord's Day 1

Question 1. What is thy only comfort in life and death?

Answer. That I with [a] body and soul, both in life and death, [b] am not my own, but belong [c] unto my faithful Savior Jesus Christ; who, with his precious [d] blood, hath fully [e] satisfied for all my sins, and delivered [f] me from all the power of the devil; and so preserves me [g] that without the will of my heavenly Father, not a hair [h] can fall from my head; yea, that all things must be [i] subservient to my salvation, and therefore, by his Holy Spirit, he also assures me [j] of eternal life, and makes [k] me sincerely willing and ready, henceforth, to live unto him.

Question 2. How many things are necessary for thee to know, that thou, enjoying this comfort, mayest live and die happily?

Answer. Three; [l] the first, how great [m] my sins and miseries are; the second, how I may be delivered [n] from all my sins and miseries; the third, how I shall express my gratitude [o] to God for such deliverance.

[a]: 1Cor. 6:19,20

[b]: Rom. 14:7,8,9

[c]: 1Cor. 3:23

[d]: 1Pet. 1:18,19

[e]: 1John 1:7

[f]: 1John 3:8; Heb. 2:14,15

[g]: John 6:39; John 10:28,29

[h]: Luke 21:18; Matt. 10:30

[i]: Rom. 8:28

[j]: 2Cor. 1:22; 2Cor 5:5

[k]: Rom. 8:14; Rom. 7:22

[l]: Luke 24:47

[m]: 1Cor. 6:10,11; John 9:41; Rom 3:10,19

[n]: John 17:3

[o]: Eph. 5:8,9,10

January 1 - LD 1, Day 1: The Value of the Heidelberg Catechism
by Prof Herman Hanko

Read: John 14:16-18; 14:26-28; 15:26; 17:7-11; 17:13, 14.

The Reformation, begun in Germany by Martin Luther, spread throughout Germany and came to a province called, The Palatinate, with its capital in Heidelberg. Over this province Frederick the Wise ruled, who was persuaded of the truth of the Reformation doctrines taught by John Calvin in Geneva, a fairly short distance south of Heidelberg. He was a godly and pious man and was concerned that the children and young people of his province learned and understood the truths of Scripture taught by Calvin.

He himself had been raised a Lutheran, but had through a long time of study, become convinced that the doctrines taught by Calvin were more faithful to the Scriptures. He wanted the province over which he ruled to be a province faithful to the teachings of John Calvin.

For this action he was summoned before a general council, called together for purposes of condemning him. But his genuine piety, his love for the truth, and his deep sincerity made such an impression on the council that they did not care to condemn him. You may find the story of this great man in my "Portraits of Faithful Saints."

Frederick, therefore, instructed a professor of theology in the University of Heidelberg, Zacharias Ursinus, and the court minister, Caspar Olevianus, to prepare a Catechism which could serve this purpose.

The result of their work was our wonderful Heidelberg Catechism (HC). Although, before its publication in 1563 it underwent a few changes, the final form was soon adopted by churches throughout Europe. Its simplicity (understandable by children), its beauty of expression, and its theme of comfort attracted the loyalty of thousands. It became the personal confession of the faith of multitudes.

The great Synod of Dordt (1618-1619) adopted it as the confessional bases of the Reformed Churches in the Netherlands, and so it has remained a part of the confessional heritage of the Reformed Churches throughout the world. This synod also saw that the book was a wonderful tool for the systematic instruction of God's people in the "whole counsel of God." And so they ordered that the HC be preached in the churches once a Sunday. Hence the HC has 52 Lord's Days. This was done so that the ministers might go through the Catechism in its entirety every year.

It is a book of instruction ideally suited to preaching with its motif of comfort for the believer in the truth God revealed in Scripture.

The HC has been translated into many different languages and is loved by thousands in all parts of the world.

January 2 – LD 1, Day 2: The Personal Approach of the Catechism
by Prof Herman Hanko

Romans 11:5, 6; Ephesians 2:8, 9

The Heidelberg Catechism has a very attractive feature about it: It is personal and experiential. It does not discuss the truths of Scripture from an abstract and impersonal way, such as one might find in a Dogmatics; it speaks directly to the believer and insists that the believer answer out of his own experience. Notice the very first question: “What is **thy** only comfort in life and death.”

This personal approach to the truth of Scripture means that the believer who answers these questions always looks at the truth from the viewpoint of the blessedness that truth has for him.

The Heidelberg Catechism has as its theme, “Comfort.” Added to the personal approach of the Catechism, is the great theme of the comfort the truth means to the believer. The truth is comforting and the believer is asked to explain how each truth is indeed of comfort to him.

Comfort is sorely needed by the believer. This world of sin and death, of sickness and pain, of sorrow and grief, of trouble and heartache, is hungry for something that will comfort him. My mother, sick all her life, often said, “The best of life is nothing but weariness and sorrow.”

The Roman Catholic Church, out of which God’s people came at the time of the Reformation, could find no comfort in masses and candles, fastings and ceremonies, purgatory and penance. The theology of the Roman Catholic Church was one of saving one’s self through the prescribed rituals of the church. But there was no comfort in it. Martin Luther tried in his years as a monk, but could not find peace though he was the most rigid observer of the church’s rules. The problem was that Rome taught man had to save himself by careful observance of all the laws and rituals of the church. Written above the gates of the Roman Catholic Church were the words: “Abandon all comfort, ye who enter here.”

Imagine what a startling message the Reformer brought to Europe’s weary people of God. We bring you a gospel of comfort! It is not a comfort for **some** of your sorrows. It is not a comfort for the days of your life only. It is not a comfort for diseases in your body only. It is a comfort that will bring peace to your soul in life and death, in whatever may be your lot in life. It is an all-comprehensive comfort!

January 3 – LD 1, Day 3: Our Only Comfort
by Prof Herman Hanko

Read: Philippians 1:21-23

What a wonderful possession we would have if in this world of sorrow we had something truly comforting!

Something that is truly comforting is some truth that changes every sorrow, every pain, every disappointment in life into something very, very glorious. It is a truth that explains everything that happens to us and causes every experience in life to glow with joy. It is some proposition that erases all grief and suffering.

Comfort is, therefore, something that is able to bring peace to the heart of the child of God; it is something that can change his tears to laughter; It is something that brings hope in a hopeless world. It is a truth that we can carry with us to the cemetery when we bury a loved one; that can bring happiness in the hospital when we face surgery; that can strengthen us in our weariness when the burdens of life seem too heavy to carry. Above all, comfort is something that can take completely away these terrible sins which are an impossible burden to us in life.

It is true that the whole world needs comfort, for the whole world is plunged into misery and grief. Wars, diseases, death, tornados, sicknesses of every sort fill the hospitals and nursing homes, soak the battlefields with the blood of thousands of a nation's youth, force the building of prisons and houses of correction and bring always greater grief.

But the Heidelberg Catechism does not address the wicked world, and its discussion of an only comfort is not intended for them. That is the beauty of its personal approach. What is **thy** only comfort? The question is asked of the believing child of God.

The world would not accept the one truth that does bring comfort, for the world hates the truth of God and despises the Christ preached in the gospel. The assemblies of the nations would laugh in scorn if the believer would tell them where their true comfort was to be found. They prefer to trust in their bank accounts, their pensions, their insurance policies, their own health and strength, their confidence in the goodness of man that will some day make this world a better place to live. So they live and die in misery, trusting in themselves and bitterly disappointed when their treasures turn to ashes before their eyes.

The believer is one in whom God works by his Holy Spirit, and who has the gift of faith. He is asked by the Catechism to give an account of his comfort.

January 4 – LD 1, Day 4: To Belong to Jesus
by Prof Herman Hanko

Read: Psalm 100.

We may very well ask the question: What wonderful truth can bring such blessings that it is a word for every grief in life not only, but also in death? That is the question we are asked, after all: “What is thy **only** comfort in **life** and **death**?”

One would think, perhaps, that a comfort that has such great promise would be a difficult and complicated proposition that would take a rather large book to explain it all. A comfort in life? In death? In sickness? In sorrow? In trouble? In disappointment?

Our teachers in the Heidelberg Catechism say: No, it is not a difficult answer. It is not complicated. You do not have to read a book to have this comfort. In fact it is so simple that a little child can understand it. No schooling is necessary to learn it. No brilliant mind is needed to believe it. It is simple, so simple that any child of God, old or young, strong or weak, intelligent or average, can easily take it as his own.

What is it that has such amazing power? Just this: “I belong to Jesus.” Four words, simple words, words easy to understand. Who cannot understand that? It is true that the HC says a few more things about it, but it all finally comes down to this: I belong to Jesus!

Notice how personal it is: I belong to Jesus. I believe this. I am absolutely convinced of it. I personally am the possession of Jesus Christ.

It is an all-comprehensive comfort.

I belong to Jesus “with body and soul.” Not my body only, but also my soul; that is, my mind, my will, my emotions.

I “am not my own.” I do not own myself to do with myself as I please. I am not my own to try to find a way to some light in the darkness of sin, suffering and death. My thoughts are not my own. My desires are not my own any more. My eternal destiny is not decided by me. Even my experiences in life are not my desperate search to find a way out of the dark night of misery into the light of hope and joy. Indeed, I am not my own in all my life; but I am also not my own when I die. I belong to Jesus in all this life, but I also belong to him when I die.

And, the Jesus to whom I belong is a faithful Savior. I can trust he will do what he has promised. He is one who is completely trustworthy. I belong to him!

January 5 – LD 1, Day 5: The Blessedness of Belonging to Jesus
by Prof Herman Hanko

Read: Hebrews 9:24-28.

We have learned already from the HC that our only comfort is that we belong to our faithful Savior, Jesus Christ. But we need to know more; that is, we need to know how it is possible to belong to him and what it means to belong to him. The HC explains all these things. Actually, the entire remainder of the HC is written to explain what it means to belong to Jesus, but here the Catechism gives a brief summary.

We do not belong to Jesus by virtue of our birth, for we belong to Satan and the wicked world. But our Savior, with His precious blood, hath fully satisfied for all my sins, and delivered me from all the power of the devil." I do not belong to Jesus because I have chosen him or accepted his invitation to believe in him. I do not belong to Jesus because I have done enough good works to merit becoming His possession. I cannot do any of these things. He purchased me. He bought me with His own blood that He shed on Calvary. He made me His possession, His treasure, His bride, His friend.

The price He paid was enormous: it was the price of His own precious blood. On the cross He died for our sins by enduring the everlasting wrath of God that was our just due and held us in bondage to sin and Satan.

He preserves us by His power so that "not a hair can fall from our head" "without the will of our heavenly Father. That is, nothing at all happens to us except it is God's will. And God is our Father, who has made us a part of His family; who loves us and supplies all our needs.

Beyond even directing all our life as our Father, belonging to Christ means "that all things must be subservient to my salvation." Everything that happens in the whole history of the world and in all the history of heaven serves the purpose of saving me. That is indeed a bold statement; but it is implied in belonging to Jesus. The same is true of what happens to me: every pain and sorrow serves my salvation.

The HC also takes the time to answer for us the question: How can we be sure that all these wonderful things are true of us – for me?

Our Jesus to whom we belong also gives us that assurance by His Spirit in our hearts. And even makes us ready and willing to live unto him.

That is an incomparable comfort!

January 6 – LD 1, Day 6: Our Own Assurance of Belonging to Jesus
by Prof Herman Hanko

Read: Romans 8:15-17

The HC always approaches all the doctrines contained in it from a very personal point of view. Our teachers who put the questions of the HC to us want not simply theological answers, but personal answers, answers that demonstrate that the truths of Scripture are very really our faith; and that we know these truths to be for ourselves.

The HC does not only talk about an only comfort, but it talks about **my** only comfort; **your** only comfort.

If we are to make the HC our own personal confession, it follows that we have to have the assurance in our own hearts that all these truths are **true for me**. How can we be sure of this?

This is an important question, because many people in the church world claim never to be sure of their salvation. They live, go to church, and die without knowing whether they are a child of God for whom the truth of Scripture is really theirs. This doubt is a very sad thing.

It is not only sad, however; it is a sin. Every one of us has his moments of doubt – of course. Especially when we come to understand the riches of our salvation, we ask ourselves whether it is really true that we are the heirs to such blessings. And, when our sins rise up against us and we see our unworthiness, we cannot possibly imagine that we are the objects of such great love because we are such dreadful sinners.

But these doubts are sins; they are sins that must be confessed at the foot of the cross of Calvary. They are sins that need to be forgiven. We may not doubt. We are commanded to believe in Jesus Christ. To doubt is disobedience to Christ's command. We do not even ask ourselves the question: Am I really and truly a child of God? We do not ask ourselves that question any more than we ask ourselves: Am I really a child of this man and this woman who claim to be my parents? Our parents would be rightfully angry if we would doubt their parenthood.

But Christ also gives us, by His Spirit, the assurance of our salvation. This is the teaching of Romans 8:15-17. Assurance too is not something we attain by our works, but is a gracious gift of God through Christ for us. Let us joyfully confess this truth.

January 7 – LD 1, Day 7: What We Must Know to Have Comfort
by Prof Herman Hanko

Read: Luke 24:47; I Corinthians 6:10, 11; John 17:3; Ephesians 5:8-10.

To be able to confess that we belong to Jesus, there are certain things we must know about ourselves.

Question and answer 2 of Lord's Day 1 bring another question to our attention which tells us the things we must know. Notice again how personal the HC is: How many things are necessary for **thee** to know, that **thou**, enjoying this comfort, mayest life and die happily?

Three things are important to know. They are so important that without knowing them, we cannot have comfort.

The first is that we must know how great our sins and miseries are. This is understandable. I cannot know the blessedness of having good health unless I know what it means to be sick to death. I cannot know the joy of comfort unless I know the horror of sorrow at the loss of one I love. Likewise, I cannot know any comfort if I have no sorrow. People who are happy and without sorrow do not need comfort.

We are told an important truth in this Q & A. The real misery that makes us long for comfort is not sickness or disappointment or death; it is sin. All these other reasons for misery are all present in our lives because of sin. If we had no sin, we would not have misery. If we were perfect, we would not have pain and trouble. Sin is the great reality that makes us miserable. We must understand, therefore, how great our sins are.

Second, we then are ready to know the great work Christ did for us to deliver us from our sins. Only through tears clearing the blindness of our sins can we see clearly the need of Christ's cross. We can walk the way to Calvary only in a path wet with the tears of shame over our sins. There is no other way.

Finally, we have to have knowledge of how in our lives we express gratitude to God for what He has done for us. We show our gratitude by walking in obedience to His law. Disobedient children are unthankful children. We will not know any comfort when we live wickedly.

Those three things are the three chapters of the HC, in which the HC will teach us our comfort.

May we humbly learn these lessons.

The First Part - Of The Misery Of Man

Lord's Day 2

Question 3. Whence knowest thou thy misery?

Answer. Out of the law of God. [a]

Question 4. What doth the law of God require of us?

Answer. Christ teaches us that briefly, Matt. 22:37-40, "Thou shalt love the Lord thy God with all thy heart, with all thy soul, and with all thy mind, and with all thy strength. [b] This is the first and the great commandment; and the second is like unto it, Thou shalt love thy neighbor as thyself. On these two commandments hang all the law and the prophets."

Question 5. Canst thou keep all these things perfectly?

Answer. In no wise; [c] for I am prone by nature to hate God and my neighbor. [d]

[a]: Rom. 3:20

[b]: Luke 10:27

[c]: Rom. 3:10; 1John 1:8

[d]: Rom. 8:7, Tit. 3:3

January 8 – LD 2, Day 1: The Real Reason Why We Need Comfort
by Prof Herman Hanko

Read: Psalm 51

Lord's Day 1 ended with the question of how we are to gain for ourselves this wonderful comfort that brings us peace and happiness in our life, in death and forever. We were told that the attainment of this comfort involves knowledge. Comfort is not some sort of wishy-washy feeling that creeps up on us from we know not where. True comfort is the result of **knowing** some things.

Our teachers in whose classroom we are to learn about our comfort have lessons to teach us, and we must learn our lessons. There are, says our teacher, three things that are absolutely essential to know before we can really have that wonderful comfort which our souls crave.

The three things we have to know are very surprising things. We would never have thought that our lessons in comfort would include that kind of knowledge that the HC says we need.

Those three things are, you will recall: One, the knowledge of how great our sins and miseries are. Two, how we are delivered from our sins and miseries. Three how we are to be thankful to God for deliverance from sins and miseries.

And so the HC is divided into three sections, each section teaching us what is meant by these three things we need to know. The first section tells us about our sins (LDs 2 – 4). The second section teaches us about our deliverance through Christ's work (LDs 5 – 31). This section is the longest by far. And the third section deals with how we show our thankfulness to God (LDs 32 – 52). It explains the ten commandments and the Lord's Prayer, because we show how thankful we are for our deliverance from sin by keeping God's law and by praying.

The emphasis throughout is on the sovereignty of God in the work of salvation. This emphasis compels the Catechism to deal with some crucially important doctrines, and also compels the Catechism to include questions and answers that show the errors of some Roman Catholic teachings and some Lutheran teachings.

In this way, the HC calls the confessing Christian to an antithetical life in his calling to hold fast to the truth: he must reject wrong doctrine and he must hold fast to the truth.

So, let us begin our study of the lessons we are to learn. We really want comfort in our lives. We want comfort more than anything else. So, under the guidance of our teachers, let us set about learning our lessons.

January 9 – LD 2, Day 2: Why the Knowledge of our Sin is Important for Comfort
by Prof Herman Hanko

Read: Psalm 32

We will probably want to ask our teachers why we have to know our sins in order to have comfort. We really rather not think too much about our sins, and we surely are embarrassed to talk to others about them. But the reasons we have to know them are important.

The Lord's Day Q & A we are discussing talks about "sins and miseries." That means that our miseries, for which we need comfort are brought about by sin. Our miseries are problems, sicknesses, death, trouble, suffering, pain, disappointment and many other things. All these things make us miserable.

But all these miseries are our lot in life because we are sinners. And the sins, which result in misery, are our own fault. We deserve all our misery.

Another reason for knowing our sins is that until the time we recognize that sin is at the bottom of all our misery, and that sins are our fault, we will not go to Christ and flee to his cross. If I put it into the framework of the HC, this means that we need to go through chapter one (Of the Misery of Man) to get to chapter two (Of Man's Deliverance).

Still another reason is that we can only know the forgiveness of sins in Jesus Christ when we confess our sins to God. And confession means that we are sorry for them. And so the Bible tells us in a thousand places how important confession of sin is. David had no peace until he confessed his sins of adultery and murder. He tells us of this in Psalm 32. John says, "If we say that we have no sin, we deceive ourselves, and the truth is not in us. If we confess our sins, he is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness" (1 John 1:8, 9).

When Jesus says that he came to save, not righteous people, but sinners, he meant exactly that he did not come to save those who think they are righteous; he came to save those who know that they are sinners.

It is not easy to admit we are sinners. It is not easy to confess that we are sinful. The three hardest words in the English language to say are, "I am sorry." We may be sorry for sin because a crime has landed us in jail. We may be sorry for sin because people have learned about it and we are ashamed. We do not like the consequences of sin. But to be sorry for sin because we have sinned against God and against each other is the most difficult thing in all God's world to do.

Yet we must confess sins.

January 10 – LD 2, Day 3: How We Know Our Sins
by Prof Herman Hanko

Read: Romans 7.

In the last meditation I said that it is very difficult to know our sins and confess them. We are always trying to defend our own sinful life and justify ourselves. And if we are sorry for our sins, it is only because we are caught and suffer sin's consequences.

We must remember once again that the Catechism is talking to and instructing believers, people of God, those who are saved. "Whence knowest **thou thy** misery?" the implication is, therefore, that only a child of God can really know his sins.

In other words, we need the grace of God in our hearts and the work of the Holy Spirit even in order to be truly sorry for our sins. We have to learn to pray, even before we confess our sins, "Lord, give us grace to be sorry for our sins."

Yes, there is a certain regret for sin in the world, but the worldly people (and we too, often) take sins lightly, dismiss them as unimportant, and wave our hands with a gesture of indifference, "Oh, it was only a little lie."

The problem is that among our sins is the sin of pride, and pride keeps us from admitting how wicked we really are. Pride is such a huge devil in the lives of men that pride even gets in the way of Biblical theology. Pride is why all forms of Arminianism are so popular. Arminianism tells man that he can do something for his salvation. He can choose for Christ. He can let Christ into his heart. He can pray for Christ to help him.

But these are all efforts on the part of wicked men to salvage some tattered remains of their pride. Scripture and the HC won't let us do that. It insists that if we really want to know our deliverance in Christ, we must learn that we can do nothing good at all. True humility is required of us, and true humility comes only through grace.

But even then, we still need help. And the help we need to know our sins and misery comes, says our teacher, through the law of God. James calls the law of God a mirror in which we see ourselves reflected.

Once again, I must emphasize that the law is a mirror only for the believer. A wicked man may look in the mirror of the law and see only a reflection of himself that looks pretty good to him. He preens in front of the mirror and is rather proud of himself. Or perhaps he doesn't want to look in the mirror at all. In our country, the supreme court has forbidden the ten commandments to be found in schools, in public buildings or anywhere where people come. They are afraid that people will find it offensive.

How sad.

January 11 – LD 2, Day 4: Our Reflection in the Mirror
by Prof Herman Hanko

Read: James 1:19-27

Paul tells us that by the law is the knowledge of sin, and James speaks of the law as a mirror in which we see our reflection (James 1:23-25). If a “natural man,” that is a worldly and sinful man, looks in the glass or mirror, he sees nothing and “goeth his way, and straightway forgetteth what manner of man he was.”

But if he is a regenerated child of God, then, when he looks into the mirror, he is not a forgetful man, but “a doer of the work” and a “man who shall be blessed in his deed.”

What does this mean?

James calls the law “the law of liberty.” He calls it that because it is a special mirror into which the believer looks. It is a mirror, which has Christ in it – although the believer cannot see that immediately. And so, first of all, the believer looks into that mirror and sees himself spiritually as he truly is. And the picture is not pretty. It is a picture of a man or woman who, from a spiritual point of view, is ugly, hideous, full of running sores (Isaiah 1:5, 6) and whose righteousness is as filthy rags. That is the way we are spiritually.

But when we continue to look into that mirror of the law, gradually the mirror changes and there appears in the mirror a cross, planted on Calvary and on which hangs our Lord Jesus Christ, the eternal Son of God in our flesh. And then we see ourselves in the mirror of the law as well, but we see ourselves reflected in the mirror of the law as the law is fulfilled in Christ. And then we see ourselves as we are in Christ. And that reflection is beautiful. It is of a saint shining as bright as the sun (Matt. 13:43), wearing clothes that are the brilliantly white robes of Christ’s righteousness (Rev. 6:11, 19:8), and with bodies that are like the glorious body of Jesus Christ (Phil. 3:21).

So we first see ourselves as we truly are apart from Christ, and that is our sin and misery. But then we see ourselves as we are in Christ, beautiful and holy. But we have to see the first reflection before we can see the second. That is, we have to know our sins and miseries if we are to know our deliverance.

To know ourselves as we truly are is to fill our souls with grief at the thought that we have sinned against God and brought misery on ourselves because we have sinned. Then we repent of our sins, confess them to God and flee to the cross as our only escape from misery. The path to the cross is wet with the tears of weeping sinners, and all those who are kneeling there with us at Calvary are looking to Christ alone as the only hope of their salvation. . .”

January 12 – LD 2, Day 5: The Law of God as the Law of Love
by Prof Herman Hanko

Read: Galatians 5, Matt 22:37-40.

How is it possible for the law to show us our misery?

If we only look at the law as a code of outward moral conduct, then the law will not be a mirror of misery. Even worldly people may actually find out that their lives are nearly conformable to God's law. They never swear; they do not work on Sunday; they do not worship idols; they usually keep the laws of the land; they do not kill any one, or be unfaithful to their wives or husbands; they do not steal or speak evil of others. From an outward point of view, they do a pretty good job of keeping the law of God.

But then, so did the Pharisees of Jesus' day! And Jesus called them "whitened sepulchers!"

In Matthew 22, Jesus explains why that is.

A lawyer was determined to trap Jesus in his words and find in some teaching of the Lord a reason to condemn him. He asked what the most important commandment of the law was. No matter what commandment Jesus quoted, the lawyer would be in a position to condemn him for setting one commandment above another.

But Jesus was aware of the fact that all the commandments were of equal importance, and that, as James says, to break one commandment is to break them all (James 2:8-11). Further, our Lord knew also that mere outward conformity to the law of God was as good as worthless in the sight of God. Again and again the Lord reprimanded Israel for outward conformity to the law, while their hearts were far from him (Is. 1:10-17, Mal. 1:6-8, Matt. 5:21-42, Matt. 15:1-20 etc.).

And so the Lord did not quote one of the commandments as the lawyer thought he would; the Lord pointed to the inner demands of the law: "Thou shalt love the Lord thy God with all thy heart, with all thy soul, and with all thy mind, and with all thy strength. This is the first and the great commandment: and the second is like unto it. Thou shalt love thy neighbor as thyself. On these two commandments hang all the law and the prophets."

This was already a part of the law in the OT (Deut. 6:5, Lev. 19:18).

So, the foundation of all the commandments of God is the basic command: Love God! And love thy neighbor for God's sake. If we do not love God, we cannot keep any of the commandments, no matter how closely we adhere to them outwardly. If we do not love God, we do not love our neighbor, for we must love our neighbor as ourselves. We must love our neighbor **because** we love God.

January 13 – LD 2, Day 6: Love God and Our Neighbor
by Prof Herman Hanko

Read: Luke 10:25-37.

To love God means to seek the glory of God, to desire to live in fellowship with him, and to be obedient to him in all things. To love him with all our hearts, minds, soul and strength means to love him with all our being and to love him without interruption – day and night, with every thought and desire, with every word we speak, with every gesture and activity of our bodies.

Who is my neighbor? The tribal chieftain in some Pacific Island? No. Some headhunter in Africa? No. Some bag lady on the streets of Philadelphia? No. My neighbor is my wife, my children, my parents, my fellow saints, my classmates, my colleagues at work. My neighbor is the one I bump into in my life, the one whose path crosses mine, the one who needs me, the one who can sometimes annoy me no end, the one who persecutes me. . . . I must love my neighbor.

This is the mirror of the law.

Let us look into it.

Each one of us. This is the question our teacher asks each of us individually: “What does the law require of **us**?” Each one of us? What does the law require of you? Of me?

Do I love God with my first thoughts on waking up? Do I love him as I am dressing, combing my hair, shaving? Do I love him when I walk to the bus stop? When I sit in the classroom? Do I love him when I go to work? When my colleague makes my life impossibly difficult? Do I love him when I am sick? When I am on my deathbed? Do I love him with every thought I think? With every desire in me? With every emotion? With every word? With every activity of my body?

What is your answer to all these questions? When the law is the mirror into which we look, then we see ourselves reflected in that perfect law of love. It is not a pretty picture that is reflected from that mirror. It is, in fact, so ugly that I shrink back in sheer horror. Who is that ugly monster there in the mirror? Why, it is a reflection of me!

Why am I miserable with trouble, suffering, grief, pain, disappointment? Well, no wonder. Look at what I am. And God is a holy God who is satisfied with nothing less than perfection.

The teacher makes us learn some pretty hard lessons! And we do not like to learn them.

January 14 – LD 2, Day 7: Prone to Hate God and My Neighbor
by Prof Herman Hanko

Read: Romans 3:1-20

Our rather stern and insistent teacher now asks the final question. Our teacher wants us to be sure that we know our sins and miseries, for we cannot go on in our studies until we learn this lesson.

“Canst thou keep all these things perfectly?” That is indeed the question that needs answering. We have seen ourselves in the mirror of the law and it was not a very pretty sight. Well, what do you see?

“In no wise; for I am prone to hate God and my neighbor.” I must confess it. It is true. There is no getting around it. I may wear a mask of piety and appear before others as pious and good. I may even try to fool myself. But there it is. The simple fact is that I cannot even begin to love God and my neighbor. And I don’t do it either. Love him? Most of the time I am not even thinking about him!

There are a few things about this question and answer that we must think about.

One is that the question talks about keeping the law “perfectly.” Our first reaction to that might be: “Our teacher is trying to make things as tough for us as possible. Maybe we don’t keep the law perfectly, but isn’t God satisfied with our best efforts? And so what if we slip a little here and there. Do we have to be totally without any lapse, any slip? The answer is, “Yes, we are talking about our relation to God! God demands of us that we be as holy as he is (I Peter 1:16). He has a right to do this as well. If he would permit “little” sins, he would not be the holy God that he is (Isaiah 6:1-4). His holiness cannot tolerate even the tiniest of sins.

The second point is that to some, the word “prone” seems to be weak to describe our sins. If we say, “I am prone to eat too much,” then I mean that that is a danger all right, but I can successfully resist this proneness in me. But that is not the point. Here the word “prone” means that we are totally and completely pointed in the direction of sin.

The third point is that our teacher insists that we understand what this proneness means. The answer we are given is not, “No, I do not do all these things perfectly, but fail here and there;” nor is our answer a simple No: “No, I have to admit that I do not do all these things perfectly.” The answer is horrible to contemplate: “I always do the exact opposite.” It is not only, sadly enough, that I don’t do what is required of me; the problem is that I do exactly the opposite of what I ought to do. I am called to love God, but I hate him. I am called to love God with all my heart and mind and soul and strength. But what do I do? I hate him with all my heart and mind and soul and strength.

That’s how bad it is! Do you confess that truth? When we learn that lesson, we are ready to go on.

The First Part - Of The Misery Of Man

Lord's Day 3

Question 6. Did God then create man so wicked and perverse?

Answer. By no means; but God created man good, [a] and after his own image, in [b] true righteousness and holiness, that he might rightly know God his Creator, heartily love him and live with him in eternal happiness to glorify and praise him. [c]

Question 7. Whence then proceeds this depravity of human nature?

Answer. From the fall and disobedience of our first parents, Adam and Eve, [d] in Paradise; hence our nature is become so corrupt, that we are all conceived and born in sin. [e]

Question 8. Are we then so corrupt that we are wholly incapable of doing any good, and inclined to all wickedness?

Answer. Indeed we are; [f] except that we are regenerated by the Spirit of God. [g]

[a]: Gen. 1:31

[b]: Gen. 1:26,27; Col. 3:10, Eph. 4:24

[c]: Eph. 1:6; 1Cor. 6:20

[d]: Gen 3:6; Rom. 5:12,18,19

[e]: Psa. 51:5; Gen. 5:3

[f]: Gen. 6:5; Job 14:4; Job 15:14,16

[g]: John 3:5; Eph. 2:5

January 15 – LD 3, Day 1: Why Are We Totally Depraved?
by Prof Herman Hanko

Read: Genesis 1.

Our teacher has instructed us in the real reason why we are miserable and in need of comfort. He has instructed us to learn this by looking into the mirror of God's law. Now that we have learned the true reason for our misery, we are ready to learn the next lesson

The next lesson is: How did we get that way? Were we always that way? The answer is: We got that way because our parents also are prone to hate God and their neighbor. But how did our parents get that way? Were they always that way?

And so we could trace our genealogies back as far as we want to go, but we will always find that the same thing is true: parents are always prone to hate God and their neighbor. And sin is passed on from parents to children.

But what if we would trace our genealogies back to the first parents that ever lived? Were they that way too? Well, to answer that question we have to know how they came to be parents when they did not have any parents of their own. The answer is: God created them.

But if it is true that God created them, did God create them so wicked that they are prone to hate God and their neighbor? And that is the question that comes from our teacher in this Lord's Day. Is it God's fault that we are this way? Did God make a serious error when, in creating man, he created a monster of sin instead?

It is not so strange that the HC asks this question, for when our first parents, Adam and Eve, were confronted by God and asked about their sin, they blamed God. Eve blamed the serpent God had made; and Adam blamed the woman God had given him. So both wanted to blame God.

The HC is emphatic. "By no means!" did God create man so wicked. He was created good, but he chose to be the way he is now. It is man's fault.

By implication, the HC condemns our tendency always to blame someone else for our sins. Adam and Eve did this in Paradise; little children do this when confronted with a sin; we all do this. It seems as if we are very skilled at figuring out who to blame for our sins, but always to escape our own responsibilities. It is a mortal disease. It keeps us from truly confessing our own sins.

January 16 – LD 3, Day 2: Man’s Creation: Body, Soul and Spirit
by Prof Herman Hanko

Read: Genesis 2.

Lord’s Day three tells of man’s creation.

God himself tells us how he made man on the sixth day of the creation week. In Genesis 2:7, God says, “And the Lord God formed man of the dust of the ground, and breathed into his nostrils the breath of life; and man became a living soul.”

When the Bible gives us this information about man’s creation, it does not mean to say that God took several handfuls of dirt, formed a lifeless likeness of man and then made it alive by breathing on it. When the Bible tells us that God formed man from the dust of the earth, it means that God formed man just as he formed the animals (Gen. 1:24). Although even in this act of God, God used special care in forming man from the ground.

That all means that, first, God made man, just as the animals, so that they could live in this earthly creation. They were a part of it, dependent on it, related to it, and unable to live anywhere else, even in heaven, than here in the world.

But it also means that God gave man a soul that was higher than the animals. It was a soul that possessed a mind and a will, so that man was a rational and moral creature, who could think, understand, figure things out, remember and “subdue the earth.”

That God breathed into man the breath of life means that the kind of soul God made for man was also a soul that made it possible for man to live in relation to God. The animals could not do this; man can. He can know God through the singing of the birds and the animals whom he names. For the names he gave them were names that fit them: names that expressed the way in which God’s glory was revealed through them. Thus he could glorify God and serve God in all he did.

The Bible often mentions the spirit of man. See such texts as Ecclesiastes 12:7, 1 Thessalonians 5:23; Christ committed his spirit to God (Luke 23:46). (It would be profitable for you to take a good concordance and look up all the times the spirit of man is mentioned).

The HC describes man in detail because it wants us to know what wonderful creatures God made us. We must remember that, after the fall we are not only sinners, but our bodies and souls are very weak. Adam never got sick; his powers of mind were far, far stronger than ours are; he could see perfectly and hear perfectly. He was a wonderful creation. Actually, since sin has come, our bodies and souls are wrecks of what they once were.

That helps us understand our misery.

January 17 – LD 3, Day 3: Man in the Image of God
by Prof Herman Hanko

Read: Genesis 1:26-28, Ephesians 4:20-32, Colossians 3:1-10.

Our teacher is not finished with a description of the wonder and glory of our original creation. We are told that “God created us . . . after his own image, in true righteousness and holiness.”

The word “image” here means that God created us so that we were in some way like him. We could not, of course, be as glorious as he is, for we are always finite creatures and he is always the infinite God. But it does mean that in moral purity and sinlessness, we were like him, though even then in a creaturely way.

Although the narrative in Genesis 1 does not tell us specifically what elements were a part of that image, two other places in Scripture do tell us this. They both speak of how, through Christ, we are saved in such a way that the image of God is restored in us. Ephesians 5:23, 24 tells us that the restoration of the image in us is a renewal of the mind (23) and that we are to put on the new man that, after God, is created in righteousness and true holiness (24).

The new man is “after God;” that is the new man is like God. We sometimes say of a young girl, “She takes after her mother.” “She is like her mother.” That likeness to God is characteristic of the new man, which is created by God. And that new man is characterized by righteousness and holiness.

Colossians 3:10 tells us that specifically, knowledge belongs to that image: “And have put on the new man, which is renewed in knowledge after the image of him that created him.” The text specifically says that in creating us in his image, God gave us true knowledge.

We surely were not created wicked. God made us as creatures that possessed true knowledge of him. And “knowledge” here means the same as it means in Genesis 4:1, where Adam is said to have known his wife. That is, he knew her in the most intimate knowledge of the covenant fellowship of marriage, for that knowing produced a son. Adam knew God in the covenant of fellowship in which God spoke to him in the cool of the day.

Adam’s righteousness was his perfect conformity to the will of God in all his life and activity. And Adam’s holiness was a spotless, guiltless holiness of his nature that reflected the glory of God.

He was an unsurpassed creation of God who represented God’s cause in God’s world.

That is how we were created. Consider into what a shamble we have fallen.

January 18 – LD 3, Day 4: Adam as Office Bearer
by Prof Herman Hanko

Read: Genesis 2:18-25, Psalm 8.

When our teacher tells us that man was created in the image of God, he adds, “. . . that he might rightly know God his Creator, heartily love Him, and live with him in eternal happiness to glorify and praise him.”

Adam was created with a body and soul, in the image of God, in order that he might represent God in the creation God had made. He represented God by his relation to the creation, by subduing it, and by using the whole creation in the service of God. He was God’s covenant friend who brought the creation as a sacrifice of praise to his Creator. In this way, he was office bearer.

As an office bearer, Adam was prophet, priest and king. As prophet, Adam could know God and speak God’s word in the creation. When Adam named the animals, Adam was functioning as God’s prophet, knowing God’s glory through and in each animal, and giving a name to each animal, which expressed how that animal revealed God’s greatness.

Adam was also priest. As priest in God’s house, he dedicated the whole creation to God and brought it all as a sacrifice of praise and glory to God. As a king, Adam ruled over the creation in God’s name. He ruled, not as a cruel and heartless tyrant, but as a benevolent ruler who was kind and gentle to God’s world.

One can notice a certain beautiful pattern in this creation of man. Adam was created:

With a body – to be righteous in God’s image – to rule as king.

With a soul – to have the true knowledge of God – as a prophet.

With a spirit – to bear God’s image of holiness – to be priest.

What a glorious creature Adam was! How wonderful Paradise was and how man could fully enjoy God in a creation in which was no blemish, no death, no struggle for survival, no conflict, no darkness. Only pulsing life and light; only peace and happiness; only beauty and the glorious knowledge of God. Only joyful service in God’s creation.

And yet, although we are jumping ahead in our lessons, it is well to remember that God’s purpose to glorify himself was in a better way than in Paradise I. God was looking to Christ, Christ is God’s true Prophet, Priest and King – in God’s house, the new heavens and the new earth. And we are and will be prophets, priests and kings with Christ forever and ever.

January 19 – LD 1, Day 5: Adam: God's Covenant Friend
by Prof Herman Hanko

Read: Romans 5

Image bearer, office bearer, rational moral creature, Adam was fully equipped to serve God in God's creation. But he was also God's covenant friend.

Things have become very mixed up over the years on this matter of Adam as God's covenant friend, for most theologians want to define this covenant between God and Adam as a covenant of works. A covenant of works is a covenant in which God promises Adam eternal life in heaven if Adam will be obedient to God in not eating of the tree of the knowledge of good and evil, but eating instead of the tree of life. God also threatened Adam with death if Adam disobeyed. To this, Adam agreed, and so a covenant was established.

This notion of the covenant has no foundation in Scripture and as closely as one examines Scripture, one cannot find anything like this. The whole notion of a covenant of works is based on Genesis 2:16, 17, but these verses do not say a thing about a covenant; they only give the command of God to Adam to eat of all the trees of the garden except the tree of knowledge of good and evil. A command and a threat of death are not a covenant.

I briefly mention a few questions which the covenant of works forces on us. How long did Adam have to be obedient before he would merit heaven? Would his generations merit heaven with him? Was it possible that somewhere in his generations, one would sin by disobeying God? What would happen then? Is it possible that an earthly man, made of flesh and blood, created to life in this material world, could somehow inherit the heavenly creation? Paul says that flesh and blood cannot inherit the kingdom of God (I Cor. 15:50). The covenant of works claims he can.

But Adam did live in a covenant relation to God. That covenant was not a covenant of works that was made with Adam after his creation, so that before the covenant was made, there was no covenant. No, God's covenant was made with Adam by virtue of his creation. He could be nothing else but a covenant friend of God. And so the covenant then as now is a relationship between God and Adam of friendship and fellowship in which God and Adam lived together in joyful communion.

But Adam's creation had one more aspect to it that we have to know. Our teacher here in this class on the HC does not speak of it specifically, but he does imply it in Lord's Days 3 & 4. And that is that Adam was created as our covenant head. He was the head of the whole human race from which the human race came, but he was also the representative head of the human race, so that what Adam did, he did on behalf of all his generations that would follow. Adam fell!

January 20 – LD 3, Day 6: Adam’s Fall
by Prof Herman Hanko

Read: Genesis 3.

Satan was the tempter who tempted Adam and Eve to fall. He was an angel, probably the highest angel, who conspired against God and attempted to seize the heavenly creation from God. Joining him was an enormous host of angels. All were banished from heaven. They, with Satan at their head, now conspired to take control of the earthly creation and use it for their sinful purposes. To take control of the earthly creation, Satan and his demons had to gain Adam to their side, for Adam was the head of the creation.

Satan tempted Eve before he tempted Adam. He called Eve’s attention to the beauty of the tree of the knowledge of good and evil and lied about God: He charged God with deception when he said that God forbade eating of this one tree because he knew that if man would eat of it, man would be like God and determine for himself what was good and what was evil.

Eve listened, and she took it upon herself to tempt Adam to do the same. They both disobeyed God’s command. The result that God’s judgment of death came on them. God’s punishment for sin was death! Death is separation from God. As we sing in Psalm 73, ‘To live apart from God is death.’

Death is basically total depravity. Our nature is so corrupted that it is no longer able to do any good. But that total depravity is also physical death so that the moment we are born, we start on a road that leads to the grave. And the grave is the door to eternal death in hell.

It is a sad story, for Adam’s sin opened the flood gate to hatred, war, bloodshed and constant bitterness between men. Adam’s sin opened the door to sickness, disease, suffering, pain, and the need for hospitals and cemeteries. Adam’s sin opened the door to floods, tsunamis, earthquakes, volcanic eruptions, hurricanes, typhoons and tornados, all of which kill hundreds of thousands. All these are part of death, dreadful death.

There are two important truths to remember in the midst of the chaos that sin brought. The first is that Adam’s sin is our sin and we can and do go to hell for that one sin of eating of the forbidden tree. We are conceived and born in sin because God is punishing us for eating of the tree he told us not to eat of.

The second truth is that Adam’s fall was not a mistake in God’s plan. God was preparing the way for Christ. And Christ gives us salvation.

January 21 – LD 3, Day 7: Total Depravity
by Prof Herman Hanko

Read: Genesis 4:19-24, Genesis 6:1-13.

Total depravity is one of the five points of Calvinism. It is first in the acronym TULIP. It is one of the truths that we must confess.

Many have been the attempts to deny it. Pelagianism maintained that man was born without sin, and that if he does sin, it is only because he follows a bad example.

Semi-Pelagianism said that man was born sick and his sickness would be fatal unless he called on the divine physician to heal him. But he was not dead.

Roman Catholicism taught that although man was very sinful, God would not save him unless he first performed many works of penance.

The Armenians taught and still teach that man has a free will and can choose between hell and heaven, Satan and Christ.

Those who hold to common grace teach that although man is totally depraved, he is not absolutely depraved. That is, although sin discolors every part of him, it does not completely spoil all of him.

Synergism teaches that man can and does co-operate with God in the work of salvation.

The Bible teaches total depravity. We are so sinful that no good thing can be found in us; we are not able to do anything to please God, we cannot even **want** to be saved. As an old farmer told his minister in 1834, the year of the Separation in the Netherlands, "Pastor, if I had to contribute so much as a sigh of sorrow to my salvation, I would go to hell." We are as bad as we can be. We are dead in trespasses and sins (Eph. 2:1).

This is what our teacher teaches us: Are we then so corrupt that we are wholly incapable of doing any good, and inclined to all wickedness? Indeed we are, except we are regenerated by the Spirit of God."

Let us never forget that this is a lesson we have to learn. We must confess before God that we are totally depraved. We must believe this so that we know that we cannot do one good thing – even pray, unless God gives us grace. This is a lesson we have to learn if we really want to learn that we are saved in Christ and by his work.

If we know that we can do no good, we will not try to buy our way into heaven or persuade God to save us because we deserve it. We will only run as fast as we can to the cross of Christ and hurl ourselves into the arms of our Savior.

The First Part - Of The Misery Of Man

Lord's Day 4

Question 9. Doth not God then do injustice to man, by requiring from him in his law, that which he cannot perform?

Answer. Not at all; [a] for God made man capable [b] of performing it; but man, by the instigation [c] of the devil, and his own willful disobedience, [d] deprived himself and all his posterity of those divine gifts.

Question 10. Will God suffer such disobedience and rebellion to go unpunished?

Answer. By no means; [e] but is terribly displeased [f] with our original as well as actual sins; and will punish them in his just judgment temporally and eternally, and he hath declared, [g] "Cursed is every one that continueth not in all things, which are written in the book of the law, to do them."

Question 11. Is not God then also merciful?

Answer. God is indeed merciful, [h] but also just; [i] therefore his justice requires, [j] that sin which is committed against the most high majesty of God, be also punished with extreme, that is, with everlasting [k] punishment of body and soul.

[a]: Eccl. 7:29

[b]: John 8:44; 2Cor. 11:3

[c]: Gen. 3:4,7

[d]: Rom. 5:12

[e]: Psa. 5:5

[f]: Rom. 1:18; Deut. 28:15; Heb. 9:27

[g]: Deut 27:27; Gal. 3:10

[h]: Ex. 24:6

[i]: Ex 20:5; Job 34:10,11

[j]: Psa. 5:5,6

[k]: Gen. 2:17; Rom. 6:23

January 22 – LD 4, Day 1: God’s Justice in His Demand of Obedience
by Prof Herman Hanko

Read: Romans 2:1-16

The teacher in whose classroom we are learning about our only comfort is eager to get to those lessons that speak of belonging to our faithful Savior, Jesus Christ. But he is not quite ready to take us to those lessons, for there is one more truth about our misery we have to know: the truth concerning the justice of God in relation to our sin.

The question is an important one, for many answer the question with a loud, Yes. It would be unjust of God, they say, if God would demands of us something we cannot do, and then punish us if we do not do it. A father would be terribly unjust if he asked his son of five years old to carry a fifty kg bag of cement; and then gave him a hard licking when the son failed to do it.

There are people in the world who do say, Yes; God is unjust in asking us to keep his law, even though we are totally depraved and cannot do it; and then in sending us to hell when we do not do it. The Armenians say, Yes to this question; and so they say, Man can keep God’s law if he chooses to do so by the choice of his free will. Or, some Armenians say, God no longer demands of us that we keep his law perfectly, but he is satisfied with the best we can do.

But there are also people called Antinomians. That name comes from “anti, which means “against,” and “:nomos,” which means law. They are “against law.” And so they say that God does not require of us that we keep the law, because Christ kept the law for us, and we do not have to keep it.

Both views are wrong. We cannot keep the law. We cannot even try to keep it. We cannot even wish we could keep it. Yet, says our teacher: We must keep the law, and God is not unjust when he continues to demand that we keep it, even though we cannot even begin to do this.

This is the lesson we have to learn. It is hard to learn and we rather not pay too much attention to it; but, says our teacher, we have to learn this lesson if we truly desire to have our only comfort.

January 23 – LD 4, Day 2: It is Our Fault That We Cannot Keep the Law
by Prof Herman Hanko

Read: Romans 3:1-19, Romans 5:12-21.

Our teacher is now going to tell us why God is not unjust in insisting we keep the law, even though we are unable to do it.

The reason is that it is our own fault that we cannot keep the law. We are to be blamed for this inability. You will recall that I used the figure of a builder who contracted to build a house for someone, but needed the money before he started to build. But, given the money, he squandered it on a round-the-world cruise with his wife. So, on his return, he was not able to build the house; but the one who gave him the money had the perfect right to demand of him that he do it, even if he could not.

But why is our sin our own fault? Here too, our teacher has an important lesson for us to learn, taken right from the Scripture. Our sin is our fault, because God created us good – in Adam. And so we sinned by eating of the tree of the knowledge of good and evil. We committed this act of disobedience, and God punishes us with death for our sin.

But how did we eat of the tree when we were not even born? We ate of the tree in Adam, for we were in Adam when Adam sinned; and it is as if we ourselves truly disobeyed.

There are different names given to Adam because we were in him: Federal Head, Legal Head, Representative Head. Whatever name is used, it all means that Adam's sin is the sin of all those who came from Adam – the whole human race.

This is the teaching of Scripture. Read Romans 5:12 -14 once again: Wherefore, as by one man sin entered into the world, and death by sin; and so death passed upon all men, for that all have sinned Death reigned from Adam to Moses, even over them that had not sinned after the similitude of Adam's transgression, who is the figure of him that was to come."

This is a difficult doctrine, not to understand, but to confess. Almost no one in our day believes it any more. But we must remember that if we deny that we sinned in Adam, then we deny too that we are saved in Christ. Adam "was the figure of him that was to come" (Rom. 5:14).

January 24 – LD 4, Day 3: God’s Just Punishment of Sin
by Prof Herman Hanko

Read: Deuteronomy 27:9-26.

One more lesson is taught by our teacher as necessary to know our comfort. That lesson is that God will surely punish the sins of which we are guilty. He has to punish them. He would not be God if he did not punish them.

But let us be sure, first of all, that we understand what the lesson is all about. There are people in the church, sometimes very conservative people, considered to be evangelicals, who deny this truth. They are afraid of it, because they are of the opinion that an eternity in hell is too big a penalty to be paid for sin. They are like today’s liberals who think that capital punishment ought to be abolished, even for the most terrible sins, because it is cruel. They do not like what the Bible says, “Whoso sheddeth man’s blood, by man shall his blood be shed: for in the image of God made he man” (Gen. 9:8). They seem to know better than God what is just.

God told Adam that the day he ate of the forbidden tree, he would die. God keeps his word. Death includes, you remember, total depravity (If you find it hard to imagine that total depravity is death, read Ephesians 2:1.), physical death and eternal death in hell. And all the misery, pain, suffering and trouble in this world is God’s punishment for sin, because it is a part of death. Every day we die a bit more physically. We cannot avoid it. It is part of God’s curse on man for his sin.

And when at last we (man in his unsaved, totally depraved state) do die and our bodies are carried off to the cemetery, the grave is the door to hell. Our souls go to hell, and our bodies will go when Christ comes back again to judge the living and the dead.

Hell is a terrible place. The wrath of God is totally the experience of those who go there. They can do nothing but suffer, for all their bodies and souls are engulfed by the fierce wrath of God. Read Luke 16:24 and learn how only a drop of water would help ease the pains of hell. Read too how Jesus speaks of hell as the place where the worm does not die and the fire is not quenched; where is only to be heard weeping and gnashing of teeth (Matt. 13:50).

This is what you and I deserve! Let us confess that.

**January 25 – LD 4, Day 4: God’s Holy Judgment
by Prof Herman Hanko**

Read: Deuteronomy 6:1-10, Isaiah 6:1-5.

Many people find it difficult to believe that the punishment of sin could be as severe as the Bible says it is. And so, it is becoming increasingly common, even among evangelicals, to deny the reality of hell. We cannot do that, if we want to be faithful to Scripture.

Others, and they too are to be found in the Reformed community, deny that the misery that we endure in this life is the result of sin. A minister in the States, for example said on TV that the HIV virus was God’s punishment for the sin of homosexuality. He was nearly driven out of town and was forced publicly to confess his “error.”

A classmate of mine during our college days became professor of philosophy in Yale University, one of the more prestigious universities in the States, lost a son on a mountain-climbing accident on the Lord’s Day. The father wrote a book about it in which he denied that God had done this to his son. The question that comes to my mind is: “Who did do it?” Or was it an act of Satan? Or, blind fate?

There are two reasons why men do not like the doctrine of temporal and eternal punishment. The first reason is that men do not want to admit how bad their sins really are. They are trying to excuse themselves and charge God with injustice when he punishes them.

The second reason is that men do not want as holy a God as He is. He is almost too holy for them. They wish he were not quite as holy as he really is.

Scripture has a difficult time of it to explain to us what holiness really is. This is not because God cannot make his holiness clear, but because we are so thick-headed that it is hard for us to understand spiritual things.

Probably the clearest description of God’s holiness is in Isaiah 6:1-5, where it is said to be like light that filled the temple, and made the angels cover their faces with their wings and cry out: “Holy, holy, holy is the Lord God almighty. The whole earth is full of his glory.” And Isaiah, when he saw it, could only say, Woe is me! For I am undone, and I dwell in the midst of a people of unclean lips: for mine eyes have seen the King, the Lord of hosts.”

January 26 – LD 4, Day 5: God's Holiness and Our Sin
by Prof Herman Hanko

Read: Job 41:1-6, I Samuel 2:2, Leviticus 10:1-7.

God's holiness is very great. It is that great perfection of the triune God that makes God without any trace of sin or imperfection. He is, in fact, the standard of all holiness and that which is truly holy is like him. He dwells in a light so great that a mere man, even if he were without sin, cannot stand the blazing white light of the holiness of God. God's holiness includes in it all his other communicable attributes: grace, love, mercy, longsuffering, compassion, slowness to wrath, pity, etc.

God's holiness also means that God hates sin with a terrible hatred. He cannot but be revolted at any sin, no matter how small. Sin is detestable to him, and must be punished. If God would overlook sin, excuse it, wink at it, or in any other way consider it lightly, he would not be the holy God that he is. He **must** punish sin, or he is not God.

This is the lesson we have to learn; but we have to learn it in such a way that we believe it as a truth concerning ourselves. We do not often do that. When things go wrong in our lives and we face difficulties or sicknesses, we ask ourselves: Why did God do this to me?" That question implies that we do not think we deserve what God sends us. But is this really true? If we truly know our sins and how worthless we are, then we know too that we do not deserve anything good, but only God's wrath.

So it will be in the judgment day. The wicked will never say, "We did not deserve such punishment." When they see the holiness of God and their own sin, they will say, "We deserved what we have received."

But God's people will also see the holiness of God, and they too will see their own sins. They too will say, "We deserve eternity in hell." But they will hear Christ say, "Well done, good and faithful servant; enter thou into the joy of thy Lord." And they will understand in a way they cannot understand now that it was only grace that saved them: unmerited favor given through Christ.

So, if we do not like the doctrine of temporal and eternal judgment, it is only because we do not understand how holy God is.

January 27 – LD 4, Day 6: God’s Mercy and Justice
by Prof Herman Hanko

Read: Psalm 103.

In the classroom where we are taught all that is necessary to know in order that we may have comfort, our teacher also informs us that there will be objections brought against those things which we must believe. Does God do injustice when he demands perfection from us who are poor and totally depraved? Is not his punishment much too severe when we do not do what he commands? And now, another objection: You talk of God’s justice; but is not God also merciful? Are you not forgetting that mercy?

The objector, maybe he raises his hand in the classroom to argue with our teacher; maybe he hears what we have been taught and does not like it very well – the objector thinks that the mercy of God is so great that it swallows up God’s justice. God could punish sin if he maintained the strict standards of justice; but the Scriptures teach us that God is also merciful; and so we must emphasize, not a vindictive God who makes men pay for every little sin, but rather we must think of a benevolent God who is merciful to us poor sinners.

In other words, this objector wants a God in whom, when his justice and his mercy clash, puts his justice aside in the interests of being merciful. Or, if we want to put it bluntly, God is a God in whom the attribute “justice” is not important.

Our teacher quickly does away with such nonsense. He says, as it were, “Of course, God is merciful! All the Scriptures teach this. His mercy is from everlasting to everlasting and it endures forever. But this does not mean that God is not just. He is just! And to deny his justice is to deny a very important attribute of God. If he is not just, then he is not God. We may not deny his justice, for if we do, we deny him.”

But our teacher also reminds us of what our sins are like: they are committed against the most high majesty of God. So terrible is this that even one little sin is enough to earn for us everlasting hell. And just look at all the sins of which we are guilty.

We sin with body and soul; that is, we sin with our bodies, but also with our minds, our wills and our emotions. We are sinful in everything we do. And we deserve all the punishment God gives us. That is, we deserve extreme punishment.

Let us then humble ourselves before God and confess before his great majesty what worthless sinners we really are.

January 28 – LD 4, Day 7: God’s Mercy and Justice
by Prof Herman Hanko

Read: Psalm 96.

Question and answer 11 bring to a close the first chapter of the Heidelberg Catechism. This chapter deals with the first thing we are to know in order to know our comfort: we must know our sins and miseries.

The teacher who teaches us these lessons, is quite insistent we understand fully what miseries our sins are, and what terrible consequences come to us because of our sins. Our teacher does not even want to talk about the mercy of God, until we have thoroughly mastered the material in chapter 1.

And we have not learned our lesson properly when we have it all in our heads only; we must have it also in our hearts. If we have it in our hearts, then we will confess that the terrible things our teacher says of us are all true; and that all we can do is fall on our faces in the dust before God.

This lesson about God’s justice and mercy is very important. We may want to find a way to escape the justice we deserve by appealing to God’s mercy. But it won’t work. Not even we, in our earthly relationships, want to set justice and mercy over against each other.

Let us imagine, for a few moments a small town in which a vicious murderer breaks into a home, kills the father and mother and drags the children away, where he treats them cruelly. Supposing the man is caught and arrested, tried and found guilty; but when the judge must sentence him, the judge says to him, “Justice demands that you should be executed. But I am going to be merciful to you and let you go free.”

So the man goes free, and after a few weeks, he commits a similar crime and brutally murders five little children. Again, he is apprehended, found guilty and brought before the judge for sentencing. But the judge once again says to the man, “I know now more than ever you are worthy of death. But I am going to be more merciful yet, and I am going to set you free again.”

At that point, the people in the small town would cry out, “This judge must be deposed. We want justice done. If that man continues to be merciful, we will all be dead.” And they will cower in their homes behind locked doors until justice is done.

God is merciful, but, let us never forget it: God is also just. He has to be just, or he is not God. Let us bow before his justice and confess that we deserve his just judgment. Then the way is open to talk about the wonder of the cross of Christ where justice and mercy met together and kissed each other.

The Second Part - Of Man's Deliverance

Lord's Day 5

Question 12. Since then, by the righteous judgment of God, we deserved temporal and eternal punishment, is there no way by which we may escape that punishment, and be again received into favor?

Answer. God will have his justice [a] satisfied; and therefore we must make this full [b] satisfaction, either by ourselves, or by another.

Question 13. Can we ourselves then make this satisfaction?

Answer. By no means; [c] but on the contrary we [d] daily increase our debt.

Question 14. Can there be found anywhere, one, who is a mere creature, able to satisfy for us?

Answer. None; for, first, God will not [e] punish any other creature for the sin which man hath committed; and further, no mere creature can sustain the burden of God's eternal wrath against sin, so as to [f] deliver others from it.

Question 15. What sort of a mediator and deliverer then must we seek for?

Answer. For one who is very man, [g] and perfectly righteous; and yet more powerful than all creatures; that is, one who is also very [h] God.

[a]: Ex. 20:5

[b]: Deut. 24:16; 2Cor. 5:14,15

[c]: Job 9:2,3; Job 15:14,15,16

[d]: Mat. 6:12; Isa. 64:6

[e]: Ezek. 18:20

[f]: Rev. 5:3; Psa. 49:8,9

[g]: 1Cor. 15:21; Rom. 8:3

[h]: Rom. 9:5; Isa. 7:14

January 29 - LD 5, Day 1: We Deserve Temporal and Eternal Punishment
by Rev J. Kortering

Hebrews 9:27, *“And as it is appointed unto men once to die, but after this the judgment.”*

As our catechism turns the page to the great subject, “Of Man’s Deliverance” it does so by reminding us that deliverance must not be separated from “The Misery of Man”. Upon careful examination of ourselves in light of the Word of God, a conclusion was formed, fallen man is, “incapable of doing any good and inclined to all wickedness”. This bears consequences, “God is terribly displeased with our original as well as actual sins and will punish them temporally and eternally.”

If we are going to understand the truth of the gospel, God’s great love in giving us His own Son, we must dwell a little bit more on the horrible character of our sin against God. It is ugly in that it comes forth out of a heart that hates God and all He represents. God responds to such action by fallen man in that he places a price on disobedience. In one word, that price is PUNISHMENT for sin. The catechism describes it as temporal and eternal punishment.

Think upon temporal punishment for a moment. It is God’s response to man’s daily sin. That response is that He is righteously offended by such conduct and moves to destroy the sinner. It may be that God destroys a man through pride so that he self-destructs; he thinks he can do much more than he can and makes a terrible fiasco of his life. Other times, God may move to bring great sufferings, diseases, wars, and all sorts of calamities. This is not a pleasant thing to consider, but it is real. Look about you and consider the evidence you can see for yourself.

Then there is eternal punishment, that is even worse. This is described as everlasting torment of body and soul in the lake of fire. There is no escape from hell and there is no relief for those who reside there. The thought is terrifying.

Why must we consider temporal and eternal punishment?

It is because of the righteous judgment of God.

It is judgment because God examines every fallen man, woman, and child and renders just verdict of guilt. The guilty sinner must experience the punishment God reserves for such.

It is appointed unto men once to die (temporal punishment) and after that the judgment (eternal punishment)

How can such a sinner be saved?

**January 30 – LD 5, Day 2: Is there Escape from Punishment?
by Rev J. Kortering**

Deuteronomy 27:26, *“Cursed be he that confirmeth not all the words of this law to do them. And all the people shall say, Amen.”*

We now move from temporal and eternal punishment to the possibility of escape.

We must understand the question. Escape is mentioned here, not to belittle the consequence of sin. The word is used that way sometimes, e.g. a man escapes from jail. Not here, rather the idea of “escape” here is the jailor taking the key and unlocks the door. This is important because the question of escape from punishment is before GOD! He has the right to punish the guilty sinner, so if there is any escape from that punishment, it is God Who must not only sanction it ,but also provide it.

We can look at this question from two points of view.

From the human point of view, it is most discouraging. May God place the words of the above quoted text upon our hearts. CURSED is he that confirmeth not all the words of this law to do them. Once more, the word “curse” rings with the horror of punishment. The curse is before God, it is His holy response to our guilt for sin. Not only that, the text also includes our response, “And all the people shall say, Amen.” We not only hear God say to us “guilty” and that implies worthy of punishment, but it also means that we agree with that pronouncement of God. Such language carries with it the horrors of God’s wrath all our life and for all eternity.

From God’s point of view, the question holds forth hope. The question raised by the catechism helps us hold onto something which may lead to deliverance. “Is there no way of escape from that punishment and be received into favor?” The answer assures us there is a way of escape. True, it is on God’s terms and not ours. Nevertheless, the door begins to open a little bit and the light of God’s favor begins to shine forth and we begin to see the darkness of wrath dispelled by the light of the gospel. It is in the way of the satisfaction of that justice of God.

It follows from this answer that escape is impossible with man.

The hope for salvation must focus on God and God alone.

Does this question put hope in your heart?

January 31 – LD 5, Day 3: The Need for the Satisfaction of Divine Justice
by Rev J. Kortering

Exodus 20:5, *"I the Lord thy God am a jealous God, visiting the iniquity of the fathers upon the children unto the third and fourth generation of them that hate me."*

The only escape from the punishment for sin is in the way of paying the penalty. We now face the question, why must man die if he is ever to be received into favor with God?

The catechism answers this for us, "God will have His **justice** satisfied." Justice indicates God means what He says and will act accordingly.

This satisfaction includes two things.

First, God must visit the iniquity of the fathers upon them ... because their sin is an expression of their hatred of God. This is why our sins offend God. He responds with justice, He rightly, and according to His perfect law, brings upon the guilty sinner punishment both temporal and eternal. The sinner has to bear this punishment; otherwise God's word means nothing at all. Reflect on this and tremble before God for your sins.

Second, the guilty sinner must not only deal with the jealous God as He visits his iniquity, but more so, he has to stop hating God. This is the second part of God's sentence of death upon the sinner (it is both legal and spiritual). In His judgment, God gives him over to sin so that he finds sin his pleasure and makes a real mess of his life. Exodus 20:5 refers to God visiting the iniquity of fathers upon their children. God does not punish innocent children for parent's sins. Rather, God carries out His punishment for sin in such a way that the sins of parents become the sins of their children. See the evidence of this in today's world. Natural families do not generally improve spiritually, the children are worse than their parents. This explains why mankind and society become more wicked from generation to generation. It is due to the righteous judgment of God who punishes them.

If the fallen sinner will ever be received into the arms of divine favor, the justice of God requires that he must both pay the penalty for his sin and turn his life around so that he loves God instead of hates Him.

Now you begin to understand why salvation is of the Lord, man cannot satisfy such divine justice.

**February 1 – LD 5, Day 4: Can We Make this Satisfaction of Divine Justice?
by Rev J. Kortering**

Job 9:2,3, *"I know it is so of a truth; but how should man be just with God? If he will contend with him, he cannot answer him one of a thousand."*

The Catechism answers this question this way, "By no means, but on the contrary we daily increase our debt."

Do you think you can make yourself right before God? Many people think they can. For example, the Roman Catholics think they can make up for some of their sins by doing good works. There are other churches who teach the same thing. All you have to do is to attend a funeral for some person who claims he is a Christian and attends a church that teaches that man earns his own way to heaven by off-setting his bad deeds with good deeds. The family and pastor will give a long list of worthy deeds done by the deceased and the conclusion will be, he certainly is in heaven.

Is this true? Can we in any way make up for our sins by doing good?

The answer here is that God is just and when He declares that the sinner must pay for his sins by bearing temporal and eternal PUNISHMENT, the conclusion is that man is condemned by his sins and therefore it is impossible for him to make the payment himself. As far as man is concerned, the door to heaven is forever closed.

When Job was contending with his accusers who said he suffered much pain because God was punishing him for his sins, Job admitted that if the question was whether Job deserved to suffer for his sins, there was no doubt. He could not do anything to make himself just before God and if the question was to contend with God for any sin, there was no hope for deliverance. With Job, the cause of his suffering was not punishment for sin but God had a different purpose, to show His majesty through suffering.

Can we ever make-up for any of our sins? Can we bear the punishment? Can we do some good that would off-set the guilt?

No, the opposite is true, we increase our debt daily.

Why is this important to God? Is salvation God's work, God and man's work, or ONLY God's work? God wants us to die unto ourselves that we may live unto Him.

February 2 – LD 5, Day 5: Is there a Substitute for us?

by Rev J. Kortering

Rev. 5:3, *“And no man in heaven, nor in earth, neither under the earth, was able to open the book, neither to look thereon.”*

In summary, we conclude that if God will be satisfied for the sins of man, four things must take place. (1) God’s wrath must be carried away, (2) The one to do this must do it in love for God, (3) While doing it, the person must not sin, (4) In the end, the person must change the nature of the sinner so he stops sinning.

Obviously, we conclude that the sinner cannot do this.

Now the question is raised, what about a substitute?

The possibilities for such a substitute are given in the catechism. What about some creature? Some animal since they were sacrificed in the Old Testament? Some fellow human being? Could one of the saints in heaven come down and help out? Or finally, can an angel meet the needs of a substitute?

The impossibility of such a creature is indicated in two ways. Who can substitute or take the place of sinful man? God’s justice requires the man who sinned must make payment. He will not transfer such punishment to another creature. The second issue is, who can bear the punishment and deliver the sinner? A mere creature cannot, because they would be destroyed by hellish wrath and unable to deliver others.

The text quoted above asserts these truths.

The vision John saw was, God sitting on His heavenly throne. The book in his right hand represents the plans He has to save His church and bring the saints to glory. The question is, “Who is worthy to open the book?” Who can bring about the salvation of the sinner and take the church to glory?

Silence in heaven is an indictment upon all the creation. No one can satisfy justice and complete God’s program of salvation. John weeps, for neither man nor any other creature can atone for sin.

But look again. The vision focuses upon Jesus, Rev. 5:5, *“weep not; behold the Lion of the tribe of Judah, the root of David, hath prevailed to open the book.”* And all heaven burst forth into singing.

We look at these verses just to keep the right perspective. If there is a substitute, it must come from God alone.

Salvation is of the Lord, thank God.

February 3 – LD 5, Day 6: What about a Mediator?
by Rev J. Kortering

Romans 8:3, *“For what the law could not do, in that it was weak through the flesh, God sending his own Son in the likeness of sinful flesh, and for sin, condemned sin in the flesh.”*

Under the judgment of God, sin brings upon man a storm of wrath and human despair. From God’s point of view, we cannot make this storm too black, God instructs us to view our sin as it appears before His holy face. The lightning and thunder of Mt. Sinai is real to us as well. The law cannot deliver man from the judgment of God. It can only condemn.

Then there is the question of a mediator.

From a biblical point of view, the possibility of a mediator introduces sunshine and favor against the background of hopeless despair.

A mediator is more than a substitute, though he is that for sure. His function is more than a HUMAN mediator. We enjoy the function of a mediator in many human situations. Marriage problems – a mediator functions as a counselor, a neutral person who listens to all issues and renders advice which can help solve problems. Countries need mediators to come between warring nations to help solve issues and reconcile offended parties to each other. Here, the mediator takes on a very different function. He does not simply treat God and man as equals, stays neutral, works towards reconciliation for both parties. Rather, his function is to take the side of the sinner and reconcile him to God. God is the offended one and His holy law has been willingly violated by sinful man.

Even then, to raise the possibility of a mediator is to open the door to hope and reconciliation.

Hence the passage quoted above, *“the law could not do..... God sending his own Son.....condemned sin in the flesh.”*

God is right in His judgment of the sinner. In justice, He sentences the entire fallen human race to everlasting perdition and hell.

Only God is able to produce a mediator, one who can come from God’s side and meet the requirements of His holy law and bring about reconciliation.

Mediate upon the sweetness of these words.

With man it is impossible, but what is impossible with man is possible with God. There is a mediator whom God provides.

February 4 – LD 5, Day 7: The Qualifications of a Mediator
by Rev J. Kortering

Isaiah 7:14, *“Therefore the Lord himself shall give you a sign; Behold a virgin shall conceive, and bear a son, and shall call his name Immanuel.”*

We saw how our hope is concentrated in a possible mediator. Sinful man cannot do what it takes to be right with God. We need a mediator.

Now the catechism focuses on what sort of a mediator we need. The answer given is that he must be, “one who is very man and perfectly righteous; and yet more powerful than all creatures; that is, one who is also very God”.

No wonder we conclude that such a mediator can never be produced by the fallen human race, only God can bring forth such a mediator.

Let’s meditate briefly on the qualifications presented here.

He must be a righteous man. We will not now go into all the reasons why this is so, rather, let’s simply look at such a qualification in itself. The mediator must be a righteous man. Where will we ever find such a person? There are plenty of men around. The human race has continued to produce children; one of the interesting activities is to trace genealogies. You probably do this from time to time. Yes, indeed, we have parents, siblings, grandparents, great grandparents, some may be able to look back and count five generations. The remarkable thing about all of them is, they are all sinners; they were conceived and born in sin. Not one of our immediate relatives, much less our distant past relatives, are qualified to be a mediator, for none are righteous, no not one.

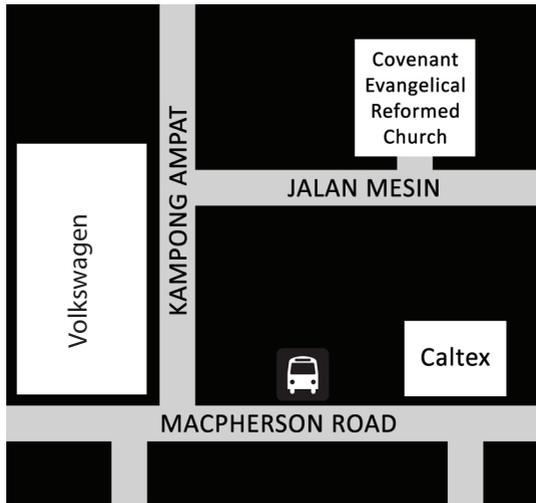
He must also be powerful, that is, one who is very God. There may be many people who are so proud that they like to think they are as great as a god; some have delusions of imagining themselves to be god. Sometimes, proud man is so delusional, but it can never be factual. Man can only bring forth man, not God and man.

The word of the Lord came through Isaiah when he prophesied the coming of the mediator, THE LORD Himself shall give you a sign; a VIRGIN shall conceive and bear a son. HIS name shall be called Immanuel, God with us. These are the qualifications of the needed mediator. Only THE LORD can give him, not only as a sign, but in reality.



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