



The Price of Possession

The Heidelberg Catechism
Part I



Warren H. Lammers



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Dr. Warren H. Lammers

The Price of Possession: The Heidelberg Catechism, Part 1

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Rev. Ronald Scheuers

January 2011

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"For it was not with perishable things such as silver or gold that you were redeemed . . . but with the precious blood of Christ, a Lamb without blemish or defect" (1 Peter 1:18, 19).

In my childhood I was privileged to grow up with continual exposure to God's great outdoors on a Wisconsin farm, seeing the Creator's handiwork with the vegetation of the fields, the woods, and the marsh pasture with its meandering creek, with the animals, domestic or wild, often teaching unforgettable lessons. But I also was given valuable instruction by my parents, John and Alice Lammers, with family Bible reading at the kitchen table, with loving siblings, in our little rural church, in Sunday school and catechism classes, with Christian school, and especially through my personal Bible reading. The Lord was teaching me all along, anywhere and everywhere, via Special Revelation, General Revelation, and through innumerable evidences of His providence.

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After I had entered ministry, the Lord brought to our church new converts to the Christian faith, some needing to learn from the ground up what the Bible teaches. Although some had come out of pagan darkness, some from various denominations, it was the Heidelberg Catechism with its proof texts, with its scriptural basis for Reformed doctrine to which we turned again and again.

In the development of this two-year study guide, various people upon whom I have leaned deserve special mention, including: Ruth Nederhood, the secretary from our Michigan church, who typed the first draft, totally from my handwritten copy, and Karla (Kaemingk) Senne, our South Dakota church secretary who lovingly toiled untold hours working through the second and third revisions, and putting this double manuscript into electronic form. Without their assistance this project would have never happened. I am very grateful to our former church councils who encouraged me in the writing and teaching of this growing study guide. I am most thankful to our current church council for their endorsement and provision necessary for me to finalize this project. I am immensely thankful to Rev. Ronald Scheuers, editor, and his team of assistants, who by their toil, advice, and improvements assure that it is a document more faithful to the Lord's teaching and to holy Scripture.

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No words can express my deep gratitude to my wife and best friend, Jobbe, whose fortifying encouragement, support, understanding, and constant affection have enabled me to keep going in this time-consuming and exhausting project.

Most of all, I must mention my inexpressible indebtedness to my Lord Jesus Christ, for by His blood He has made me "His possession for His very own."

Dr. Warren Lammers
January 2011

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LESSON 1

Why Should You Care?

SCRIPTURAL FOUNDATIONS: 2 TIMOTHY 3:10–17

Whether you like it or not, life always includes training and instruction. When you were born, your training began. Your parents wanted to teach you to drink, eat, and respond to their voices. They taught you not to dump cereal on the floor or put food in your hair. They wanted you to crawl, walk, talk, run, love, and obey. They also taught you to avoid fighting, touching a hot stove, running in front of cars, and going with strangers.

Our heavenly Father also seeks to train and teach you. Second Timothy 3:16 says, “All Scripture is God-breathed and is useful for teaching, rebuking, correcting, and training in righteousness.” In other words, God’s Word is a divinely-inspired, infallible, inerrant, life-encompassing instruction guide for all of life. If you follow it, wonderful things will result in the long term. If you choose to ignore it, inevitably your life will be detrimentally affected.

If you are willing to listen to God’s Word, it will **teach** you and certainly guide you, even when all the advice from friends or other advisors only confuses you. Many times the Bible will **rebuke** you personally because your behavior is out of step with God’s plan. His rebuke may take the form of a polite reprimand, a scolding, or a stern warning. God’s Word may gently **correct** your thinking from a natural sinful pattern to Christ-like actions, from poor decisions to conscious obedience to God’s will. And the Bible will always teach you **training in righteousness**, if only you are willing to accept the Lord’s tutoring in your life.



THINKING CAREFULLY

1. What happens to a young person who chooses to ignore parental advice?

2. What happens to a driver who foolishly drives on the wrong side of the road?

3. What happens to someone who ignores the teaching, rebuking, or correction of God’s Word?

4. What happens to a society that rejects God’s Word? Read Romans 1:18–32.

WHEN LIFE BRINGS PAIN

As you know from your earliest memories, your life is forever marked by some unforgettable experiences. If you grow up knowing security, love, acceptance, good food, a safe home, and a loving family, these will give you a standard by which to measure your present and future life. If you have known betrayal, rejection, pain, accident, or death, these also will forever be part of your memory, perhaps leaving deep emotional scars.

My own boyhood days were spent on a farm in Wisconsin where I learned about family life in a loving environment. From the outdoors, I learned about the beauty of the Creator’s hand, the rotation of the seasons, rain and sunshine, the snowstorms, darkness and light. I helped with the planting, tilling, care, and then harvesting of the crops. From animal life I learned about birth, growth, and productivity; about baby calves, pigs, chicks, kittens, and puppies. Oh, what an absolute joy it was to witness the new freshness of life!

On the other hand, I also witnessed disappointment, sickness, death, and the ugliness which sin brings into the world. Sometimes sin invaded our loving family in the form of a fight or an argument. I was sad to see a baby calf get sick, die, and turn cold and stiff. Our beautiful collie suffered the consequences when he chased a red gravel truck, misjudging its speed. He had repeatedly ignored our “teaching, rebuking, and correction.” That mistake cost him his life.



THINKING CAREFULLY

5. Give an example of sin messing up someone’s life:

ON LIFE AND ITS PAIN

You, too, know of life's sad disappointments resulting from sin. You know about the friendless people the class rejects. You know about the ones who are popular or picked on, those who are rich or poor, those who are riding a "high" or fighting a daily battle for survival. You know of some with homes in disaster or who have not had a decent conversation with either parent in two years. Some around you have money, vehicles, and toys, but feel unloved and angry. Some young people are toying with Satan's traps and have lots of wild friends. You know about many who do not care about God and who do not think God cares about them. Perhaps you are not sure if God cares about you. Perhaps even—you aren't quite sure if you care about Him.



THINKING CAREFULLY

6. What does it mean to follow Christ when you experience:

a. popularity and pleasure? _____

b. loneliness and pain? _____

c. joy and fun times? _____

d. sorrow and grief? _____

e. acceptance by others? _____

f. rejection by others? _____

g. death and dying? _____

7. What does Romans 8:28 say about the confusing times in your life?

8. What does Romans 8:35–39 say about the relevance of Christ for your life?

9. How does God’s Word help you stay out of trouble?

FOR MEMORY



2 Timothy 3:16 and 17

All Scripture is God-breathed and is useful for teaching, rebuking, correcting and training in righteousness, so that the man of God may be thoroughly equipped for every good work.

Romans 8:37–39

In all these things we are more than conquerors through him who loved us. For I am convinced that neither death nor life, neither angels nor demons, neither the present nor the future, nor any powers, neither height nor depth, nor anything else in all creation, will be able to separate us from the love of God that is in Christ Jesus our Lord.

INTRODUCING THE HEIDELBERG CATECHISM

As you know from your own experience, there are many confusing ideas and beliefs that we are tempted to follow. In this bewildering world, many things compete for your attention and affections. It seems that some people, who have everything they could want—popularity, money, and influence—are living totally for themselves. Meanwhile others, who seem to have almost nothing, gladly serve the Lord day and night. There are some who say evil is good and good is evil (Isaiah 5:20). Life in this modern world can be incredibly confusing. How do you handle the confusion in your life?

In the days following the Dark Ages, there was much confusion about what to believe and what exactly the Bible taught. Only the clergy had the Bible, and that was a Latin translation. Following the invention of the printing press in 1450, the Bible finally was printed in the languages of the common people of Europe. As a result, they could read for themselves what the Bible said. This helped advance the Protestant Reformation.

The days of the Reformation were also very confusing. The people of Europe held many opposing ideas. The political and religious environment was bristling with conflict. Roman Catholics, Lutherans, Anabaptists, and Calvinists each taught something different. Thousands of people died for their faith; some were burned, others beheaded, and some people were buried alive. Despite all of this, the Reformation continued to advance.

In response to these conflicting political and religious viewpoints, a godly prince, Elector Frederick III (1559–1576) of the German province, the Palatinate, decided to direct his people to the Bible for answers. He asked Zacharias Ursinus and Caspar Olevianus to write a catechism which would be a systematic explanation of what the Bible taught.

Meet **Zacharias Ursinus** (1534–1583). Born in Breslau, Germany, Ursinus, whose family name means “bear”, was a godly, gentle, and talented man who hated conflict. He wanted people to understand well all that the Bible teaches. Following his education under some of the great Reformation thinkers, he was appointed professor of theology at the University of Heidelberg. At twenty-eight years old, he was asked to write a comprehensive catechism to clarify much of the theological confusion of his day.



Meet **Caspar Olevianus** (1536–1587). Olevianus was born at the town of Trier, in Germany. Early in life he was profoundly affected by the drowning death of a friend, afterwards feeling compelled to enter the ministry. Studying theology in Geneva, Zurich, and Lausanne, he was deeply influenced by Reformation ideas. His fervent eloquent preaching, however, soon led to an imprisonment. After his release, he was invited by Frederick III to become pastor of St. Peter’s Church in Heidelberg. He was only 26 years old when he participated in the drafting of the *Catechism*. By then he had already experienced tragedy, death of family members, persecution, and prison time.



? THINKING CAREFULLY

10. If you were asked to write a comprehensive account of what you believe, do you think you could explain what the Bible teaches?

11. According to the following passages, why is correct doctrine so important?

a. 2 Timothy 3:1-7 _____

b. 2 Timothy 3:15 _____

c. 2 Peter 3:16 _____

d. 1 Corinthians 6:9-11 _____

e. John 3:16 and 17 _____

THE FORMAT OF THE CATECHISM

The *Heidelberg Catechism* grew out of the theological studies of Ursinus and the eloquence of Olevianus. Its 129 questions and answers are divided into fifty-two Lord's Days so that it can be used as a preaching tool each Sunday of the year. Its three main sections reflect the main sections of the book of Romans. Following an introduction about the believer's comfort, the first section explains our sin and misery. The second portion focuses on the redemption of the believer through Christ by true faith. This section explains the Apostles' Creed, the sacraments, and church discipline. The last part, which is about gratitude, explains the Lord's will for godly living by focusing on the Ten Commandments and the Lord's Prayer.

The *Heidelberg Catechism* was published in German with a preface by Frederick III, dated January 19, 1563. The great international Synod of Dort (1618–1619) approved the *Heidelberg Catechism*, and it soon became the most widely used Reformed catechism and confession. It focuses our attention on the personal questions of how to live responsibly as Christians in our modern world, even in an era of confusion.

One of the reasons I find the *Heidelberg Catechism* so beneficial is that it lists the proof texts for every question and answer. If questions arise in our discussion of the *Heidelberg Catechism*, the proof texts tell us where to go in the Bible for God's infallible answers.

A REAL CHRISTIAN IN A MODERN AGE

As you know from the world around you, many people are confused as to what to believe or how to live. Some would say, "Just believe and all will be well." You ask, "Believe what?" Others say, "If you love God, all will be well." But what sort of god will you love: one of

your own imagination or the One revealed in the Bible? Our catechism clears away any confusion because, as one of our confessions, it is a faithful expression of what the Bible teaches. It not only tells the world what we believe; it is a defense of the Christian faith against heresy and a basis for uniting us together in the truth.

You are living in a world of individualistic consumerism, biblical ignorance, sloppy theology, and confusion. How can you know what is true? Only faith that is anchored in God's infallible Word can give you the guidance that will never fail you. In this world of confusion and conflicting views, why should you care about God? And why should God care about you? We will discover the answers in this study of the Word of God and the *Heidelberg Catechism*.

KEY WORDS AND CONCEPTS

The Ability of God's Word to Teach, Rebuke, Correct, and Train in Righteousness –

If you are willing to listen to the Bible, you will have an infallible guidebook directly from the Lord to give you personal instruction for life. Obey it, believe it, trust it, and beautiful things will result. Ignore it, and you do so to your peril.

The Heidelberg Catechism – Written in Heidelberg, Germany in 1563, this catechism is a systematic explanation of what the Bible instructs Christians to believe.

Zacharias Ursinus – The godly, gentle, talented professor of theology who was asked to write a comprehensive catechism to clarify much of the theological confusion of his day.

Caspar Olevianus – The passionate, eloquent pastor who assisted in drafting the *Catechism*. He experienced firsthand many of the life and death realities for which only the Christian faith can give comfort.



THINKING CAREFULLY

12. According to each of these passages, why should you learn the difference between right and wrong teaching about the Bible?

a. 2 Timothy 4:1–4 _____

b. 1 Timothy 1:8–11 _____

c. 1 Timothy 4:1–8 _____

13. According to 2 Timothy 3:1–7, how will people be living in the last days?

14. If you have known only turmoil, fighting, and betrayal in your personal life, how do you find peace with God? Read Romans 5:1–4.

15. In what ways does knowing the Lord and seeking to serve Him faithfully complicate your life and make it more difficult? Read Luke 9:23–27 and 1 Peter 2:13–21.

LESSON 2

A Matter of Possession

SCRIPTURAL FOUNDATIONS: ROMANS 8:28–39

What a privilege it is to belong to the Lord! As a Christian you belong to Christ. He purchased you by shedding His blood for you on the cross of Calvary. He has also promised you that, through faith in Him, you can be assured that all your sins are forgiven. There is no greater comfort than knowing that you belong to Him who gave Himself for you, and that He will continue to watch over you for your good and your salvation, both now and forever.

We show in many ways where we belong. When a young woman becomes engaged to a man she sincerely loves, she automatically wants to wear the engagement ring he gives her. Following the wedding ceremony, they both will want to wear their wedding rings, thereby telling everyone, "I belong to my spouse." Likewise, if high school students form a group, they may begin to dress alike and act alike. If someone follows Satan, his life will show it in telltale ways. If you belong to God through Christ, you carry the name "Christian" with you. And it will show! If you belong to Christ, you will demonstrate that relationship by your commitment to Him. You will naturally give evidence of being a Christian by your faithfulness, behavior, speech, and life-style.

Yet belonging to Christ places a conflict in your life. Satan, the world's great engineer of evil, is alive and at work in your world. Romans 8:28–39 declare that none of Satan's soldiers, neither individually nor all of them together, can separate you from the love of Christ. But that is exactly what they want to do. They strive to create a distance between you and the love of Christ. A soldier in battle separated from his unit can be an easy, vulnerable target. Likewise your enemy Satan attacks with the explicit goal of separating you from the love of Christ. Every assault is designed to accomplish this devastating blow.

Undoubtedly, you have felt Satan's personal attacks and know his power to deceive, entice, and wound people. But here's good news! If you belong to Christ Jesus by faith, you cannot be defeated by Satan, his demons, or his agents of evil, no matter how hard they try.



THINKING CAREFULLY

1. Some people flippantly quote: "All things will work out for the good," paraphrasing Romans 8:28. Does this verse promise that everything is smooth and "fine" for everyone?

Will everything be smooth and "fine" for the Christian? _____

Explain your answers. _____

2. How do verses 37 through 39 provide a daily source of comfort for you?

FOR MEMORY



Romans 8:28

And we know that in all things God works for the good of those who love him, who have been called according to his purpose.

Romans 8:38 and 39

For I am convinced that neither death nor life, neither angels nor demons, neither the present nor the future, nor any powers, neither height nor depth, nor anything else in all creation, will be able to separate us from the love of God that is in Christ Jesus our Lord.

Heidelberg Catechism, Lord's Day 1

1Q. What is your only comfort in life and in death?

A. That I am not my own,¹

but belong—

body and soul,

in life and in death—²

to my faithful Savior Jesus Christ.³

He has fully paid for all my sins with his precious blood,⁴

and has set me free from the tyranny of the devil.⁵

He also watches over me in such a way⁶

that not a hair can fall from my head

without the will of my Father in heaven:⁷

in fact, all things must work together for my salvation.⁸

Because I belong to him,

Christ, by his Holy Spirit,

assures me of eternal life⁹

and makes me whole-heartedly willing and ready

from now on to live for him.¹⁰

FAVORITE FALSE COMFORTS

Many people rely on false comforts to try to get them through life. Some folks try to get comfort from their possessions: a house, exquisite china, the latest entertainment center, a hot car, or the best electronic equipment. Others seek comfort in an occupation, an expanding business, money, or the power and comforts it can buy. Many others look to good health as their great comfort, perhaps worshiping healthy bodies and pursuing fitness tenaciously. They say, "If you have good health, you've got just about everything." Still others choose to intoxicate themselves with fun, pleasure, and a wild time.

Frequently, young people derive their sense of personal security from friendships. If a guy has a beautiful girlfriend who adores him and does anything he asks, that can exhilarate him. If a girl can boast about a handsome young man who treats her to exciting dates every week, gifts, and emotional highs, it can become very appealing. They feel on top of the world.

So, what really is *your* comfort? Having lots of money and possessions, a great job, pleasure, and a healthy, fit body do not bring us true, lasting comfort. Obviously, it is a wonderful gift from God to enjoy wholesome Christian relationships. But relationships change. Friends leave us. Sometimes teenagers and young adults strive so hard for comfort from friends that they end up compromising biblical standards. Comfort from friends is not the Christian's comfort.

All favorite false securities are temporal. Only the eternal comfort that you receive from Christ will last for life and death, for time and eternity. All others will fail, either sooner or later!



THINKING CAREFULLY

3. What comforts people who do not believe in Christ?

- a. _____
- b. _____
- c. _____
- d. _____
- e. _____

4. Would you agree that many Christians are comforted by those things too? Explain.

5. What is your source of comfort? _____

6. Will your source of comfort last for life and death? Explain your answer.

7. Complete the following chart:

Give rough estimations rating the durability or lasting value of these popular comforts:

a. How long does the average event last (in hours)?

A breakfast _____

A ballgame _____

A day at school _____

b. How long does an average major purchase last? Approximate cost?

A car _____

A boat _____

A motorcycle _____

A home _____

c. According to the Bible, how long does a life redeemed in Christ last?

Approximate cost to you?

\$ _____

Purchase cost to Christ?

\$ _____

d. Estimate in general the percentage of people in your area who are truly concerned about what happens to them when they die.

BELONGING TO THE LORD

As you remember from our last lesson, the *Heidelberg Catechism* was written in 1563 by Zacharius Ursinus, the humble professor, and Caspar Olevianus, the devout minister, from Heidelberg, Germany. Both of these men had seen confusion, fighting, persecution, and death in their world. Both came to see acutely that only belonging to God through faith in Christ could possibly give any lasting comfort to the true Christian.

It is no different for us today. Our catechism answer explicitly states that the Christian's only comfort is, "That I am not my own, but belong—body and soul, in life and in death—to my faithful Savior Jesus Christ."



THINKING CAREFULLY

8. What does it mean that I belong with my "body" to my faithful Savior?

9. What does it mean that I belong with my "soul" to my faithful Savior?

PURCHASED BY THE LORD

When you make a purchase, you have to give something in exchange for the item you want. If you are going to buy a car, the salesperson will be most happy to help you pick out a car you'd like. At a certain point, however, before you walk out of the dealership, he will insist that you provide payment.

The second paragraph of our catechism answer talks about ownership. If the Lord has paid the price for you, He has every right to be called your Lord, just as a landlord is the one who owns a house.

He has fully paid for all my sins with his precious blood, and has set me free from the tyranny of the devil. He also watches over me in such a way that not a hair can fall from my head without the will of my Father in heaven: in fact, all things must work together for my salvation.



THINKING CAREFULLY

10. Why did Christ have to give His precious blood to save us?

11. How do you describe the “tyranny of the devil”?

12. Read Matthew 10:29–31; Luke 12:6 and 7; 21:18; and Proverbs 16:33.

Regarding which matters below does God have every detail under control?

a. The hairs of your head _____

b. A date with a high school friend _____

c. A speeding car _____

d. A plane crash _____

LIVING FOR THE LORD

Once a purchase is made, the item becomes the property of the buyer. Once a young man has purchased an engagement ring and has given it to his fiancé, it remains a constant reminder of his love and commitment on her hand. The more she loves him, the more she will cherish the ring he has purchased. It continuously speaks of her “belonging to him” and his “belonging to her.”

If you have responded to Christ’s love by trusting in Him, you will love Him for all He has done for you. That love will continue to grow as your faith grows. The strength of your love for Him will determine how you act. A young woman who loves her fiancé will be devotedly willing to follow him and to live with him after they are married, even if he needs to move far away. If your love for Christ is real, you will be wholeheartedly willing to follow your Lord in whatever He asks of you. It’s as A. 1 declares: “Because I belong to him, Christ, by his Holy Spirit, assures me of eternal life and makes me whole-heartedly willing and ready from now on to live for him.”



THINKING CAREFULLY

13. If you are not a Christian, to whom do you belong? _____

Read Matthew 12:30; Mark 9:40; Luke 9:50; Luke 11:23. Explain your answers.

14. According to Q. and A. 1, what two things does Christ do for you by the Holy Spirit?

15. What must you do if you are not willing and ready to live for Christ?

Heidelberg Catechism, Lord’s Day 1

2Q. *What must you know to live and die in the joy of this comfort?*

A. *Three things:*

first, how great my sin and misery are;¹¹

second, how I am set free from all my sins and misery;¹²

third, how I am to thank God for such deliverance.¹³

In order to have the comfort of belonging to the Lord, you absolutely need to know three basic things. First, you must know how great your sin and misery are. If you do not admit that you are a sinner, you will never know your need for a Savior. A person who does not know that he has a life-threatening disease will not go to a doctor to be treated for it. If we do not know that our sins deserve God’s wrath, we will not seek His forgiveness for them.

Second, to have true Christian comfort we must also be sure that we have been forgiven of all of our sins in Christ. We would have no comfort if we did not know of and trust Christ’s work to set us free from all of our sins and misery.

Third, to enjoy lasting Christian comfort we need to know how to thank God for His deliverance; Christians who belong to Christ need to learn how to respond to His grace. We will explore these three important subjects in the following lessons so that our comfort found only in Christ will grow and develop.



THINKING CAREFULLY

16. Can you be ignorant of any of the three basics and still have the true joy of Christian comfort?

17. Which one of these three did you become aware of first in your life?

18. Do you truly love and trust in Jesus Christ? _____

Have you asked God to forgive your sins through Christ's blood? _____

Do you truly desire to live the rest of your days to His honor in thankful service?

KEY WORDS AND CONCEPTS

Our Only Comfort – Although there are many temporary comforts in which many people seek security, only when you believe in Christ do you experience the true comfort of the Christian that lasts for eternity.

Belonging – Because of Christ's payment for all your sins with His precious blood, you have been set free from the tyranny of the devil, and therefore you now belong to Him. Because of Christ's payment for all your sins, God has become your Heavenly Father who watches over you perfectly.

Role of the Holy Spirit – In the true Christian, the Holy Spirit gives assurance of eternal life and produces wholehearted willingness to serve Him.

Basics of the Christian faith:

Sin – All that we have done contrary to God's law.

Salvation – The gift of eternal life given to us by Christ.

Service – Our thankfulness that we owe to the Lord for His salvation.

ENDNOTES

1. 1 Corinthians 6:19 & 20.
2. Romans 14:7–9.
3. 1 Corinthians 3:23; Titus 2:14.
4. 1 Peter 1:18,19; 1 John 1:7–9; 2:2.
5. John 8:34–36; Hebrews 2:14, 15; 1 John 3:1–11.
6. John 6:39, 40; 10:27–30; 2 Thessalonians 3:3; 1 Peter 1:5.
7. Matthew 10:29–31; Luke 21:16–18.
8. Romans 8:28.
9. Romans 8:15,16; 2 Corinthians 1:21 & 22; 5:5; Ephesians 1:13, 14.
10. Romans 8:1–17.
11. Romans 3:9,10; 1 John 1:10.
12. John 17:3; Acts 4:12; 10:43.
13. Matthew 5:16; Romans 6:13; Ephesians 5:8–10; 2 Timothy 2:15; 1 Peter 2:9,10.

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