



Gospel-Centered Accountability³

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Put ten bucks in the jar to keep from sinning.

When I recall some of the popular discipleship disciplines I advocated in college, I shudder. Did I really think that they were *biblical* or even helpful?

When one of my disciples caved into a particular sin he was “being held accountable for,” he had to put ten bucks in the jar. Sounds awfully close to an indulgence doesn’t it? Yet, in our aim to promote “holiness,” ten bucks was the penalty for pandering to sin. We thought this approach to accountability was especially good for fighting sexual sin. If one of the guys I disciplined had a particularly lustful week (viewing inappropriate TV, reading pornographic material, or masturbating), he had to “pay the price.”

³ This chapter was adapted from material in a forthcoming book by the author to be published by Crossway in 2012.

When we met for our weekly accountability meeting, I would ask a range of questions designed to promote accountability, but as I recall, we only assigned sexual sins the steep penalty of ten dollars. “Other sins” were considered less grievous. Sometimes the accumulated cash was put in the offering. Other times it was used to celebrate “not sinning” over dinner. Somehow, this practice was supposed to motivate holy living, but instead, it fostered a legalism that displaced the gospel. Other times it promoted license in sinning, knowing that the worst it would cost us was a few bucks.

Maybe you’ve had a similar experience with an accountability group. Ideally, accountability groups foster personal holiness and faith in Christ through corporate confession, repentance and prayer—a noble aim (James 5:16; cf. 1 John 1:9). However, as my experience reveals, this is not always the case.

Gospel Accountability

Accountability can remind us of the necessity of holiness: “Strive for peace with everyone, and for the holiness without which no one will see the Lord” (Hebrews 12:14). But do we have to choose between legalism and license? Is it possible to find a middle ground between these two extremes?

I believe we can. God wants us to experience *gospel-centered accountability*. Gospel-centered accountability avoids the extremes of legalism and license by making the gospel *the central motivation for Christian holiness*. It addresses the goal of accountability—holiness—

as well as the motivation for holiness—the gospel. I wish I had discovered the proper motivation sooner. Of course, it was under my nose all along, right there in the pages of God’s Word, hidden by my own sinful inclination to displace the gospel from its central place in accountability.

Pastors have a double need for gospel accountability because we are disciples who will give account for disciples. As a minister of the gospel, I realize that it is critical that I show myself as an example in speech, conduct, faith, love and purity (1 Timothy 4:12). I will be judged not only by how I have lived as a disciple, but also how I have taught disciples (James 3:1). If I don’t keep close watch on my life and my doctrine, I jeopardize not only my salvation but also the salvation of my hearers (4:16). Whether you have had a positive, negative, or no experience with accountability groups, we all share the struggle against the flesh in our pursuit of holiness.

Because of our tendency to drift towards legalism or license, we need a biblical alternative to help us set a course for pastoral holiness. This accountability can take many forms. My aim is not to create a new set of rules. Instead, I suggest that if we apply several key principles, we can foster *gospel* accountability. In turn, gospel accountability will produce holy living that redounds to the glory of God.

Legalistic and Confessional Booth Accountability

Although the aim of accountability groups is good, the practice is often misguided. Accountability groups often smack of *legalism*. Failures to obey God are punished through graduated penalties (an increased tithe, buying lunch or coffee for the “partners,” or unspoken ostracism from one’s peers). Instead of holding one another accountable to *trusting Christ*, we become accountable for *punishing one another*. The unfortunate result is a kind of legalism. This legalism replaces the good news of repentance and faith with the bad news of peer prescribed punishments. As a result, our motives for holiness get warped.

Alternatively, accountability can devolve into a kind of *confessional booth* from which we depart absolved of any guilt, fearing merely the passing frown of our fellow priest. I confess my sin; you confess yours. I pat your back. You pat mine. Then we pray. Accountability groups become circles of cheap grace through which we obtain cheap peace from a troubled conscience. This approach to holiness backfires and we begin to take Christless comfort in our confession of sin. Confession is divorced from repentance, reducing holiness to half-hearted morality. Accountability becomes a man-made mix of moralism and cheap peace.

With legalistic accountability, the main motivation for not sinning is punishment or embarrassment. We refrain from sinning because we don’t want to lose something or to be embarrassed by confessing sin to a friend. Confessional booth accountability empties

the power of holiness by hollowing its motivation. Earnestness for holiness is replaced by ritual regurgitation of our sin. Whether we drift toward the confessional booth or legalistic forms of accountability, we risk our salvation and the salvation of others.

How can we pursue this holiness in accountable relationships? What might such a pursuit look like within a group of like-minded brothers or sisters?

Gospel Adorning Holiness

In my personal accountability journey, the writings of the great Puritan pastor and theologian, John Owen, have been tremendously helpful. In particular, I have drawn from Owen's *On the Mortification of Sin in Believers* and *On Temptation*.⁴ In his preface to *Mortification* (an old word meaning "to put to death"), Owen articulates the purpose for his writing on the subject:

.....
[T]hat mortification and universal holiness may be promoted in my own and in the hearts and ways of others, to the glory of God; so that the gospel of our Lord and Saviour Jesus Christ may be adorned in all things.⁵
.....

Owen sets the mortification of sin in its rightful place—as a means to glorifying God and making much of the gospel of Christ. Mortification is not a morbid end in

4 All references to Owen's writings are from *The Works of John Owen*, vol. 6, ed. William H. Goold (Bath, England: Johnstone and Hunter, 1850-53; rep., Carlisle, PA: Banner of Truth, 2000).

5 Owen, *On the Mortification of Sin in Believers*, 4.

itself. It is a way for us to make much of the gospel, by *relying* on the gospel in our fight against sin. We adorn the gospel by acknowledging our need for it.

Owen anchors his reflections on mortification using Romans 8:13: “For if you live according to the flesh you will die, but if by the Spirit you *put to death* the deeds of the body, you will live.” He notes that, while it is our responsibility to mortify the “deeds of the body,” this is only made possible through the enablement of the Spirit. Mortification requires our effort and the Spirit’s enablement. As we take seriously the warnings and actively trust in the promises of God, like Romans 8:13, we access the power of God in Christ through the Spirit to triumph over sin and temptation. This is gospel power.

Three Principles for Gospel Accountability

Using Owen as a guide, I recommend three principles to foster gospel accountability.

I. Identification: Know thy Sin.⁶

Identify your personal patterns of sin and share your places of temptation with others you trust. For example:

- » Does sexual lust creep in on Mondays after a demanding day of ministry on Sunday?
- » Are you tempted to view porn after a disagreement or frustration with your wife?

6 Owen, *On Temptation*, 131-32.

- » Does sexual temptation increase after watching a movie with sexual humor or innuendo?

Share your specific patterns of temptation with your friends. Confess your sin to them and to God. Confession breaks the power of private sin. By going public with our unbelief we heighten the tension between sin and holiness, fostering the mindset of mortification. Ask your friends to help you mortify sin by reminding you to avoid these patterns and places of unbelief. Knowing our sin is the first principle for gospel accountability.

II. Mortification: Be killing sin lest it be killing you.⁷

Owen reminds us of our relentless foe when he writes: “Be killing sin lest it be killing you.” With salvation on the line, it is critical that we help one another fight the good fight of faith (1 Timothy 6:12; 2 Timothy 4:7). Mortification is the habitual *weakening* of sin through constant fighting and contending in the Spirit for victory over the flesh. We need the Spirit to fight, and we need to remind one another to rely on Him for mortification.

Gospel accountability doesn’t just identify patterns; it asks questions. We should pay attention to the *kind* of questions we ask. Are we asking moralistic questions or gospel questions, questions that reinforce moral performance or questions that encourage faith in Christ? Our questions should be pointed *and* point to Christ. For example, instead of asking one another:

- » “Did you view porn this week?”

⁷ Owen, *On the Mortification of Sin in Believers*, 9.

- » “Did you masturbate this week?”

Ask a question that points to sin and beyond to Christ.

- » Are you finding your pleasure in Christ or in porn?
- » Are you relieving your anxiety through faith in Jesus or through masturbation?”

Gospel accountability strengthens our resolve to cherish Christ over the fleeting promises of sin. It helps us put to death the lies of sin and trust the truth of the gospel. Killing sin is the second principle in gospel accountability.

III. Sanctification: Set thy faith on His promises.⁸

We are always exercising faith, trusting God or something else. We might put our faith in the promise of deep pleasure from viewing porn. Or we might rely on masturbation to relieve us from anxiety, frustration, or fear. These sins are acts of *faith*, albeit placed in unworthy and unreliable objects. Owen reminds us that we should *set our faith on God's promises*.

Very often we take God's promises for granted. We read them but don't *believe* them. Instead of trusting God's Word, we use it for a sermon, a counseling session, or a ceremony. Other times, we pilfer through His promises for an experiential buzz, but rarely do we look to trust *Christ* in His promises. Consider some of the following promises that point us beyond sexual sin to Christ:

8 Owen, *On the Mortification of Sin in Believers*, 79, 125-26.

- » “Blessed are the pure in heart, for they shall see God.” (Matthew 5:8)
- » “Beloved, we are God’s children now, and what we will be has not yet appeared; but we know that when he appears we shall be like him, because we shall see him as he is. And everyone who thus hopes in him purifies himself as he is pure.” (1 John 3:2-3)
- » “Flee from youthful lusts and pursue righteousness, faith, love and peace along with those who call on the Lord from a pure heart.” (2 Timothy 2:22)

Those who pursue purity will become pure at Christ’s return. Those who cultivate a pure heart will *see God*. Our pursuit of purity and flight from lust should be done in community, with the help of others who are trusting in the Lord. Gospel accountability should compel us to treasure Christ over all other fleeting promises.

Principles Applied

In an accountability meeting I shared an impending temptation of masturbation. My wife was leaving town and I would be home alone in the evenings. I shared this concern with my accountability buddies. Instead of facing the struggle alone, my friends exhorted me to find my pleasure in Christ, reminding me to trust in the promise of Matthew 5:8: “Blessed are the pure in heart, for they shall see God.” When temptation came, I considered and trusted this promise—those who cultivate purity of heart will see the living God, enjoying His presence forever. During a phone conversation

after my wife returned, my friend asked me if I had struggled well and been satisfied with Christ. Gospel accountability helped me say “Yes!” The principles applied.

Applying the principles of identifying temptation, mortifying sin and exercising trust in the sanctifying promises of God can foster gospel accountability. By relying on God’s promises of grace, we can avoid the pitfalls of legalism and license and adorn the gospel of our Lord and Savior Jesus Christ.