



FACE DOWN THAT FEAR BY FAITH AND LOVE! A BIBLICAL AND TRANSFORMATIVE MODEL¹

by Andrew H. Selle

ABSTRACT: As with all other human emotions, fear never exists in a vacuum but is inextricably bound up with the thought life, and both emotions and thoughts sprout and grow from a common root in the heart's affections. All fear, from generic low-level worry to overwhelming and out-of-control panic attacks, becomes a pervasively moral issue, interwoven throughout with choices of faith, one's allegiance to the True God or innumerable false ones. This study presents a general topography for addressing fear on its entire continuum. A simple grid is presented using the example of bridge phobia, but the same paradigm can be a powerful and memorable methodology to help anyone who deals with fear at every point on its continuum.

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Joan arrives late to her first appointment because, she explains, her husband was not able to drive her today, so she had to take a much longer route to my office. Why the change in route? "I'm terribly afraid of *bridges!*" "Ah," I think, "finally, a nice, discreet presenting problem. None of that messy relationship stuff." I indulge my stupid fantasy for a few seconds, when she continues, "Curt told me he was fed up with me and my ridiculous fears and so are the kids and I'd better just grow up and start driving *myself* dammit or he's leaving before he goes crazy....He just doesn't care about me or understand my condition." She pleads, through tears, "Can you give me some therapy that will help me—and save my marriage?"

How to approach this problem? As a summary case study³ intended to teach a general paradigm, the following account misses much important interaction over a period of several weeks; real counseling is not so "preachy." But it is hoped that this article will demonstrate how the Holy Spirit can teach a fearful woman about the Lord—and about herself—in truly profound ways, to free her from crippling fear.

The grid presented provides a framework for a process, not a lock-step formula, for overcoming fear. Yet, fearful people *need* a formula, a memorable "how-to" at the point when the overwhelming feelings hit. Here is the simplified version: 1. NAME THE FEAR, 2. LISTEN TO GOD, 3. FLIP THE FEAR OVER, 4. PRAY, 5. SURRENDER, 6. LOVE. This paradigm is developed and expanded below, using the case of Joan, and ending with a summary that can be used as a mnemonic device to help fearful people.

¹ This paper is a substantial revision of the original article, "The Bridge Over Troubled Waters: Overcoming Crippling Fear by Faith and Love," *Journal of Biblical Counseling*, Vol. 21.1, 2002, pp. 34-40.

² Training by Peacemaker® Ministries, www.peacemaker.net

³ This single case study compiles elements from several actual cases; all identifying information is removed for confidentiality.

Joan rehearses her fear-filled history starting from early childhood, and clear patterns emerge. Her life is a disturbing portrait of anxiety and fear, painted in the dull gray of worry, but increasingly in wide, black gashes of from-the-bottomless-pit terror slashed across the canvas of her anxious existence. “How can I live this way when I know Jesus Christ as my Savior and my Good Shepherd?” she exclaims with great agony. “I often read Bible verses about getting rid of fear and worry, but they just don’t help.”

Joan evidences strong Christian faith grounded in sound Reformation theology.⁴ She knows that God rules sovereignly over every detail of history, including her personal history. The Father loved her from eternity past and delights over her into eternity future. She is justified on the sure ground of the Son’s perfect righteousness and adopted by the Father who sees her only “in Christ.” The Spirit indwells her at all times, and enables her to walk in God’s commandments. In her Christian life, she has made significant progress in coming to terms with past tragedies, people who have wronged her, and events that shaped her. She is not an angry woman, and can be savvy and skillful in relationships with others, with the notable exception of her husband. Yet in spite of her faith, Joan’s fears expose a strong undercurrent of unbelief.

So we start with her presenting problem, her fears, which although generalized, they funnel and focus upon the one that is most terrifying to her—bridges. We begin unpacking those fears with a goal of forming a God-centered worldview, understanding the character of her Creator-Savior, learning repentance and faith with respect to her fears, and developing a new life-style moved by love. The following outline is thematic and logical, and generally chronological.

I. NAME THE FEAR!

FACE THAT FEAR. LOOK RIGHT AT IT. Name the fears. Your fearful feelings have thoughts attached to them. Figure those out so you can quickly counter them with God’s Word. Sometimes fear thoughts are layered so that a massive fear underneath is driving the lesser worries on the surface. In that case you must delve *deeper* to face down the disaster scene you keep trying to push out of your mind (If you’re afraid of the boogie man under your bed, look under the bed!). Sometimes you must go *broader* to understand the peripheral fears that feed the central one. Joan must do both.

We probe into the fears to understand their content. As with all other human emotions, fear never exists in a vacuum but is bound up inextricably with the thought life. Both emotions and thoughts sprout and grow from a common root in the heart’s affections. Often those affections are most clearly manifested by inner fear “statements”—the underlying beliefs and sub-beliefs that express themselves as thoughts concurrent with fearful feelings. Joan has practiced avoidance for years, attempting just to push the thoughts away without confronting them. She resists talking about her fears, but as we interact about the implications of the doctrines she claims to believe, the Spirit gives her courage to wend her way through that byzantine labyrinth of her fear complex. Eventually, we hit the fears head-on.

“Tell me about your fear of bridges, Joan. Close your eyes and imagine this: You’re driving on the Interstate. There is bridge a mile ahead of you that is so high and long it spans an entire valley; if you threw a rock off it, you’d never even hear it land!” Joan grimaces and tightens her grip on the

⁴ The model presented in this paper is particularly useful for those who have trusted in Christ, relying solely upon his suffering in their place and his perfect righteousness credited to them as the ground of their justification. The free gift of salvation includes the forgiveness of sins, adoption into God’s family, a life of holy service to him, and eternal life. This grace foundation is crucial in defeating fear, for without it, the greatest fears in this life are trivial compared with the eternal disaster to come. For a more complete explanation of God’s Plan of Salvation, see http://thegospelcoalition.org/pdf-articles/plan_salvation.pdf.

chair arms. “You’re getting closer and closer and *closer*, and now...you’re ON the bridge! The wind is howling. Nothing is below you but a deep abyss. NOW! What’s happening!”

“I’m so afraid, my heart is pounding. I’m breathing hard. I might pass out.”

“Then what?”

“I DO pass out!”

“Then what?”

“The car begins to swerve wildly.”

“THEN what?”

“It smashes into the guardrail!”

“THEN what?”

“It flips up over the guard rail!”

“THEN what?”

“It falls, down, down, down....”

“THEN what?”

“It hits bottom on the rocks below!”

“Then what?”

“I DIE! ...”

“Then what?”

The light begins to dawn for Joan. “Well...I guess I’m with the Lord.”

“Okay. Can you handle that?”

Joan clearly is afraid of dying, and the exercise above reveals to her the intensity of her fear in a way she has never seen before. There is also a complexity to her death fears, which relate strongly to her children: without her they will nosedive in school, develop life-long insecurities, and be scarred for life. They will fail. For each fear, she frankly considers the “disaster” video clips that she regularly plays in her mind.⁵ With each one, she grapples with questions such as, “What about this scenario is so abhorrent to me?” “Why is it so bad?” “How could God be honored and glorified even in the human tragedies I imagine?”

She learns the importance of thinking and living as a creature and an adopted child, instead of attempting to play God. “The secret things belong to the LORD our God, but the things revealed belong to us and to our children forever, that we may follow all the words of this law.”⁶ Those “things revealed” are all the precious promises of Scripture that spring from God’s free mercy toward sinners, culminating in the redeeming work of Jesus Christ and the outpouring of the Holy Spirit upon the church. “We have this hope as an anchor for the soul, firm and secure.”⁷ When Joan cuts that

⁵ Two important points of explanation: 1. Looking at your imagined fears is not the same as *giving in* to them, but acknowledging honestly that you have them. You must get to the root of your large fears behind the smaller worries, and thus reveal your deepest desires (See III.). 2. Some fears clearly intrude on God’s exclusive domain and are therefore “unthinkable”; you ought *not* to try to imagine them. An example that takes us beyond the scope of this paper is fear of having committed the “unpardonable sin” of which there is no hope of forgiveness, or fears about one’s children’s eternal state. It is arrogant and proud to try to take on responsibilities that are God’s alone, and there is no biblical warrant to do so. Rather (in the case of children) we should turn away from that dark swamp in our thought-life, surrender our children to God’s care, earnestly pray from his revealed covenant promises, and nurture them in the Gospel. See the important next footnote re. the two perspectives on “God’s will.”

⁶ Deut 29:29, cf. Job 11:7; Isa 40:13-14; Acts 2:23; Rom 11:33-36. A crucial theological distinction is made between God’s will of decree (“decretive will”) and God’s will of command (“preceptive will”). 1. His decretive will encompasses everything that is uniquely God’s, such as his providence in creation, control of history, and the mystery of his sovereign grace. He sovereignly brings to pass whatsoever He wills, ordaining every detail of history, including evil, sin, and trials. 2. His revealed will is all about what God has revealed to us in his Word—his character, his grand plan of redemption through Christ, his commands and promises. He defines righteousness and commands it. He gives promises and we are to believe them—and pray according to them. This frees us from an inner compulsion to understand what is beyond comprehension by our finite minds. “Where God closes His holy mouth, I will desist from inquiry” (John Calvin).

⁷ Heb 6:19. Unless noted otherwise, Scripture quotations in this paper are from The Holy Bible, The New International Version, copyright 1973, 1978, 1984 International Bible Society, Zondervan Publishing House.

anchor, she is adrift in fear. She fears what she cannot control, and never will control, and never was intended to control! “It’s a pretty big job being God. I don’t recommend you try.” This little jab at worriers (which includes every human) makes the point. Joan is ready to look more closely at the fearful out-of-control issues in her life.

Fear loosens its iron shackles when you turn on it. Face it bravely. Feel it. Deal with it.

II. LISTEN TO GOD

Just drag those dark thoughts into the light of day. That can help. Yet...what if...? You can imagine Joan protesting, “But bridges DO fall down. Remember the collapse of that I-35 bridge in Minneapolis a few years ago? Thirteen people *died*, and I could have been one of them!” Clearly, Joan needs more than just courage. She needs the God who rules over bridges and the rest of the cosmos. So she steps herself in Psalm 46—and hears the Lord there:

The psalmists never dodge the hard questions or cushion us from pain, yet they insist that we interpret our experience correctly with God at the center.

God is our refuge and strength, an ever-present help in trouble. Therefore we will not fear, though the earth give way and the mountains fall into the heart of the sea, though its waters roar and foam and the mountains quake with their surging.⁸

What a vivid picture for the ancient Hebrew readers. The three things which are most unchangeable (the earth), most indestructible (mountains), and the most menacing (the sea), all conspire to bring disaster. With the onslaught of the ocean, everything plunges into the primeval deep, a repeat of the Genesis flood that sweeps away everything in its path. No bridge left standing. Yet in the face of ultimate calamity from any source, whether creation or wicked people, the psalmist can declare, “Therefore we will not fear...”—even if facing an imminent Assyrian invasion!

Is he suggesting that people of faith never feel fearful? Did the Israelites feel any fear when they heard the enemy general’s death threats and saw his violent hordes just outside the city wall? Do you ever feel fearful? If not, let’s check your pulse! The psalmist means, “Don’t *give in* to your fears and let them *control* you.” In other words, when you are afraid, the important matter is not what you feel but your interpretation and allegiance. “Do not fear what they fear; do not be frightened.’ But in your hearts set apart Christ as Lord.”⁹ Face down your fears, but quickly look to the Lord Jesus Christ,¹⁰ and hear *his* voice and *his* interpretation: “God is our refuge and strength, an ever-present help in trouble.”

There are times when you do not see these things clearly. Every pilot knows how flying into a heavy fog can distort one’s perceptions. But “when there is a contradiction between your senses and your instruments, you believe the instruments.”¹¹ “The LORD Almighty is with us; the God of Jacob is our fortress.” Always. Whether you see it or not. Whether you feel it or not.

⁸ Some exegetical insights adapted from Derek Kidner, *Psalms 1-72 in The Tyndale Old Testament Commentaries* (Downers Grove: IVP, 1973). The themes suggest deliverance in a time of crisis, such as the Assyrian onslaught under Hezekiah’s reign (2 Kings 18-19, Isa 37). But the psalm ranges far beyond one local event or age. Martin Luther used Psalm 46 as the text for his great hymn, “A Mighty Fortress Is Our God,” in the darkest days of the Reformation.

⁹ 1 Pet 3:14-15. The subjective genitive is literally, “the fear of them do not be afraid of,” which could be understood either as the fears their enemies instill (“Do not be afraid of your opponents.”) or the fears they experience (“Do not be afraid of the same things your opponents are afraid of.”) We think NIV is correct to take the second sense. The cultural backdrop of enforced Emperor worship compels this interpretation. Fear is a form of worship, and Peter knew they must proclaim either “Jesus is Lord” or “Cesar is Lord.” His words could nearly be translated, “Do not worship what they worship.”

¹⁰ Peter quotes the Greek text of Isaiah 8:12 (LXX) with the breathtaking substitution of “the LORD of Hosts” with “the Lord, the Christ.” Peter is “explicitly identifying the One who slept in the stern of his fishing-boat with the almighty Creator of heaven and earth”—from Edmund Clowney, *The Message of 1 Peter* (Downers Grove: Inter-Varsity Press, 1988), p. 147.

¹¹ Edward T. Welch, *Running Scared: Fear, Worry, and the God of Rest* (Greensboro, NC: New Growth Press, 2007), p. 155. This insightful volume is the best contemporary work on the subject of fear.

“He makes wars cease to the ends of the earth; he breaks the bow and shatters the spear, he burns the shields with fire.” This is not God the Great Negotiator, who strikes bargains with sinners and devils so they like him again. He is the LORD of Heavenly Armies¹² who vanquishes and forcibly disarms his enemies—*your* enemies. *Your* fears. You only see your situation accurately if you view it in the light of the sovereign God, who controls all things, is powerful to destroy evil, who loves you deeply, and is *with* you.

One more anchor: at the highest peak of this great psalm, the voice of God breaks in, speaking in the first person: “Be still, and know that I am God; I will be exalted among the nations, I will be exalted in the earth.” Many understand that verse as saying, “Feel wonderful inner peace. Be still in your heart.” Sometimes you will experience that inner stillness; I hope you often will. But that’s not what the verse is about. It means, “Be quiet! Be stunned into silence!” The apostle Paul would declare, “Every mouth will be stopped.”¹³ It is as though the psalmist admonishes us, “Put a sock in your mouth. Stop your vain and stupid blathering. Listen to the Lord of Hosts as his voice thunders in all creation.” Then, with amazement hear your Lord and Savior Jesus Christ command the raging sea, “Peace, be still!” The wind and waves obeyed him, and the disciples worshipped him. Will you?

A sea-change begins in Joan that day. The verses she had memorized as incantations and lucky charms begin to be precious and life-transforming truths to her. “God is in all things and controls all things and works all things for my good and for the good of all his beloved covenant people.” “Jesus Christ has risen from the dead and is ‘Lord over everything for the church.’” “He who did not spare his own Son, but gave him up for us all—how will he not also, along with him, graciously give us all things?”¹⁴ “Therefore, even if my disaster-fear materialized I could handle it. And since I can handle the greatest fear, I can certainly face the lesser ones.”

III. FLIP THE FEAR OVER, AND FIND THE DESIRE ON THE OTHER SIDE

Turn the fear upside down; the reverse side will be a desire. Joan’s life of constantly giving in to fear exposes her stunted comprehension of God’s glory. Fear also lays bare her idols, the God-replacements that rule her life from the inside. She realizes a simple but profound fact: fear is the reverse side of desire, the “flip side” of the phonograph record.¹⁵ Fear is the soft underbelly of want. Fear and desire together form the same complex but viewed from two different angles. A person fears sickness; he desires health and long life. He is afraid of disapproval; he wants the good opinion of others. He is afraid of financial ruin; he wants financial security (or comfort, security, status, power, or whatever else green paper does for him).

Joan is given an assignment: “Pretend you have a magic wand, and you can wave it over every area of your life in which you feel fear. Now, change things so that you have exactly the *opposite* of your fears, those things you deeply want. What does it look like now? Play the video clips for me.” We strive for specific and concrete answers, and in her case they are easy to discover. Joan is afraid of dying; she wants to live. She fears her children will fail in school; she wants them to succeed. She is afraid of looking foolish; she wants others to see her as wise and spiritually mature. She fears her husband’s rejection; she desires his acceptance and love.

¹² “LORD Almighty” (NIV), “LORD of Hosts” (KJV): Yahweh, Commander over all the terrifyingly powerful angelic forces.

¹³ Rom 3:19; “stopped” is the KJV term for “silenced.” “...That every mouth may be silenced and the whole world held accountable to God.” (NIV)

¹⁴ Eph 1:22; Rom 8:32

¹⁵ Those with the wisdom of years will remember 45 rpm records. Side A had the popular song; Side B—the “flip side”—was the dud. Think of fear as the negative counterpart to the positive desire.

Joan accurately perceives the compulsive tyranny those desires play in her life, usually via the negative fear-track on the flip side of the record. She is astonished that as much as she loves her children, in her heart she has been using them as stage props in her self-centered success fantasy, which is a treasonous perversion of God's magnificent gifts. She knows the apostle's warning, "Dear children, keep yourselves from idols"¹⁶; and she knows that is exactly what her desires have become. *Idols* are wants that control people from the inside, usually good things (gifts from God) that they crave so much that they replace King Jesus in their hearts. Yet the Lord's love is such that it demands marriage-like loyalty to the exclusion of all other suitors—and failure to do so is spiritual "adultery."¹⁷

For the first time, a holy fear comes upon Joan when she sees false worship permeating her life. The final destiny of unrepentant idolaters will be the lake of fire; but she consciously repents in order to set her heart on being that "holy bride" (the church) radiantly praising her Lord, the one who suffered for her shameful idolatry, washed her from its guilt, and released her from its power.¹⁸ A growing desire to love God and a fresh zeal to faithfully serve him motivate Joan to defeat her powerful enemy, fear.

IV. PRAY FOR YOUR DESIRES

This part of the paradigm for defeating crippling fear will seem counterintuitive to some. "If my desires are idols why should I pray for them? I thought I was supposed to *abandon* them." We have to address some serious misunderstandings. Biblical prayer—which is the kind God answers—is never idol-driven but motivated by God's glory. We distance ourselves from any name-it-claim-it "prosperity gospel" that arises from a human-centered theology and worldview. Yet at the same time, we must never water down the sheer magnitude of our Lord's promises about prayer! "Which of you, if his son asks for bread, will give him a stone? Or if he asks for a fish, will give him a snake?" Jesus appeals to our common humanity: it is unthinkable that loving parents would deceive their children in order to harm them. "If you, then, though you are evil, know how to give good gifts to your children, how much more will your Father in heaven give good gifts to those who ask him!"¹⁹ His simple and profound argument from the lesser to the greater is designed to fix our attention upon the character of the Giver rather than the gift we seek.

Child-like trust in the Heavenly Father comes to expression most naturally in prayer. As our Father, he beckons us to pray to him. He delights to give us good things with all wisdom and

¹⁶ 1 John 5:21. A working definition of an idol: whatever controls you from the inside, other than Christ. It is a kind of false worship (Exo 34:17; Ezek 14:4,7; Rom 1:25; Jas 4:1).

¹⁷ The metaphor of adultery for idolatry (Jer 3:8-9; Ezek 16:15; Hos 1:2) is based on marriage as a picture of God's relationship with his people (Jer 2:2; Ezek 16:8; Hos 2:19-20). When he writes about marriage, Paul does not quote from the creation account as a clever sermon illustration; rather, from the beginning God created marriage between one man and one woman for the very *purpose* of demonstrating *his own* astonishing and exclusive love and our loyal response to it. "...A man will leave his father and mother and be united to his wife, and the two will become one flesh.' This is a profound mystery—but I am talking about Christ and the church" (Eph 5:31-32, cf. Gen 2:24; 2 Cor 11:2-3; Rev 19:9; 21:2).

¹⁸ Rev 21:1-8; Rom 5:6-8; 6:14; 8:1-2; 2 Cor 5:21

¹⁹ Matt 7:9-11. This is a common theme in our Lord's teaching, and the parallel in Luke 11:11-13 substitutes "the Holy Spirit" for "good gifts"; God's immediate presence is the greatest of all his gifts. Other examples of such promises include Matt 21:22; Mark 11:22-25; John 14:13; 15:7,16; 16:24; 1 John 3:22; 5:14.

compassion in both this life and the next.²⁰ You honor him by asking freely and boldly, trusting in his goodness and wisdom. You dishonor him when you do not so ask. Therefore, real and earnest prayer for one's desires does not spring from an idolatrous root; in fact, true prayer uproots idols.²¹ What lesser gods can stand in the presence of the True One? The rewards they boast appear cheap and beggarly compared to our Father's lavish and "prodigal" generosity.²²

The truth is renewing Joan's mind. As the Spirit gently but firmly transforms and recasts her agenda and priorities, her longings begin to look more like those of Jesus. She also experiences significant victories over fear. Yet she remains inwardly troubled. "I'm repenting of my idols—but I still want these things so much; I won't pretend I don't. What can I do with my wants?" Her question guides her to an important insight in her knowledge of God and a new level in her sanctification.

"When your little girl comes to you, Joan, and tells you she is hungry and wants something to eat, do you throw her to the ground and curse at her?" The question gives zero wiggle-room.

"Of course not! That's unthinkable. I love her. I love to give her good things. And I know that God's love is much, much more."

"Yes, it's far more—but it is not *less*! If you delight in hearing your daughter's requests, do you think your heavenly Father delights to hear you when you tell him your deepest desires?"

"But wait," protests Joan. "I thought my desires were idols that I had to repent of."

"What is sinful about those things you're praying for?"

She ponders my question. "Nothing. All of them are good things; in fact they are gracious gifts of God. Sometimes I've made them into idols, but they are good things."

"That's not so surprising is it? God has been at work in you, and you know the Bible. You have good and biblical desires."

"What about my fear of failure which shows my desire for others' approval? How can that be good?"

"What's wrong with people liking you? In heaven, everyone likes everyone else all the time, don't you think?"

"So even the approval of others is a good thing, not evil—unless I obsess on it and allow it to rule my life. I know how easily that can happen."

"True, for all of us. Why make idols out of bad things, when there are so many good things around us that are more worthy candidates?"

She nods. "But wait! Are you telling me God will always give me whatever I want, whenever I want it?"

"What do you think? Do you always give everything to your four-year-old that she wants?"

"Fat chance! I give her what is best, even if is *not* what she wants....but I just love to see her delight when I buy her the ice-cream cone she's always asking for."

"You've got it."

Our Father in heaven gives his beloved children what is best for their eternal good—which is a perspective that he alone has. So we do not have to wring our hands about our desires. If they are not sinful, we can pray for them. We open our hearts to him so he can change *how* we pray, and for

²⁰ Mark 10:29-30; 18:29-30; 1 Cor 4:7; Jas 1:17; Rev 21 & 22. The personal relationship of the covenant sets the biblical worldview apart from eastern religions that seek to purify the soul from desire. Christians *rejoice* to have desires, even strong ones, but those desires are transformed in Christ (Psa 42:1-2; 63:1; 84:2; Matt 5:6; Luke 11:8-13; Phil 1:23; 3:10-14; Rom 8:23).

²¹ Faith in Christ and repentance from idols always come together as two sides of the same coin; the very character of God and the nature of reality demand it. Sin is the cosmic betrayal of heeding the devil's word; repentance involves believing God and submitting to his Word. Believers turn "to God from idols" (1 Thes 1:9). They repent unto life (Acts 11:18), and they believe unto life (Rom 10:8-13).

²² "Prodigal" in the sense of "recklessly extravagant." An outstanding development of this theme is found in Timothy Keller, *The Prodigal God: Recovering the Heart of the Christian Faith* (New York: Dutton, 2008).

what we pray. Yet we *do pray!* Relax. We can trust him to sort out all our confusion and immaturity, and do what is best for the glory of Jesus' name.

Joan broadens her repentance by turning away from her sinful suspicions about God's character. The devil persuaded Eve that God was essentially untrustworthy and miserly. We will not allow him play the same trick on us. We turn our desires into prayer! We move from fear to faith! Joan learns boldly to trust the One who beckons her to ask, seek, and knock,²³ who loves to give good things to his children and delights to fellowship with them. She learns to pray, "Lord, I'm afraid people will think badly of me and reject me, because I want them to accept me and like me. I know I want it too much, but the object of my desire is good. Therefore, I *pray* that others would accept me. You control all things, so you are able to give this good gift to me. Even if they don't, *you* will always accept me."

And what about bridges? "Lord, I'm terribly afraid of bridges because I'm afraid of dying and leaving my children abandoned and helpless. I want to continue living so I can protect my children. I want them to succeed. These are good things. Therefore, I pray for my children and ask you to remember your covenant promises and to bless them. I even pray they would do well in school.... And please keep me safe now as I drive."

V. SURRENDER YOUR DESIRES

"Surrender" is implicit in everything that has been said about idolatry and about prayer. How can a struggling sinner find courage to release his death grip on those entrenched affections of his heart, the idols that demand the heart's loyalty? Simply, by knowing and trusting the God of all mercy who lavishes his love upon the undeserving. This knowledge leads to prayer. Yet what prevents a sinner from spiritualizing his false gods, dressing them up in the respectable garb of prayer, and continuing his obsession by worrying on his knees? The answer must be found in what the English Puritan Thomas Chalmers called, "The Expulsive Power of a New Affection."²⁴

Joan hears the crucial next step. "You have seen your fears and brought them into the light of God's character. You have exposed the driving desires tied to those fears, and committed yourself to turn from idolatry and worship God alone. You have trusted God as your Father, and offered your desires to him in earnest prayer. Now you must entrust your desires to him." This is highly visual imagery. "Imagine that you have lifted up those objects of your desire to God. He has received them and now holds them. Can you picture that? Now, *let go*. *Surrender* them to God your Father. He alone can hold them. The future is out of your control—but it is in God's control."

"But I will *never* stop wanting my children to succeed!"

"I didn't say to *stop* desiring, but to *surrender* your desires."

As Joan learns to submit her desires to God, he re-orders and re-shapes them with Kingdom priorities. The most important goal for her children is not that they be insulated from trial but that they honor Christ. As she yields her powerful wants to God, she finds herself increasingly released from a world-view that demands heaven-on-earth fulfillment of every desire, and lifted to an eternal perspective that sees all earthly desire met in Christ. She will still pray for her children to succeed, but only as a brief prelude to a grand symphony. From the horizon she hears an even grander finale—their glorification with all God's people in the New Heavens and the New Earth. It is a liberating perspective. She prays for her children's "daily bread" needs and their deliverance from

²³ Matt 7:7-8; Luke 11:9-10

²⁴ Thomas Chalmers (1780-1847), "The Expulsive Power of a New Affection," public domain sermon, available at www.monergism.com and other websites.

“trial” and “evil,”²⁵ yet with an overarching concern that God’s name be “hallowed” in any hard times they may experience.

In effect, Joan learns to worship God. All fear, from generic and low-level worry to overwhelming panic attacks, becomes a pervasively moral issue interwoven throughout with choices of faith, one’s allegiance to the True God or innumerable false ones. Fear is a type of worship, and as Joan repents of worshipping her false gods, she builds a vibrant life of praise and thanksgiving, consciously directed against the old fear obsessions.²⁶

VI. LOVE GOD AND OTHERS

Up to this point, this paradigm for conquering fear has emphasized the inner life before God—the heart’s allegiance, repentance and faith, prayer and surrender. Love moves *outward* into *actions*.

Idolrous desires empower fear, but where the Holy Spirit rules he brings a transformation in the inner life that will eventually show on the outside. Faith demonstrates itself by love—love for God first, and then one’s neighbor. It is essential to bring love down to street level, rather than flying above the weather at a comfortable 30,000 feet.²⁷ How can a fearful person do that?

A. EVALUATE YOUR FEARS WITH THE LIGHT OF YOUR REASONING

Love God with your mind. We have seen how fear warps your vision and skews your world-view. It drives you to that insane “practical atheism” that renders homage to the creature rather than the Creator. Love for God signals the return to sanity, living for God’s glory in a God-centered cosmos, becoming “clear minded and self-controlled so that you can pray.”²⁸ You engage in prayer not to a celestial vending machine to serve your wants and calm your fears, but to your Father in heaven, and (drawing on another important biblical metaphor) the Shepherd over the flock.

The Great Shepherd calms your fears. Even in death’s dark valley, “I will fear no evil: for thou art with me.”²⁹ With a clear mind that loves God, you can consider your fears *realistically*.³⁰ Chop them down to size by objectively assessing any actual dangers that the fears threaten. You will usually find that anxiety’s slippery slope is not based on reality, but upon unreasonable fantasies. Speak the truth to yourself, replacing fear thoughts with reality-based thoughts. This is a matter of obedience, loving God with your mind.

Joan could rightly say, “My husband takes care of our car meticulously, and I have a perfect driving record. Accidents on bridges in good weather are statistically rare; even if there were an accident, fatalities are statistically rare. In the extremely unlikely event that I die on a bridge, we have a great church and many friends who would look out for the children. God will provide for them.” And clear thinking leads to wise action.

²⁵ Matt 6:9-13; Luke 11:1-4. The word often translated as “temptation” in the Lord’s Prayer (which is a model for all prayer) is *πειρασμος* (“testing,” “trial,” “temptation”). Any difficult circumstance is at the same time a temptation to sin, but God’s revealed will is to use every trial for good in the believer’s life.

²⁶ “Setting him apart as Lord means bowing before him in the adoration of praise. ... Fear of another sort takes possession of our hearts and minds: a fear that does not flee in terror, but draws near in awe and worship.” Edward Clowney, p. 147.

²⁷ The illustration is not for those with fears of flying. “Comfortable at 30,000 feet?!”

²⁸ 1 Pet 4:7

²⁹ Psa 23:4; cf. Isa 40:11; Ezek 34:12,23; 37:24; John 10:11; Heb 13:20; 1 Pet 2:25; 5:4

³⁰ Considering alternative thoughts and behaviors has points of contact with Cognitive Behavioral Therapy (CBT). However, to the extent that the process presented in this study is an application of biblical principles, it is more accurate to say that CBT has, by common grace, found points of contact with Scripture and God’s creation. But because CBT is essentially God-less, it is blind to that central question of authority: “Which voice should I listen to? My Creator’s voice or those of false gods?” It trivializes these momentous and decisive questions into mere “self-talk.”

B. TAKE PRUDENT ACTION TO ADDRESS THE FEARS

Love God with your responsibilities. You have faced down your greatest fears, and surrendered in prayer your deepest desires, and looked realistically at your situation...Now, what actions can you reasonably take to address any *actual reality* behind the fears? Joan was given another practical assignment to help her crystallize this issue. List all of your “cares” (anything that you cannot control, but that God controls) and differentiate them from your “responsibilities” (wise actions and habits that you could do in your situation). Worriers tend to throw cares and responsibilities into the same blender. This is a mistake. Cares and responsibilities are closely related but distinct. For instance, “Receiving a promotion at work” is a care because you do not control that decision; “Consistently doing your work well” is a responsibility. “My children’s good health” is a care; a related responsibility would be “Feeding them a healthy diet.”

We interact about this: “All right, Joan, let’s talk about, ‘Having a great marriage and living in peace?’ Care or responsibility? How much of it is in your control?”

“Exactly 50%! So I guess ‘Having a great marriage’ is a care because it takes two to make a great marriage, and I can’t control what my husband does.”

“Good. What is your responsibility, then?”

“To be the best wife and Christian that I can be, and to seek peace using biblical principles of reconciliation.”

“Excellent! Now that you have parsed out your cares and responsibilities, how are you going to handle them differently?”

“Well, with my *cares*, I will *pray* for them and *surrender* them. I will then leave them in God’s hands.”

“Yes. Actually, you can’t really take them out of his hands, anyway, since he is God! What about your responsibilities?”

“With my *responsibilities*, I will *pray*, then *plan*, then *get moving* on them. How about pray, plan, and proceed!” Joan makes a viable plan of action to accomplish some reasonable and concrete goals, all of which are applications of her faith that issues in love. Here is the big change: her most powerful fear is demystified and now is no different than any other area of her Christian life.

“What about *bridges*, Joan? The Bible says that wise people ‘see danger and take refuge.’³¹ What prudent actions can you take to address your fear of bridges?” Joan decides that it would be unwise for her to drive during snowstorms, at least for now. Even in good weather, she will poke along at five miles under the speed limit, and there’s that one rickety old bridge she will *never* drive over. She is thinking clearly, and her choices fall within sensible boundaries of Christian freedom. They also lower her level of fearful feelings, and that is a very practical way to “flee temptation.”³²

C. DEVELOP A HABIT OF PRAISE AND THANKSGIVING

Love God with your words. Rather than fearing the loss of what you have, practice praising God for what he has given you. “Count your blessings” is excellent advice. Take it. “Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows.”³³ Open your eyes to see those gifts, praise God for them, and adore him for his excellent attributes. She completes the time-tested Thank List assignment: “Write down 25 things in your life for which you are thankful. Then add at least one more item to the list every day for

³¹ Pro 22:3; cf. 14:16

³² 2 Tim 2:22; cf. 1 Tim 6:11

³³ Jas 1:17; cf. 1 Cor 4:7. See especially Phil 4:4-9: the “attitude of gratitude” that Paul urges upon the church is not the power of positive thinking, but grounding your thought and speech in the reality of God’s grace, even in trial. Paul wrote the letter while under house arrest in Rome.

the next month. Every day *speaks* at least one of these items to another person.” The last part of the assignment is crucial. We talk the way we think; we also think the way we talk. All of this must become a life-style, a new habit of thought, prayer, and speech.

D. LOVE OTHERS, NO MATTER HOW YOU FEEL

Love God in your relationships. Step out in faith, doing what is right without “giving way to fear.”³⁴ Remembering that “the only thing that counts is faith expressing itself through love,”³⁵ ask yourself two simple questions: 1) What does God want me to *believe* today? 2) How does God want me to *love* today? Define these specifically and concretely. Now, *believe* the truth of God’s Word and *love* according to your particular calling right at this moment. The future is God’s turf; stay out of it. Don’t worry about tomorrow, just trust him and love him right now in the present.³⁶ As Elizabeth Elliot and other wise Christians have said, “Trust God, and do the next thing.”³⁷

From the very moment one feels called to act is born the strength to bear whatever horror one will feel or see. In some inexplicable way, terror loses its overwhelming power when it becomes a task that must be faced.³⁸

A major turning point in Joan’s life comes when I ask her, “How have you allowed your fears to prevent you from loving others?” Without hesitation, she recounts the disappointment on her son’s face when she refused to drive a few miles to watch him play in the big hockey tournament. She knows that needless burdens have fallen on her husband. She is appalled as she begins to realize the far-reaching negative impact of her fear complex upon her marriage and family. “For years, I’ve been so afraid Curt would get sick of me and leave that I avoid confrontation and never give constructive encouragement or reproof. His spiritual maturity has suffered as a result, and that affects all the people he has contact with every day, especially the children....” She stops mid-sentence with tears of grief. Her guilt is real and her repentance sincere. We pause and give thanks for the blood of Jesus that covers our sins so that he sees them no more. Now with a conscience cleansed from self-centered “dead works,”³⁹ Joan is eager to change—not just to get rid of her bad feelings—but to implement the fruit of repentance in a loving life-style. When you love, fear dies.

Yet her commitment is powerless without grace. Joan’s fears come and go, and sometimes she fails. She is learning grace, and she will never “graduate” from the cross to move on to bigger and better things. Change in this life is real and substantial, but never finished. That is part of the Plan.

God thinks that you will actually come to know and love him better as a desperate and weak sinner in continual need of grace than you would as a triumphant Christian warrior who wins each and every battle against sin....If the job of the Holy Spirit is to make you more humble and dependent on Christ, more grateful for his sacrifice and more adoring of him as a

³⁴ 1 Pet 3:6

³⁵ Gal 5:6. The massive importance of this verse is often underrated. Everything a Christian does in life should be “faith working by love.” Anything less is sin (Rom 14:23).

³⁶ Matt 6:34; cf. Psa 55:22; Luke 12:22-23; Phil 4:6; 1 Pet 5:7

³⁷ Elizabeth Elliot, quoted in Welch, p. 300

³⁸ Emmi Bonhoeffer, *The Auschwitz Trials*, quoted in Welch, p. 298. Emmi was one of the courageous women and men who opposed Hitler’s regime. She was Dietrich’s sister-in-law.

³⁹ Heb 9:14

wonderful savior, then he might be doing a very, very good job even though you still sin every day.⁴⁰

With such desperate and ongoing need, we thank God that “perfect love casts out fear”⁴¹—fear of his judgment. That higher principle has its analogy on the smaller scale of human relationships. Fear and love are opposites, and therefore love must be a major component in overcoming a fear-dominated life. Fear is self-protective; love is self-giving. Love endures great risk in order to bless others for their greatest good according to their greatest need. You cannot love without risk of pain. In fact, love at its highest looks and feels like a bloodied cross.⁴² Fear, viewed by eyes of faith and captured by love, leads our hearts to Calvary.

Joan makes a simple plan to love her family, no matter how she feels, no matter how much fear wells up inside her. She will love others even if she dies in the process—even if a bridge collapses! Instead of vainly fixating on her anxieties, she will serve by giving encouragement to others who themselves still dwell in bondage to fear and need to be set free by the Son.⁴³ In the end, Joan’s yearning to honor God and love her family—long buried under mounds of oppressive worry—provides daily motivation for lasting change.

How does Joan practically love by faith in her long battle with *bridge phobia*? She devises a fear-fighting plan, beginning at the library with an intensive study of bridge technology. A poster of the Golden Gate Bridge finds its way to the kitchen wall. Her husband drives her over bridges with her eyes closed. On the way back she opens her eyes, looking straight ahead. Each time she feels fear, barely at a manageable level, but she presses past it.⁴⁴ Eventually she is driving herself over bridges, heart beating fast, eyes glued to the road, singing hymns—and praying earnestly for her children.

Note: This summary below includes a revision that is not yet in the body of the paper: the last element, “Love God with Your Worship.”

SUMMARY: HOW TO OVERCOME FEAR

→ THE BASIC PRINCIPLE: you may not allow fear to rule your heart, because Jesus is your Lord! God is your Father! You are not homeless. You are not an orphan.⁴⁵

FACE DOWN YOUR FEARS

1. **NAME THAT FEAR** – Face it and understand the fear-thoughts that drive your fearful feelings. Peel back the layers of fear so you can confront them directly and in faith. Sometimes large underlying fears

⁴⁰ Barbara R. Duguid, *Extravagant Grace: God’s Glory Displayed in Our Weakness* (Phillipsburg, NJ: P&R Publishing, 2013)

⁴¹ 1 John 4:18

⁴² John 3:16; 1 John 4:9-10; Rom 5:8

⁴³ Heb 2:14-15; cf. Col 2:15; 2 Tim 1:10

⁴⁴ Whatever formal similarities this approach has with behavioristic “desensitization,” we are not merely modifying behavior but urging repentance, faith, and love from the heart. The process of practicing faithful responses in increasingly fear-engendering situations is a species of what Jay Adams named “re-habituation.”

⁴⁵ This model is written for those who have trusted in Christ, his perfect righteousness and his judgment in their place, leading to the forgiveness of sins, the gift of eternal life, and a life of service to him now. That foundation is crucial in defeating fear. If you have more questions about this, please contact us at the email address below.

drive the lesser worries on the surface. Understand the domino effect of fearful thoughts, and move against it. ⁴⁶

Do not fear what they fear; do not be frightened. But in your hearts set apart Christ as Lord. (1 Peter 3:14-15)

LISTEN TO GOD

2. LOOK TO THE LORD – Hear *his* voice and *his* interpretation. Rehearse to yourself the truth about your God: he is *able* to help you as the Lord, and he is *willing* to help you as the Savior. Even if the “disaster scenario” happened, you could handle it in Christ. You know that God controls all things, and is in all things, and works all things for your good. And since you can handle the greatest fear, you can certainly face any of the lesser ones.

God is our refuge and strength, an ever-present help in trouble.... The LORD Almighty is with us; the God of Jacob is our fortress. (Psalm 46:1-11)

And God placed all things under his feet and appointed him to be head over everything for the church, which is his body, the fullness of him who fills everything in every way. (Ephesians 1:22-23)

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 8:28)

No temptation has seized you except what is common to man. And God is faithful; he will not let you be tempted beyond what you can bear. But when you are tempted, he will also provide a way out so that you can stand up under it. (1 Corinthians 10:13)

REPENT OF IDOLATRY

3. FLIP THE FEAR OVER – Find the DESIRES on the other side.⁴⁷ These wants become idols when you allow them to rule your life. They are gifts from God to be received with thanksgiving when he gives them, but held to loosely. ⁴⁸

You shall not make for yourself an idol in the form of anything in heaven above or on the earth beneath or in the waters below. (Exodus 20:4)

Put to death...greed, which is idolatry. (Colossians 3:5)

Dear children, keep yourselves from idols. (1 John 5:21)

4. PRAY FOR YOUR DESIRES – These are the opposites of your fears. Your Father delights to give you good gifts, so you can pray confidently to him who truly loves you and knows what is best in the most profound and eternal way. As you pray, submit your desires to the searchlight of Scripture so they can be transformed by God’s agenda. ⁴⁹

If you, then, though you are evil, know how to give good gifts to your children, how much more will your Father in heaven give good gifts to those who ask him! (Matthew 7:11)

He who did not spare his own Son, but gave him up for us all-- how will he not also, along with him, graciously give us all things? (Romans 8:32)

5. SURRENDER YOUR DESIRES – With faith in God’s character, release your desires to him. Repent of your idolatrous obsessions. Tell him that even though you want those things, you can live without them

⁴⁶ Two important points of explanation: 1. You are not *giving in* to your imagined fears but acknowledging honestly that you have them. You must get to the root of your large fears behind the smaller worries, and thus reveal your deepest desires (See II.). 2. But some imagined fears clearly intrude on God’s exclusive domain are therefore ‘unthinkable’; you ought *not* to try imagining them. An example would be fearful thoughts about others’ eternal destiny. Rather, you surrender such people to God, earnestly pray based upon God’s Word, and take responsible action if and when it is appropriate. (See III. below).

⁴⁷ Fear is the “soft underbelly” of desire, the same complex viewed from two different sides. Examples: one is afraid of financial ruin; he wants financial security (or comfort, status, power). One is afraid of disapproval; he wants the good opinion of others. One is afraid of sickness; he wants health (and long life, etc.).

⁴⁸ Idols are “whatever controls you from the inside, other than Christ.” They are usually *good* things (gifts from God) that we desire so much that they replace Christ in our hearts. It is false worship (Exo 34:17; Ezek 14:4,7; Rom 1:25; 1 John 5:21).

⁴⁹ The assumption here is that you desire something good, not inherently evil, which is nearly always the case for believers.

if necessary, because you have Him. You will not allow your wants to control your heart, because Jesus Christ redeemed you with his own blood.

Submit yourselves, then, to God. Resist the devil and he will flee from you. (James 4:7)

The sinful mind is hostile to God. It does not submit to God's law, nor can it do so.... You, however, are controlled not by the sinful nature but by the Spirit, if the Spirit of God lives in you. (Rom 8:7-9)

LOVE GOD AND OTHERS

6. LOVE WITH YOUR MIND – Evaluate your fears with the light of reasoning. Chop them down to size by realistic assessment of the actual dangers. You will usually find that the domino effect is not based upon reality, but unreasonable fantasies. Speak the truth to yourself, and replace the fear statements with reality statements.⁵⁰ Remember that the ultimate Reality is God who controls all things (See 2., above).

Love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind.... (Deuteronomy 6:5; Luke 10:27)

7. LOVE WITH YOUR ACTIONS – Take responsible action to address the fears. Having faced down your greatest fears, and surrendered in prayer your deepest desires, and looked realistically at your situation...NOW, what can you reasonably do to move against any actual reality behind the fears? What prudent actions should you take?

A prudent man sees danger and takes refuge, but the simple keep going and suffer for it. (Proverbs 22:3)

8. LOVE WITH YOUR RELATIONSHIPS – Love others, no matter how you feel. Step out in faith, doing what is right without giving in to fear-control. Love God and other people, according to your gifts, current opportunities, and personal calling right now. You can only live in the present, not the past nor the future. Fear is self-protective; love is self-giving. Love takes personal risks in order to love people according to their greatest good.

The only thing that counts is faith expressing itself through love. (Galatians 5:6)

Love is patient, love is kind. It does not envy, it does not boast, it is not proud. It is not rude, it is not self-seeking, it is not easily angered, it keeps no record of wrongs. Love does not delight in evil but rejoices with the truth. It always protects, always trusts, always hopes, always perseveres. (1 Corinthians 13:4-7)

9. LOVE GOD WITH YOUR WORSHIP -- Choose every day to make praise and thanksgiving to your Savior permeate your life. Worship God in adoration and thanksgiving, rejoicing in the fellowship and power of the Holy Spirit. Fear has no hold upon you.⁵¹ You are *free!*

There is no fear in love. But perfect love drives out fear, because fear has to do with punishment. The one who fears is not made perfect in love. (1 John 4:18)

Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus. (Philippians 4:6-7)

⁵⁰ This is not merely the “self-talk” of cognitive-behavioral therapy, but is listening to your Savior rather than false gods.

⁵¹ John especially refers to fear of divine judgment. In that context he gives us a broader principle to show us that fear and love are opposites, making love (for God and others) a major component in overcoming a fear-dominated life.