

## THE REFORMED WITNESS HOUR

February 28, 2010 Forgive Us Our Debts

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Dear Radio Friends,

Today we have come to the most difficult of all the petitions in the Lord's Prayer. It is not difficult to understand. But it is difficult to pray. Jesus teaches us to pray: "Forgive us our debts as we forgive our debtors."

I say this is the most difficult because, first, it requires confession and repentance. Saying these difficult words: "I am wrong; I was wrong; please forgive me." Is it easy for you to say, "I was wrong, I need forgiveness"? I know it is not for me. And, I expect, not for you. These are not simply words that we say to *people*. No, we say them to *God*, who knows our every fault.

These are difficult in the second place because it requires that when others say these words to us, "I was wrong. Will you forgive me?" we have to forgive them, even if it hurts. That is so difficult. Have you ever been wronged? Is it easy for you to forgive when you have been wronged? Sometimes, it seems, we are happier if we can hold something over the other: "You did this to me." And when he repents, then we have to go through the difficult process of forgiving him and reconciling, so that we do not have anything against the other, once we have forgiven him.

So these are difficult words. But how necessary they are. How essential they are for the Christian. Here we come to man's greatest need: the forgiveness of his sins. Far more important is this than daily bread. That feeds the body. And if there is no food, the body will die. But this concerns the soul. If our sins are not forgiven, our souls perish everlastingly in the flames of hell. How important. How essential.

Do you include this in your every prayer? Do you expand on it so that you count out your sins before God? Do you pray that God will open your eyes to see your sins, to see who you are, so that you repent and seek forgiveness? This is man's great need. How sad that so many today in our immoral society pay so little attention to sin. We need to take sin seriously.

These words are also important in a very practical way, for our life, in our relationships. What is the essence of life? Well, it is this, is it not?—That we live in a relationship to God. We live also in relationships to others. And relationships are not only the essence of life, but they are also the joy of life. To have a friend who cares about you, who looks out for you, who is interested in you—how important that is. To have a Father in heaven who knows my needs, who loves me and who works all things for my advantage—that is the joy and the comfort of the Christian life.

This petition is about maintaining our relationships. As God forgives and receives us sinners, so we have to forgive one another unconditionally, mercifully, restoringly. And if we do not, we tear the joy and the heart and the essence of life away.

Well, let us get down to the meaning in the words of this petition.

The word that Jesus used to describe our sin here is the word "debt." And it is in the plural, so "debts." Many other words are used in the Bible to describe sin. Sometimes it is called "transgression." Other

times "iniquity," or "guilt," or "trespass," or "depravity," or the word "sin" itself. But here Jesus chooses to use the word "debts." And there are two things in that.

First, there is a sense in which we are indebted to God simply because we are creatures that He has made and for whom He cares. We owe everything to Him—our life, our breath, and all things. And the debt we owe is obedience and gratitude—that we serve Him. This is our obligation to God. In Luke 17:10 Jesus said "when ye shall have done all those things which are commanded you, say, We are unprofitable servants: we have done that which was our duty to do." We cannot say that God is indebted to man. He is under no obligation to us. But we are always, in all things, under obligation to Him, simply by virtue of being made by Him. But we sin. We break that obligation. And we add debt to what we already owed Him. That is the idea in this petition.

And so, second, our sins put us under further debt and further obligation toward God. Because of our sin, God has increased rights over us. Because of this debt, God has the right to demand that we make payment. And the payment for sin and disobedience is death, eternal suffering in hell. That is what sin deserves. That is what God has the right to require of us. The Bible says, "The wages of sin is death." Every failure on our part makes us liable to punishment. That is why sin here is called debt.

And then Jesus teaches us to pray this in the plural: Forgive us our debts. That is, we should see how many our sins are and how great our debt before God is. In Psalm 40:12, David confesses: "Mine iniquities have taken hold upon me, so that I am not able to look up; they are more than the hairs of mine head: therefore my heart faileth me." Is that what you see about your sins? So that you call yourself, with the apostle Paul in I Timothy 1:16, "the chief of sinners"; so that you say, "O wretched man, O wretched woman that I am. Who shall deliver me from the body of this death"?

The truth is, that very often we do not see ourselves this way. It is rare that the guilt and the number of our sins hit us and weigh upon us so that we are broken before God. And, usually, that is because we are not using the right standard to judge ourselves. I like to compare myself to others. And I see many faults in them that I do not see in myself. I am able to put on a very good front before my fellow man, to keep my slate clean, and to justify myself and my actions. What is the problem? I am not looking at myself before God. I should. And you should too.

Talk of sin is very negative, and maybe you do not like it. But the reality is that this is man's greatest need. Faith in Jesus Christ, being a Christian, begins with knowing and confessing your sin and trusting in Jesus' suffering and death as the only payment for sin. Our sins are so great that God had to send His Own Son to die as God in the flesh in order to remove our sins. If you do not know how great sin is, you need to consider what the cross was. It was hell—eternal suffering for millions, condensed into a few hours, and poured out by God on His own Son, who could bear it because of His divine nature. As you understand what hell is, and what Jesus had to suffer, and what man deserves, may God help you to see your debts.

The Bible describes our sin in many ways. It uses many words. It points to many different things that are sin. It points to our sinful thoughts. It shows our sinful nature, which is against God. It is so easy to point at sins in others. But this, dear friend, is about you, the sinner before God, the Judge and Savior. Because of our debt we (*all* of us) are poor sinners before God—broken, destitute, empty, without any possibility of salvation—except to say, "Father, forgive us our debts."

Do you see here how seriously Jesus takes sin? This is the crucial issue. This is why Jesus came and died. And we need to take sin seriously too. We ought not hide it or minimize it or overlook it or try to

forget it. Sin is ugly. Sin is horrible. We ought to be frightened by it, disgusted by it, nauseated by the reality of who we are as sinners. In Ezekiel 16:6, God describes Judah as He saw her in her sin this way: "When I passed by thee, and saw thee polluted in thine own blood." That is a grotesque, horrible picture of someone lying on a battlefield, severely wounded, dying in a pool of their own blood. That is the reality of who we are as sinners before God.

And we cannot change it. Sometimes we become overwhelmed with the guilt or the consequences of our sin and we wish that we could stop or rewind our life and start over. But we cannot do that. Sin is living. Sin is destructive. There is no undoing of sin. The writer of Psalm 130 realized this when he said, "If thou, O Lord, shouldst mark iniquity; O Lord, who shall stand?" That is a powerful, rhetorical question. And the answer is: If God would mark sins, none of us could stand.

But the psalmist continues in the next verse: "There is forgiveness with thee." And this is what we need—forgiveness. That is what Jesus is teaching us in this petition.

What is forgiveness? Literally, we are asking God to send away our sin, to remove the debt of our sin from our account. Now, it is important to remember that this forgiveness is not cheap. God does not simply forget or ignore our sin as though it didn't happen. No, He takes sin far too seriously to do that. He is a just God. And all the debt of sin must be paid. For God to say "sin doesn't matter," is for Him to say that His justice is not important.

There is only one way of forgiveness for sinners. And that is the payment of their sin. That is through the blood of Jesus Christ, shed on the cross. Here, in this petition, we confess our faith and trust in Jesus' work as the only way for forgiveness. Here the sinner says to God, "Father, be pleased, for the sake of Christ's blood, not to count my sins to *me*, but to remove them, to count them to Jesus Christ." Only through faith in Jesus Christ is there forgiveness of sins.

That means that God does not forgive us because we are worthy of forgiveness. Forgiveness is all of God's grace. God is not moved to forgive us because of our confession of sin or because of our fervent and lengthy prayers. Our asking for forgiveness is not what makes us acceptable to God. No, in this prayer the one making the request recedes into the background and focuses on Jesus Christ and the grace of God. God finds His reason to forgive us in Himself, in His grace, and in the work of salvation accomplished by His Son Jesus Christ. God does not count our sins against us because He Himself has discharged the debt of them in the cross and suffering of His Son. All we, like sheep, have gone astray. We have turned everyone to his own way. But the Lord hath laid on Him the iniquity of us all.

And because Christ has paid the price for our sin, God's forgiveness is real and true. He never holds our sins against us as they are forgiven in Christ. He does not come back to them. He forgives unconditionally and eternally. Through faith in Jesus Christ, the guilt of all our sin is removed forever.

What a comfort and what an encouragement that is for the one who believes in Jesus Christ and who repents of his sin. In Psalm 32, David says, "Blessed is he whose transgression is forgiven, whose sin is covered; blessed is the man to whom the Lord imputeth not iniquity." Here is our joy in salvation. Trusting in Christ alone for forgiveness, by confessing our sin, and repenting.

Do you trust in Christ? Or do you hold to the thought that you are a good person, so God should accept you for who you are? What is the basis for your confidence in salvation? When someone dies, we often read in the papers that he or she has gone to be with the Lord. That implies that this person has not gone to hell to suffer and pay for sins there. What is it that gives us confidence that we are going to be with the Lord after death? It cannot be who we are. It cannot be what we have done in this life. It

cannot be how well and how often we have prayed or what good things we have done for others. No, our confidence for forgiveness must rest in Christ alone.

In Philippians 3 Paul says that, looking at his life, his religious achievements, his zeal, his birth as a Jew, he might have more reason to trust in himself than many others who did trust in themselves. But Paul says,

*What things were gain to me, those I counted loss for Christ; yea, doubtless, and I count all things but loss for the excellency of the knowledge of Christ Jesus my Lord; for whom I have suffered the loss of all things and do count them but dung that I may win Christ and be found in him, not having mine own righteousness which is of the law, but that which is through the faith of Christ, the righteousness which is of God by faith.*

This is what Paul is saying: "Forget everything that you've done. Forget who you are. Count all those things as dung, as worthy of being flushed down the toilet. And look away to and put your trust only in Jesus Christ and His cross!"

Do you trust in Christ alone?

How humbling is this petition. How necessary for us to pray. If we confess our sins, He is faithful and just to forgive and to cleanse from all unrighteousness. If we say we have not sinned, we make God a liar, and His word is not in us (I John 1:9, 10).

Earlier I said that this is one of the most difficult petitions to pray. We have seen just one of the reasons why it is so difficult: because we have to be humbled and emptied and confess our sin before God. But it is also difficult from a practical point of view because Jesus continues: "As we forgive our debtors." Those words make this petition so hard to pray.

What does Jesus mean?

First, He does not mean that our forgiving others causes God to forgive us, that this is a condition for forgiveness. No, first God forgives us. And, out of that, we have the grace to forgive others. Because God has forgiven us, we can and we must forgive others.

Jesus also does not mean that our forgiveness is identical to God's forgiveness. That cannot be. God forgives an infinite debt of sin for each unworthy sinner who believes in Jesus. Our forgiveness, in comparison, is small. Also, while God forgives debts, we really deal only with the debtor. We cannot clear the sin. God clears the sin and pays the price for it. So it cannot mean that our forgiveness is identical to God's forgiveness.

What it means is this. We cannot know the grace of forgiveness in our lives, we cannot experience the joy of being forgiven, unless we show forgiveness to others. If we harbor bitterness and hard feelings against others and have no mercy in our hearts, we will not know and we will not experience the mercy of God in our lives. To forgive is to send away. We need to send away the sins that others have committed against us—to let them go.

The key is this. And this is what makes this so difficult. When one commits a sin against me, I must not take personal offense from that sin. When another commits sin against you, your concern is not about *you*. You do not seek repentance from the one who has harmed you for your own personal vindication or so that you can feel better about things. Vengeance belongs to God. The motivation for seeking repentance in another is your concern for the soul of the one who has sinned. If they have

sinned, their offense is not against you so much as against God. That ought to be your concern.

And so we ought to have a merciful disposition, a desire to forgive, a heart that seeks repentance in others. We will not hold grudges. We do not shun them. But, as Jesus puts it, we leave our gift at the altar and go to be reconciled with our brother. We have a duty to seek him out and to show him mercy and a readiness to forgive.

A great example of this in Scripture is Joseph. His brothers had sinned against him when they sold him as a slave. But when they came to Egypt, his concern with them was not personal vindication. He was not concerned to pay them back for the wrong that they had done to him. What he wanted to know was, were they sorry before God for what they did. He wanted to know about their spiritual condition. His concern was their souls. And later, after their father had died, when they were afraid that he might repay what they had done, he wept, because it was the farthest thing from his mind.

God delights in forgiveness. And so should we. In forgiving others, we will find great joy and delight in the relationships of this life. If we do not forgive, there will only be bitterness and misery.

Our forgiveness needs to be patterned after God's forgiveness. That means it must be unconditional. We are not looking for worthiness to forgive in the one who has wronged us. It means that we are ready to forgive everything—every kind of sin that is committed against us. Jesus on the cross prayed for those who murdered Him: "Father, forgive them." It means that we will forgive the same sin from the same person over and over again. There are to be no limits set on our forgiving others. Jesus said, "Till seventy times seven." And He means till infinity. God forgives an infinite debt of our sin.

Patterning our forgiveness after God means that we learn to say the hard words, "I forgive you," and to mean it. Then sin is faced and sent away. That is what God does with us. And forgiving means, then, forgetting. That does not mean that sin never has consequences in our relationships. Oh, no. Sin can change things. But it means that a forgiven sin will not stand in the way of a true, respectful, loving relationship. God casts all our sins into a deep sea of everlasting forgetfulness.

Oh, may we know God's forgiving grace. And may we show that we know by forgiving others.

Let us pray.

Lord, forgive us our debts as we forgive our debtors, for Jesus' sake, Amen.