

The Larger Catechism

Question 194

194. Q. What do we pray for in the fifth petition?

A. In the fifth petition, (which is, *Forgive us our debts, as we forgive our debtors*, [1265]) acknowledging, that we and all others are guilty both of original and actual sin, and thereby become debtors to the justice of God; and that neither we, nor any other creature, can make the least satisfaction for that debt: [1266] we pray for ourselves and others, that God of his free grace would, through the obedience and satisfaction of Christ, apprehended and applied by faith, acquit us both from the guilt and punishment of sin, [1267] accept us in his Beloved; [1268] continue his favour and grace to us, [1269] pardon our daily failings, [1270] and fill us with peace and joy, in giving us daily more and more assurance of forgiveness; [1271] which we are the rather emboldened to ask, and encouraged to expect, when we have this testimony in ourselves, that we from the heart forgive others their offenses. [1272]

Scriptural Defense and Commentary

[1265] **Matthew 6:12.** And forgive us our debts, as we forgive our debtors. [1266] **Romans 3:9-22.** What then? are we better than they? No, in no wise: for we have before proved both Jews and Gentiles, that they are all under sin; As it is written, There is none righteous, no, not one: There is none that understandeth, there is none that seeketh after God. They are all gone out of the way, they are together become unprofitable; there is none that doeth good, no, not one.... Now we know that what things soever the law saith, it saith to them who are under the law: that every mouth may be stopped, and all the world may become guilty before God, etc. **Matthew 18:24-25.** And when he had begun to reckon, one was brought unto him, which owed him ten thousand talents. But forasmuch as he had not to pay, his lord commanded him to be sold, and his wife, and children, and all that he had, and payment to be made. **Psalms 130:3-4.** If thou, LORD, shouldest mark iniquities, O Lord, who shall stand? But there is forgiveness with thee, that thou mayest be feared. [1267] **Romans 3:24-26.** Being justified freely by his grace through the redemption that is in Christ Jesus: Whom God hath set forth to be a propitiation through faith in his blood, to declare his righteousness for the remission of sins that are past, through the forbearance of God; To declare, I say, at this time his righteousness: that he might be just, and the justifier of him which believeth in Jesus. **Hebrews 9:22.** And almost all things are by the law purged with blood; and without shedding of blood is no remission. [1268] **Ephesians 1:6-7.** To the praise of the glory of his grace, wherein he hath made us accepted in the beloved. In whom we have redemption through his blood, the forgiveness of sins, according to the riches of his grace. [1269] **2 Peter 1:2.** Grace and peace be multiplied unto you through the knowledge of God, and of Jesus our Lord. [1270] **Hosea 14:2.** Take with you words, and turn to the LORD: say unto him, Take away all iniquity, and receive us graciously: so will we render the calves of our lips. **Jeremiah 14:7.** O LORD, though our iniquities testify against us, do thou it for thy name's sake: for our backslidings are many; we have sinned against thee. [1271] **Romans 15:13.** Now the God of hope fill you with all joy and peace in believing, that ye may abound in hope, through the power of the Holy Ghost. **Psalms 51:7-10, 12.** Purge me with hyssop, and I shall be clean: wash me, and I shall be whiter than snow. Make me to hear joy and gladness; that the bones which thou hast broken may rejoice. Hide thy face from my sins, and blot out all mine iniquities. Create in me a clean heart, O God; and renew a right spirit within me.... Restore unto me the joy of thy salvation; and uphold me with thy free spirit. [1272] **Luke 11:4.** And forgive us our sins; for we also forgive every one that is indebted to us. And lead us not into temptation; but deliver us from evil. **Matthew 6:14-15.** For if ye forgive men their trespasses, your heavenly Father will also forgive you: But if ye forgive not men their trespasses, neither will your Father forgive your trespasses. **Matthew 18:35.** So likewise shall my heavenly Father do also unto you, if ye from your hearts forgive not every one his brother their trespasses.

Introduction

Many years ago, someone asked me if I ever run out things to pray for. The person seemed pretty convinced that more often than not, we will face periods of sheer dumbness. It seems reasonable – all the bases are covered, there is nothing else to pray for. We are done for the day; the list has been prayed through, the matter is concluded, we go on to the next thing scheduled for the day. Will believers run out of things to pray for? Our inability to pray, this “dumbness,” may in fact come from several factors.

It can come from our *carnality*. We are so caught up with the ways of the world or simply living in disobedience that we remain speechless before God. The soul is not interested in addressing God because it refuses to forsake its love affair with sin. Another reason may be *insensibility*. The “sense” of want or the awareness of one’s deep spiritual need does not press in on the mind and heart. There is no feeling, no sense of urgency, no sense of dread, etc. This spiritual numbness creates dumbness.

Still there is the *conviction of sin* that might prevent a person from praying. He is so overwhelmed and feels so guilty, he cannot even groan. Though this is a better situation (since he is sensible of something important), it can easily lead to despair and will issue in full unbelief if left in this condition.

Perhaps a far too common condition among the saints of God is that we tend to be *too busy, preoccupied, and distracted*. Running too fast and furious with many interests and concerns have crowded out our need for prayer. Some of these concerns may be legitimate, some perhaps neutral, etc. but in the end, our hearts have plunged themselves into those diversions so thoroughly that when it comes to praying, we can say little to nothing because the “other” concerns have grabbed our attention and affections.

These are all spiritual problems and most likely, the same person could (after giving up on prayer) speak energetically about anything else. That reveals much and speaks volumes regarding the spiritual decay.

Now coming back to the question. Theologically speaking, we should never be speechless because the fifth petition assumes something about our real problem. “**And forgive us our debts, as we forgive our debtors.**” (Mt. 6:12) We have enough sins to compel us to pray and enough to preoccupy our prayers. If nothing else comes to mind, surely there is something to confess! If we are not unacquainted with ourselves and not strangers to God’s holy standards, then we can (and should) confess our sins.

Thomas Ridgley beautifully connects this petition with the fourth. This flow in the Lord’s Prayer ought to be remembered:

Having been directed, in the former petition, to pray for outward blessings, we are now led to ask for forgiveness of sin. It is with very good reason that these two petitions are joined together; inasmuch as we cannot expect that God should give us the good things of this life, which are all forfeited by us, much less that we should have them bestowed on us in mercy and for our good, unless he is pleased to forgive those sins whereby we provoke him to withhold them from us. Nor can we take comfort in any outward blessings, while our consciences are burdened with a sense of the guilt of sin, and we have nothing to expect, as the consequence of it, but to be separated from his presence.¹

Debts or Trespasses?²

Matthew 6:12 uses the word that must be translated as “debts” — “and forgive us our *debts* (ὀφειλήματα), as we also have forgiven our *debtors* (ὀφειλέταις).”³ Almost every translation uses “debts” but the Catholics in the English speaking world continue to use

¹ Thomas Ridgley, *A Body of Divinity, Volume 2* (New York: Robert Carter & Brothers, 1855), 633.

² I had originally stated that the KJV used “trespasses” in v. 12. One of our members pointed out that I was mistaken and it appears I had looked at v. 14 in the KJV and drew an incorrect conclusion. I have since then corrected this section.

³ Luke 11:4 has “sins” (τὰς ἀμαρτίας).

“trespasses” (even though the Vulgate has “*debita nostra*” as well as their Douay translation). *The Book of Common Prayer* (1559) used “trespasses” while John Wycliffe early on used “debts” (dettis) in 1382. William Tyndale’s New Testament translation (1526) however ended up with “trespasses” and he maintained the same translation of v. 12 in 1533 in his exposition upon Matthew chs. 5-7.⁴ Perhaps his influence through Coverdale came into *The Book of Common Prayer*?

Modern Catholics recognize that the word ought to be translated as “debts” but ever since they began to pray the Lord’s Prayer in English (as opposed to Latin), it was “trespasses.” Even the most recent *Catechism of the Catholic Church* uses “trespasses.”⁵ Nevertheless, it is more accurate to translate it as “debts.”

Apparently the Greek word for debt was equivalent to the Aramaic word for sin as a debt.⁶ The Targums used the Aramaic word to mean sin or transgression.⁷ Clearly our sins place us in an indebted situation, as something owed to God. Something has to be done to clear our debt created by our sins (“debtors to the justice of God”).

Acknowledging our Guilt, Debt, and Incapacity

In this petition, we are in fact “**acknowledging, that we and all others are guilty both of original and actual sin, and thereby become debtors to the justice of God; and that neither we, nor any other creature, can make the least satisfaction for that debt...**” Three things are mentioned in this clause. *One*, we are acknowledging our guilt. An “uneasiness” should pervade our hearts as we come to Him (as we ponder ourselves). We know we are guilty for our “original and actual sin.” That is, we recognize we are tainted by a sinful nature and that we are also guilty on account of our actual sins against God. Rom. 3:9-22 clearly and emphatically teaches that we are “all under sin.” Though we may not “feel” it, we acknowledge it since it is a fact. Our inability to sense and feel this sin and its corresponding guilt indicates how deeply sin has infected our judgment and sense. Vos makes this helpful observation:

The guilt of sin is an unpopular idea today; the man-centered religion of recent decades has tried to avoid this idea or explain it away. Sin is regarded as a misfortune or calamity, rather than as something deserving blame and punishment. Consequently, many modern people regard themselves as quite righteous; or if they think of themselves as sinners, they feel that they are to be pitied and consoled rather than judged and condemned. (Vos, 566)

Two, we are also admitting that we are in debt to God — “**debtors to the justice of God.**” Acknowledging our guilt means that we have become debtors to God. God requires holiness and we have fallen short of His glory (Rom. 3:23). Jesus tells a most searching parable of the unmerciful or unforgiving servant in Mt. 18:21-35. In it, Jesus equates the debt with sin. He concludes, “So also my heavenly Father will do to every one of you, if you do not forgive

⁴ G. E. Duffield, ed., *The Work of William Tyndale*, The Courtenay Library of Reformation Classics (Philadelphia: Fortress Press, 1965), 261.

⁵ *Catechism of the Catholic Church* (San Francisco, CA: Ignatius Press, 1994), 682.

⁶ Donald A. Hagner, *Matthew 1-13* (WBC 33A; Accordance/Thomas Nelson electronic ed. Dallas: Word Books, 1993), 150: “The concept of sin as a “debt” owed to God has an Aramaic background (in the rabbinic literature, חֲבֵרָה, *hōbā’*, is sin construed as a debt).”

⁷ D. A. Carson, *Matthew* (EBC 8; ed. Frank E. Gaebelien and J. D. Douglas; Accordance electronic ed. Grand Rapids: Zondervan, 1984), n.p

your brother from your heart.” (v. 35) Jesus is teaching us that our debts have been forgiven and we should in turn forgive others. The debt in v. 24 is likened to something over a billion dollars in our currency; selling the family into slavery to pay of the debt would have perhaps cover one talent (nothing in comparison to the ten thousand talents he owed [ὀφειλέτης]). Similarly, our guilt and sin has placed us in debt to the justice of God. We must see our offense and debt to be as they really are. Is it not true that we minimize our sins against God and maximize people’s offense against us?⁸

Three, we are acknowledging that we are incapable of paying for that debt. Our incapacity does not minimize our obligation — **and that neither we, nor any other creature, can make the least satisfaction for that debt.** The Psalmist said, “If thou, LORD, shouldest mark iniquities, O Lord, who shall stand?” (Ps. 130:3) If God holds us accountable (and He does), we cannot stand before Him. His holy righteousness opposes us and we cannot satisfy Him of this debt. Always remember this! We are infinitely indebted to Him on account of our sins; we are incapable of satisfying that debt. We cannot repay what we owe!

Why is this necessary? Are we once again pressing for a “worm theology” that is neither healthy nor helpful? Not at all! Rather, this posture must always regulate and drive our prayers because it truly reflects our condition. The fifth petition helps us to come to terms with our need for pardon and that we cannot take care of the sins we have committed! We must remember we cannot satisfy divine justice so we must flee to Him who alone can pardon and justify us. We must rid ourselves of that “legal” spirit that always rears its ugly head in our prayers: “I’m so sorry; I’ll never do it again. I will from now on do this and that and promise to always [insert your promised works of righteousness]!” No, we acknowledge **that neither we, nor any other creature, can make the least satisfaction for that debt.** We cannot make the least satisfaction much less a full satisfaction — that is what we must always remember in our prayers. We possess infinite demerit and come to God incapable of satisfying divine justice — in knowing and believing this, we have the right posture to seek pardon from our gracious heavenly Father. It is most safe to be most honest before our heavenly Father. (Though we must not think that even this “posture” merits his approval and thus earn our forgiveness and satisfy divine justice. Remember John Newton’s words, “My best is defective and defiled, and needs pardon before it can hope for acceptance; but through mercy my hope is built, not upon frames and feelings, but upon the atonement and mediation of Jesus.”)

We and All Others...Ourselves and Others

Confessing our own sins is a very personal and private matter. Yet the prayer requests pardon for “*our* debts.” None of us stand above another before God. We are all guilty and we all need pardon. Witsius says that “all are oppressed by the load [of sin], no one is able to discharge his own debt, much less that of others.”⁹ So “**we pray for ourselves and others...**” Prayer must include the infirmities of others.

⁸ N. T. Wright gives an interesting interpretation to the word “debt” here. He argues that this alludes to the Jubilee command. It is more than individual guilt but a yearning for something more cosmic. He says, “The Lord’s Prayer makes sense, not just in terms of individual human beings quieting their own troubled consciences, vital though that is, but also in terms of the new day when justice and peace will embrace, economically and socially as well as personally and existentially” (N. T. Wright, *The Lord and His Prayer* [London: Society for Promoting Christian Knowledge, 1996], 55). There may be something to that but Wright tends to minimize the salient aspect of this petition, viz., our own troubled consciences!

⁹ Herman Witsius and William Pringle, *Sacred Dissertations on the Lord's Prayer* (Edinburgh: Thomas Clark, 1839), 316.

Before expounding the petition, we must remember that we are seeking the same for others. We cannot wish pardon for ourselves while secretly wishing the one we dislike or the one who hurt us be condemned and judged strictly for his debts. Our sins ought to grieve us and we should feel the same grief for the sins of others while seeking the Lord's pardon for them. How our God answers those requests, we cannot be certain but surely we are encouraged to pray for mercy on behalf of others.

None of us can read the hearts of the other person but our heavenly Father can. To secretly yearn for judgment or calamity for someone else while beseeching only pardon for ourselves reveals something narrow and cruel in our hearts. We are to forgive our brother from our hearts (Mt. 18:35, ἀπὸ τῶν καρδιῶν ὑμῶν — “from your hearts”). How can we beg for mercy, pardon, and patience from God while looking with indifference on a brother's plight (a brother or sister with whom we might have differed)?

To be Free from Guilt and Punishment

We must assume and acknowledge the previous clause. The heart of the petition lies in in what follows. In begging our heavenly Father to forgive us our debts — **“we pray for ourselves and others, that God of his free grace would, through the obedience and satisfaction of Christ, apprehended and applied by faith, acquit us both from the guilt and punishment of sin...”** Forgiveness is “of his free grace” and is not something we are naturally “due.” However, His grace does not run rough shod against His justice. It is granted to us “though the obedience and satisfaction of Christ...” This notion has fallen on hard times. The New Perspective and Federal Vision have vigorously rejected the notion that God would grant us forgiveness “through the obedience and satisfaction of Christ.”¹⁰ They call this “merit theology” and eschew any suggestion that Christ's obedience merited anything.¹¹ Clearly Christ's obedience merited our salvation (see our study on the Larger Catechism question #38).¹²

The petition, in keeping with what is taught elsewhere in the Bible, teaches that God forgives us on the basis of Christ's atonement. Christ perfectly obeyed the law (“obedience”) and fully paid for the infractions against the law (“satisfaction of Christ”). So Paul says that “by the one man's obedience the many will be made righteous” (Rom. 5:19).¹³ Christ's obedience and satisfaction are the righteous means of relieving us entirely from the guilt and punishment of our

¹⁰ See the following refutations of these novel views: Cornelis P. Venema, *The Gospel of Free Acceptance in Christ: An Assessment of the Reformation and New Perspective on Paul* (Carlisle, PA: The Banner of Truth Trust, 2006); Guy Prentiss Waters, *The Federal Vision and Covenant Theology: A Comparative Analysis* (Phillipsburg: P & R, 2006).

¹¹ Cf. James B. Jordan, “Merit Versus Maturity: What Did Jesus Do for Us?,” in *The Federal Vision*, ed. Steve Wilkins and Duane Garner (Monroe, Louisiana: Athanasius Press, 2004), 151-195. It is my desire to refute this sometime in the future.

¹² Vos gives a good and hearty defense of the active obedience of Christ in his exposition of the LC, see *The Westminster Larger Catechism: A Commentary*, 569.

¹³ Rom. 5:19, “For as by the one man's disobedience the many were made sinners, so by the one man's obedience the many will be made righteous.” Herman Witsius speaks of “on account of the satisfaction and merits of his Son” (*Sacred Dissertations on the Lord's Prayer*, 317). For the historical arguments for the active obedience of Christ, see Jeffrey Jue, “The Active Obedience of Christ and the Theology of the Westminster Standards: A Historical Investigation,” in *Justified in Christ: God's Plan for Us in Justification*, ed. Scott K. Oliphint (Great Britain: Mentor, 2007), 99-130; Alan D. Strange, “The Imputation of the Active Obedience of Christ at the Westminster Assembly,” in *Drawn into Controversy: Reformed Theological Diversity and Debates Within Seventeenth-Century British Puritanism*, ed. Michael A G Haykin and Mark Jones, *Reformed Historical Theology* (Göttingen: Vandenhoeck & Ruprecht, 2011), 31-51.

sins.

Rom. 3:24-26 makes clear that Christ’s redemptive death procures our justification — “justified by his grace as a gift, through the redemption that is in Christ Jesus (διὰ τῆς ἀπολυτρώσεως τῆς ἐν Χριστῷ Ἰησοῦ)” (3:24).¹⁴ Though v. 25 may be difficult to interpret, we can still recognize that what God did through Jesus’ sacrificial death (“God put forward as a propitiation by his blood”) we are to receive by faith (“to be received by faith”). The fifth petition has in mind what Christ did (“through the...satisfaction of Christ”) and in our prayers we are to receive what He did by faith — “apprehended and applied by faith.” The end result of looking in faith is that we would be acquitted from our guilt and punishment. To put this simply, we are asking God to declare us right and innocent and forgo punishing us for our sins — why? We are asking that He would do so through Christ’s finished work (“through the obedience and satisfaction of Christ”). Ridgley makes this helpful observation: “As In this method of praying for forgiveness, we take occasion to adore the wisdom of God, which has found out this expedient to hallow or sanctify his own name, as well as to secure to us an interest in his love; and, at the same time, we express the high esteem we have for the person of Christ, who has procured it for us, and also our sense of the infinite value of the price he paid in order to procure it.”¹⁵

This is no idle theology. We are not defending something because it is “old” or because it is “traditional.” Not only is it biblical (on that basis, the matter should be concluded), it is eminently practical and serves as a great means of comforting our souls. When the believer sins, when he feels its weight and guilt, what does he do? He wishes he could pull it from his breast; rip it from his heart; cleanse it with his efforts. He knows his sins deserve judgment and he knows not what to do and is ashamed with guilt. When he prays, “Lord, forgive me, pardon me of my debts, my wicked trespasses, my rebellious sins.” he wishes he could do more than simply cry out. This is when the simple truth of Christ’s obedience and satisfaction assuages his conscience. He himself can do nothing but he can apprehend and apply by faith that Jesus has obeyed even unto death and has satisfied divine justice. There, he sees what his own sins justly deserve and recognize that God has acted with righteousness to condemn sin in Christ. With that, he simultaneously recognizes that he is acquitted on account of Christ. I can only believe and receive; I cannot pay for my own sins!

Acceptance and Favor

In our petition for acquittal, we are also asking for the other gospel benefits: “**accept us in his Beloved; continue his favour and grace to us, pardon our daily failings, and fill us with peace and joy, in giving us daily more and more assurance of forgiveness...**” These requests work together — they represent the full desire of what should be asking. It is not merely, “Get rid of this sin; please cover it by forgiving me.” Rather, “we pray... that God of his free grace would, through the obedience and satisfaction of Christ, apprehended and applied by faith...” would confer the following.

Accept us in his Beloved — Ephesians 1:6, 7 teaches that we are indeed blessed in Christ (“blessed us in the Beloved”). The KJV translated it as “he hath made us accepted in the beloved”. The word ἐχαρίτωσεν (from χαριτώω) simply means *to be gracious, be favored,*

¹⁴ Again, I refer the reader to LC #38 where we interact with this text.

¹⁵ Ridgley, *A Body of Divinity*, 2:637-38.

*bestow on freely.*¹⁶ Some of the older commentators translated this broadly as “graciously accepted” or “made us subjects of His grace” (as in JFB).¹⁷ In the context, Paul praises God’s glorious grace with which he graced or blessed us in the beloved Lord Jesus Christ (literally, “*his grace with which he has graced us*” since the verbal cognate of the noun “grace” is used). We are praising the grace with which He graced us in Christ — as John Eadie says, “So it is not grace as a latent attribute, but grace in profuse donation...”

We are asking God to acquit us and to continue to graciously deal with us in Christ — to continue to bless us in Him (which would include continued acceptance in the Beloved). If God does not forgive us, we will be bankrupt. Our petition for pardon also is a petition for God to continually bless us in Christ. Remember, we deserve nothing and our sinful ways only reinforces that point so any and all gracious dealings with God abundantly come to us on account of Christ or “in the beloved” (ἐν τῷ ἡγαπημένῳ).

A similar idea is found in the next clause — **continue in his favour and grace to us**. As Peter prays, “Grace and peace be multiplied unto you through the knowledge of God, and of Jesus our Lord.” (2 Peter 1:2) We are daily dependent upon God’s continue favor and grace. The idea of grace or favor in 2 Peter suggests a “ruler’s favor” one writer says. “These readers have already received favor from God in that they have received a faith equal to that of the apostles. Now they are wished further favor from their divine patron, indeed multiplied favor.”¹⁸ This comes to us through God’s grace.

We must ponder a most simple but practical point. When we come with that humble attitude before God and are ever aware of our guilt and offense, we cannot presume that any good should or would come to us. We are debtors to Him. But we come in faith, convinced of what God has done for us in Christ and how He has acquitted us in Him and therefore we can humbly ask that He would continue his favor and his grace to us for the sake of Christ. This is not a petition for material blessings but a petition for all the riches that flow to us in the beloved.

This part of the petition is something we all readily see, **pardon our daily failings**. The verses used to support this are helpful. Hosea 14:2 says, “Take with you words and return to the LORD; say to him, ‘Take away all iniquity; accept what is good, and we will pay with bulls the vows of our lips.’” We are called to return to the Lord with words of confession asking him to “take away all iniquity.” Surely God requires this of us on a daily basis. Jeremiah 24:7 gives these words, “‘Though our iniquities testify against us, act, O LORD, for your name’s sake; for our backslidings are many; we have sinned against you.’” Daily pardon is required because daily sins are committed; they “testify against us” (at least they should) and our “backslidings are many.”

We might miss this simple point but the Lord’s Prayer assumes we sin on a daily basis and therefore need daily forgiveness. As we pray for daily bread, we also pray for daily pardon for our daily failings. Why is that important? We are too often foolishly surprised by our own sins and failures. We are a wonder to ourselves — how could we sin so easily and so frequently?

¹⁶ Verse 6 reads in the original, εἰς ἔπαινον δόξης τῆς χάριτος αὐτοῦ ἧς ἐχαρίτωσεν ἡμᾶς ἐν τῷ ἡγαπημένῳ.

¹⁷ Eadie noted that many (including Calvin) took the meaning to be like the KJV translation, “The verb is supposed by them to refer to the personal or subjective result of grace, which is to give men acceptance with God—*gratos et acceptos reddidit* [rendered or caused to be gracious and acceptable]” — John Eadie, *Eadie Commentary on Galatians, Ephesians, Philippians and Colossians* (Accordance electronic ed. Grand Rapids: Zondervan, 1982), n.p. Even the Latin translation got it right, *in qua gratificavit nos*.

¹⁸ Peter H. Davids, *The Letters of 2 Peter and Jude*, The Pillar New Testament Commentary (Grand Rapids: Eerdmans, 2006), 164.

God has provided for us by giving His Son. Through his merits and sacrificial death, our miserable failures and high-handed sins are pardoned!

In the fifth petition, as we acknowledge our sinfulness and ask God for pardon, we can easily feel ashamed and disheartened. Did our Lord teach us this prayer so that we would grovel in guilt and shame? Is the purpose only to force us to come to terms with our wicked selves? It cannot be. Our divines recognized that this petition required and exercise of faith (“apprehended and applied by faith”). We must believe as we pray. In Ps. 51, the confession of sin rings clear and an unmistakable brokenness and humility permeate the Psalm. It includes petitions like, “Restore to me the joy of your salvation” (v. 12) and “O Lord, open my lips, and my mouth will declare your praise.” (v. 15)¹⁹ With contrition comes the petition for joy in the Lord. So the Larger Catechism interprets the petition to include: “**and fill us with peace and joy, in giving us daily more and more assurance of forgiveness...**” Asking for forgiveness did not mean that we would be placed in a substandard position. We deserve nothing and we will not be blessed because we deserve it. We were not adopted because we were righteous and we will not be blessed because we have been good. Christ’s death has purchased and secured our redemption, past and present pardon, and all the spiritual blessings in the heavenly places. This petition is a request for pardon *and* restoration.

Rom. 15:13 is Paul’s prayer-wish for the Roman church. He asks, “May the God of hope fill you with all joy and peace in believing, so that by the power of the Holy Spirit you may abound in hope.” That is, his prayer is that the believers would be filled with “all joy and peace in believing” — the end product (εἰς τὸ περισσεύειν ὑμῶς) is so that they would abound in hope through the power of the Spirit. He fills us with joy and peace as we believe (ἐν τῷ πιστεύειν). Mounce says, “While it is God who provides the joy and peace, it is our continuing confidence and trust in God that enables him to bless us as he does. The joy and peace given by God results in an overflow of hope in the life of the believer. Our role is to maintain a relationship of continuing trust in God.” Or as Calvin would say, “for in order that our peace may be approved by God, we must be bound together by real and genuine faith.” That is, we must look to God, believe He will fill us with joy and peace. We are asking God to fill us with these things because we have lost the joy of our salvation. The Psalmist wishes to “hear joy and gladness” and experience “the joy of your [God’s] salvation.”

Furthermore, we are asking to be more assured of our forgiveness. This is not a call for easy believism or a formulaic plea. Rather, being convinced that God alone can *pardon* and that He alone can grant the *assurance of our pardon*, we look to him for both. Remember, the end of our confession is not defeat or some morbid depression — the end of this petition is apprehending by faith our pardon and peace, our acquittal and assurance, our justification and joy — those are what we must pray for.

In conclusion, we must remember that our time of confession of our sins to God should in relief, joy, and peace. This will not always happen with the same intensity but we must apprehend by faith all that has been promised to us in Christ. If we leave dejected and unbelieving, if we rise from our being on our knees unconvinced and unconsolated, then we have not prayed in faith.

¹⁹ In all honesty, as I worked on this phrase and pondered its meaning, Ps. 51 came immediately to mind. After looking up the proof text, I was pleased to find that our divines had developed this point in part from Ps. 51.

As we forgive

This phrase (*as we forgive our debtors*) can raise some interesting questions. The way the Larger Catechism interprets it is the following: **“which we are the rather emboldened to ask, and encouraged to expect, when we have this testimony in ourselves, that we from the heart forgive others their offenses.”** I believe the way our divines interpreted that clause will help us immensely. We need to do several things to rightly understand the last clause of this petition. We need to, 1) exegete and understand the phrase, 2) clear up a few misunderstandings, 3) draw out its implications, and 4) address a few difficult cases.

1. Interpreting the phrase

The phrase “as we forgive our debtors” uses a very important word “as”. The subordinate conjunction “as” (ὡς) tells us that our forgiveness of others go hand in hand with our petition for forgiveness.²⁰ As Robert Guelich says, the clause expresses an action “concomitant with the petition.”²¹ It is something we ourselves are doing. The request does not envision a scenario where the petitioner is unwilling to forgive.

Leon Morris makes a very helpful observation: “We should notice that it is *debtors* that are forgiven, not “debts.” Both, of course, are involved, but it is the person on whom the emphasis falls.”²² Forgiveness is not abstract; we are forgiving persons, persons in debt to us, “our debtors.” That is, a real offense of some sort has occurred (not merely personal but sinful, see below).

The aorist tense “we forgive” (ἀφήκαμεν) should be taken to mean what many call the Aramaic “present perfect” (*perfectum praesens*) or a “Semitic perfect” indicating an action that is taking place here and now.²³ That is why our English translations utilize the present tense.

So, what we are asking from heaven is being liberally dispensed on earth. “We cannot honorably try to be on speaking terms with God the Father where we have not sincerely sought to be on speaking terms with some problematic other.”²⁴ That would be ludicrous. In fact, verses 14 & 15 develop this more fully. “*For if you forgive others their trespasses, your heavenly Father will also forgive you, but if you do not forgive others their trespasses, neither will your Father forgive your trespasses.*” The two go together (see especially Mt. 18:15-20; 21-35).

What is meant is, that we ourselves must cultivate a spirit of forgiveness towards those who seem to have wronged us, before we venture to claim forgiveness for ourselves. God has more to forgive to each individual than any human being can have; and He is more ready to forgive: it is impossible for me to equal Him in this.²⁵

²⁰ Luke 11:4 uses “for” (γάρ) — “for we ourselves forgive everyone who is indebted to us.”

²¹ Robert Guelich, *The Sermon on the Mount: A Foundation for Understanding* (Waco, TX: Word, 1982), 294.

²² Leon Morris, *The Gospel According to Matthew*, The Pillar New Testament Commentary (Grand Rapids: Eerdmans, 1992), 147.

²³ David Hill, *The Gospel of Matthew*, New Century Bible Commentary (Grand Rapids: Eerdmans, 1981), 138; R. H. Gundry, *Matthew: A Commentary on His Literary and Theological Art* (Grand Rapids: Eerdmans, 1982), 108; Frederick Dale Bruner, *Matthew, A Commentary*, vol. 1 (Dallas: Word Publishing, 1987), 252. But taking it in the traditional aorist tense also works.

²⁴ Bruner, *Matthew*, 253.

²⁵ Alfred Plummer, *An Exegetical Commentary on the Gospel According to St. Matthew* (New York: Charles Scribner’s Sons, 1917), 102.

This “spirit of forgiveness towards those who seem to have wronged us” serve as a testimony to us that something has changed in us.

Our divines described it this way, we can ask for forgiveness from our heavenly Father — “which we are the rather emboldened to ask, and encouraged to expect, when we have this testimony in ourselves, that we from the heart forgive others their offenses.” If we are reluctant and hard hearted towards someone else, how can we approach God and ask for forgiveness? The person who says, “I’ll never forgive you!”, one commentator says, “is not penitently aware of his sins, but only vengefully aware of another man’s sins.”²⁶

To not forgive reveals two things. One, it reveals our wicked blindness to our own offenses against God. Two, the person has no living reality in his heart to indicate that God had forgiven him in the first place; there is no corresponding testimony. D. A. Carson well summarized the teaching of the New Testament on forgiveness (Mt. 6:12, 14, 15; Lk. 11:4; 6:37; Mt. 18:21-35):

These passages must neither be explained away nor misinterpreted. On the one hand, they must stand in all their stark demand: there is no forgiveness for those who do not forgive. On the other hand, in the light of all that the New Testament writers say about grace and change of heart, it would be obtuse to understand these passages as if they were suggesting that a person could *earn* forgiveness by forgiving others. The point is more subtle. It is that people disqualify themselves from being forgiven if they are so hardened in their own bitterness that they cannot or will not forgive others. In such cases, they display no brokenness, no contrition, no recognition of the great value of forgiveness, no understanding of their own complicity in sin, no repentance.²⁷

2. *Misunderstandings*

The phrase “as we forgive...” can easily be misunderstood. We must rightly understand what our Lord is teaching lest we suffer under some gross misunderstanding. We recognize that in the light of the rest of the NT teaching, we cannot draw certain conclusions from this text. These are some of the common mistakes that do not take into account the rest of the Bible’s teaching.

a. It is not a meritorious condition.

Vos mentioned that the Dispensationalists believe that this “condition” represents the Old Testament (cf. Vos, 572). The NT, they say, is free from all such conditions. It would be entirely wrong to make this petition a meritorious condition — that is, because of my forgiveness, I’ve placed God in debt to me. I’ve earned it. Calvin says,

This condition is added, that no one may presume to approach God and ask forgiveness, who is not pure and free from all resentment. And yet the forgiveness, which we ask that God would give us, does not depend on the forgiveness which we grant to others: but the design of Christ was, to exhort us, in this manner, to forgive the offenses which have been committed against us, and at the same time, to give, as it were, the impression of his seal, to ratify the confidence in our own forgiveness. (Calvin on Mt. 6:12)

²⁶ Leon Morris, *Matthew*, 147.

²⁷ Carson, *Love in Hard Places*, 79.

It all depends on how we define “condition.” Calvin’s explanation differs from this Roman Catholic commentator who said, “This is the condition which God requires of us, and if it be fulfilled, He readily forgives, and if it be not fulfilled, He will not forgive...”²⁸ This *quid pro quo* interpretation cannot be correct. This petition assumes the petitioner’s right standing before God since he addresses him as “Our Father.”²⁹ God is already his heavenly Father and in that vital covenant relationship, the believer petitions his Father for forgiveness. He never possessed the relationship with God through his merit; he never received forgiveness on account of his own behavior. Why would he do so now?

b. It is not a perfect forgiveness that Jesus has in mind.

Another Roman Catholic commentator interpreted the phrase in this way, “We will receive God’s mercy *only to the extent* [emphasis added] that we show mercy to those who have trespassed against us...”³⁰ Let us hope not. We are laced with sin through and through. We have never perfectly forgiven other people’s sins.

This also helps us to refute the first misunderstanding as well. If in fact our forgiveness serves as the meritorious condition for God to forgive us, then have we ever truly forgiven in a meritorious manner? How do we know when we did? Is our own forgiveness therefore always up in the air, uncertain, etc.?

c. It is not in reaction to or in view of our forgiveness.

This relates to the first one. Does God forgive us as He sees us going through with our obedience of forgiveness? To state it more clearly, does our God forgive us *after* we have forgiven others? Let this example clarify the issue.

The same Catholic scholar cited above said, “The word *as* does not denote the measure, or the rule which God follows in the forgiveness of sins: for we ought to pray that more may be forgiven us by God than others owe us—but the inductive cause which may move God to forgive...”³¹ Everything he said is spot on except the last statement. The “inductive cause” is our forgiveness. That is, what induces, moves, compels, God to forgive is our own forgiveness.

Though he did not use “merit” language, he did resort to a medieval subtlety. God is acting on what we do. Since man cannot merit anything from God, God will honor what we do. This minimal act you perform will get God to be gracious to you.³² What induces God to forgive you is your willingness to forgive. This is semi-Pelagianism against which the Reformers revolted.

Our Lord has taught us to say, “We are unworthy servants; we have only done what was our duty...” (Lk. 17:10). God doesn’t lower his standard to forgive us. He also does not forgive us because we first forgave because God is a debtor to no man. Our ability to forgive is a living testimony of God having already forgiven us. We can only forgive because he enables us to. Our forgiveness earns nothing, especially God’s forgiveness: “What do you have that you did not

²⁸ Cornelius à Lapide, *The Great Commentary of Cornelius À Lapide, Volume 1: S. Matthew’s Gospel—Chaps. 1 to 9*, trans. Thomas W. Mossman, Third Edition (London: John Hodges, 1887), 273.

²⁹ Cf. Bruner, *Matthew, A Commentary*, 253.

³⁰ Curtis Mitch and Edward Sri, *The Gospel of Matthew*, Catholic Commentary on Sacred Scripture (Grand Rapids: Baker Academic, 2010), 107. The clause may not be as restrictive if I interpret it to mean, “We will receive God’s mercy *only if* we show mercy to those who have trespassed against us...” That may be the authors’ intention.

³¹ a Lapide, 273.

³² See our notes on Calvin’s *Institutes* (3.4.2). *Facientibus quod in se est, Deus non denegat gratiam* (“To those who do what is in them, God will not deny grace”)!

receive? If then you received it, why do you boast as if you did not receive it?" (1Cor. 4:7)

3. Implications and Applications

a. It is about a real sin and not merely having your "feelings" hurt.

We can *sinfully* feel offended quite easily. We can *feel* sinned against. Was it a sin or simply our pride? "He didn't look at me right." "He didn't recognize me." "She didn't appreciate what I did for her." "She should have picked me, called me, chose me, etc." Notice, a real debt has incurred, the kind of "debt" analogous to the ones we have incurred against God.

I believe some of unforgiving spirit has more to do with our own foolish pride than anything else. Love bears all things except wounded pride. Love is not irritable or resentful.

b. It is not about you!

Forgiveness is not about the psychological benefits one receives from forgiving the offender. It is not about "mental health." Though there is some truth to that, it simply is not given any prominence in the New Testament. The stress falls on the "eternal benefits of being right with God."³³ We must forgive because this is what God has called us to do and our fellowship with Him is paramount. This supposed psychological benefit, however true it might be, masks the deeper issue if we focus on it. It hides a deep revealing theological truth. We are so self-centered, that even in this area, we virtually reduce forgiveness for personal benefit. What if "mental health" was not in any way diminished if we did not forgive? What if the opposite was true? What if my resentment actually energized me? It liberated me to do things that I thought I couldn't do?

Forgiving others reveals the heart of our relationship with our Savior: "forgiving one another, as God in Christ forgave you." (Eph. 4:32) Ultimately, all sins are against God (Ps. 51:4): "what gives sin its deepest odium, its most heinous hue, is that it offends the God who made us and who stands as our Judge."³⁴

c. It hurts

Forgiving some else hurts. No matter what we do, however we argue our case, present our position, etc. the other person will not feel the pain we might feel. Forgiving the one who offended us often hurts us; we must absorb the pain of their sins against us (verbal to physical abuse, continued misunderstanding, etc.). "They clearly don't understand what they did and seem to make light of what has happened!" Forgiving them does not mean they have to "experience" what we did.

The offender's crime against us is nothing compared to our weighty offenses against God. I do not discount the scar, the enormous pain and suffering, the great injustice, the deep emotional impact, etc. of the person's offense or debt. We are to forgive as God in Christ forgave us. It is through the power and healing grace of His forgiveness we can forgive others. We don't have an exhaustive knowledge of their repentance or lack thereof. To expect a certain depth and degree of contrition from them, to have them grovel before us, etc. is to demand from them some sort of atonement. We must not act as popes or priests demanding some works of penance from them. John Stott says,

³³ D. A. Carson, *Love in Hard Places* (Wheaton: Crossway Books, 2002), 79-80.

³⁴ Carson, *Love in Hard Places*, 77.

Once our eyes have been opened to see the enormity of our offense against God, the injuries which others have done to us appear by comparison extremely trifling. If, on the other hand, we have an exaggerated view of the offenses of others, it proves that we have minimized our own. It is the disparity between the size of debts which is the main point of the parable of the unmerciful servant. Its conclusion is: 'I forgave you *all that debt* (which was huge) ...; should not you have had mercy on your fellow servant, as I had mercy on you?' (33).³⁵

Talk is cheap, one might say, because you didn't go through what I did! But is the grace of God in Christ foiled because of your experience? Can his forgiveness of your great sins not liberate you to forgive others? Does his command somehow lose its force because your pain is so deep? Is it not theologically proper to say that when you see your sins properly before an august holy God, then your "exaggerated view of the offenses of others" will all of sudden change? Did not your Lord forgive all your debts? Or are you saying what He forgave was nothing compared to what you are called to forgive?

d. Forgive myself?

Some may say, "I can forgive others but I just can't forgive myself." Without getting into all that might be involved in this, a few things should be noted. You're not so special. If God forgave you, then you can surely forgive yourself. God is holier than you and if He is able, then you must. Also, if Christ's blood can wash away your sins and His atonement therefore purchased your pardon, then you are forgiven in Him. To say you can't forgive yourself is to say that His shed blood is ineffective.

Most of all, the person simply is not coming to terms with the fact that he or she simply failed and sinned grievously. Your sins are worse than you think. What you can't forgive in yourself is not nearly half as wicked as you really are. You have an inflated view of yourself. Faith, if you believe, requires that you accept the forgiveness He offers. If He forgave, then it is forgiven. PERIOD!

4. Difficult Cases

³⁵ John R.W. Stott, *The Message of the Sermon on the Mount*, The Bible Speaks Today (Downers Grove.: InterVarsity Press, 1985), 149-150.