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The Lord's Prayer #7:  
Forgive Us Our Debts As We Forgive Our Debtors  
Matthew 6:5-15

This morning we've come to the fifth petition of the Lord's Prayer, "Forgive us our debts as we forgive our debtors." We moved from a focus on God and His glory, kingdom, and will in the opening three petitions of the prayer, through a concern for daily necessities for life in the fourth, to think today about spiritual necessities in the fifth petition. As we examine this prayer request, there are four issues we need to wrestle with.

There is the debt itself, first of all. What are we talking about when we pray that our debt would be forgiven? Then secondly, there is the deadline we need to be aware of. There is a terminal point beyond which it will be too late and the penalty for nonpayment of our debts will be exacted from us, and that act lends this prayer its urgency. Then thirdly, there are the debtors who are called upon to take up this prayer. What categories of people are in view when we pray for the forgiveness of debts? Whose prayer is this? And then fourthly, there is the debtor's need. What is it that debtors are asking for, and what conditions must be met in order for this prayer to be answered, if any? So there's *the debt, the deadline, the debtors, and the debtor's need.*

First of all, let's think about *the debt* mentioned here. What does Jesus mean when He teaches us to pray for the forgiveness of debts?

Jesus is talking about sin here, isn't He, and He is using the idea of a debt as a powerful metaphor for our sinful condition? Now the concept of debt is one that we are all too familiar with, I'm sure. Every night on the news we hear about national debt, or about credit card debt, or about student debt. Some of us wrestle day by day to deal with our debts. We have car loans and mortgages, student loans, and overdrafts. Debt is a near universal fact of contemporary life. Debt grows and lingers and drains our resources. It seems to have a life of its own. Escaping from its clutches is very hard to do. We know all about debt, don't we?

And so Jesus' use of this image helps underscore an important truth about our fundamental identity as human beings. Some versions of the Lord's Prayer say at this point, "forgive us our *trespasses* as we forgive those who *trespass* against us." A

trespass describes sin as straying out of bounds; it's a breaking of the rules, a willful overstepping of the mark. And that is fair enough. But that does not communicate the insidious, ensnaring power of a debt. Nor does it communicate the relational dynamic that is involved in sin.

Sin is a debt because, when we sin, we rob God of His glory and owe Him recompense. After creation, God established our first parents in covenant with Himself in the Garden of Eden, in what is known as the covenant of works. He required Adam to render perfect and full obedience to His law, to offer all due submission, fealty, and love to God as King and Lord. This Adam failed to do. He broke the covenant and condemned not only himself but all mankind descending from him by ordinary generation, as our shorter catechism puts it. He condemned all human beings except Jesus Christ, to an estate of sin and misery. That is our condition. We are born debtors. The covenantal obligation that rested upon Adam rests upon us all still. We are bound to obey and serve and love and honor the Triune God alone. Since Adam, however, we have inherited both the guilt of his first sin and a predisposition to join him in it. David's confession in Psalm 51:5 rightly belongs on all our lips, "Behold, I was brought forth in iniquity, and in sin did my mother conceive me."

Before the economy went downhill, I recall hearing a news editorial dealing with how difficult it was for first time home owners to get onto the property market. The solution being offered by some banks in the United Kingdom at least was the fifty year mortgage. The idea was borrowed from Japanese banks where you could purchase a home and get a mortgage like this at an affordable rate. The only problem was you would almost certainly pass on the remaining debt on to your children. They would inherit the mortgage and be required to pay off the debt, too.

The covenantal obedience and honor that Adam owed God, and that the first three petitions of the Lords' Prayer plead for, are universally binding on all human beings still. By nature, apart from Jesus Christ, we all remain under obligation to keep the covenant of works. Yet since Adam, we have been born and conceived as sinners. Like children whose parents took out a 50 year mortgage, we are *born debtors*. We owe God glory. We owe Him obedience. We owe Him love. And we owe Him *reparations* for sin. We not only owe Him the positive obligations of His law, we owe Him recompense for our breaking of it. We are required not only to give Him *honor*, we are required *to pay for the dishonor we have done to Him*.

And here is the terrible reality we must all face. Though we are debtors, we are incapable of paying the debt. The Bible characterizes our spiritual condition as **bankrupt**. We are **dead** in trespasses and sins, Ephesians 2:1 says. We are predisposed to “suppressing the truth in unrighteousness exchanging the truth of God for a lie,” Romans 1:18ff reminds us. “The natural person does not accept the things of the Spirit of God, for they are folly to him, and he is not able to understand them because they are spiritually discerned,” as 1 Corinthians 2:14 puts it. That is our condition: every one of us. We are in the deepest, darkest hole of debt there is, and we have no resources to dig our way out of it.

And more alarming still, there is, secondly, **a deadline for payment of the debt.**

Look again closely at verses 11-13. Notice how this part of the prayer is put together: “Give us this day our daily bread, and forgive us our debts as we forgive our debtors and lead us not into temptation but deliver us from the evil one.” Now notice the **order**. Isn’t it curious that there is only **one petition** in the whole prayer that deals with **physical** needs? (Which, by the way, is a valuable reminder of biblical proportions when it comes to prayer? Terry Johnson asks, “How often when we pray... do we pray only for our bodies and material well-being? How often in prayer meetings and on prayer lists do the overwhelming number of prayer items listed, discussed, and prayed for have to do with health and physical matters? This is not the priority of the Lord’s Prayer.”} (Terry Johnson, *When Grace Comes Alive*, 143)

And isn’t it even more curious that that solitary petition for physical needs—give us this day our daily bread—should stand at the head of the section of the Lord’s Prayer that is occupied with our condition? Everything else in this prayer is occupied with **spiritual realities**. The first three petitions deal with God and His glory, His kingdom, His will. The fifth and sixth petitions, in the section dealing with our condition, are occupied with **sin and temptation**. But the fourth petition that heads up the section dwelling on human need is uniquely, wholly **material** in emphasis.

### **Why?**

In his sermons on the Shorter Catechism, Thomas Boston said that the reason why the prayer for daily bread **precedes** the prayer for daily pardon is that “the time of

this life is the season of pardon...Now or never must we be pardoned. ***When we have no more ado with bread, death taking away the necessity of it, we have no more ado with pardon.***” (Thomas Boston, *Commentary on the Shorter Catechism, Vol. II*, 613, Still Waters Revival) The reason we pray for bread first ***then*** forgiveness is that bread sustains ***life***, and this life is the context, the theatre within which our forgiveness must be obtained. This life is our window of opportunity to have our debt satisfied. ***Soon, the time for daily bread will be over.*** Soon enough, bread will no longer matter, and we will stand before the One to whom we are indebted. There is a deadline, quite literally, a ***dead***-line on our debts. None of us knows how long our lives shall be. At their end, or at judgment day, whichever comes first, we shall all account for our debts before the judgment seat of Christ.

“Perhaps we may think of the final judgment as a bankruptcy trial,” writes Phillip Ryken. “In former times, at the beginning of a bankruptcy proceeding, it was customary for the bailiff to walk into the courtroom and says, ‘All debtors rise!’ Imagine every man woman or child who ever lived gathering before the throne of God’s justice. Imagine our great Judge taking His seat, while an angel says, ‘All debtors rise!’ At those words, every human being would have to stand before the Judge to settle his debts for all eternity.” (Ryken, *When You Pray*, 122) One day soon, the debt will be called in. What possible plea will you make before the Judge on that day?

Then thirdly, we need to ask about ***the debtors***. So far we have been dealing with the universality of sin. We are all debtors by nature. And that is exactly right.

When we pray “forgive us our debts,” we are being taught by Christ to seek pardon for our sins from the hands of the Judge Himself. If you are not a Christian, it is vital that you realize that your spiritual condition leaves you without any choice. You cannot pay. You cannot earn your way out of God’s condemnation. You owe Him more than you can perform. You cannot obey His law nor can you satisfy the demands of His justice for breaking it. All you have left is this desperate and urgent plea: God be merciful to me, the sinner. That’s all you’ve got. That’s your only hope. You must go at once to God to whom you are indebted. You must make no excuse for your sin. You must not try to plead for more time to repay or suggest that you will, in some way, fix your own predicament. You cannot. Instead you must own your sin in all its ugliness and embrace your bankruptcy in all its sobering finality, ***and then***

*throw yourself at His feet and beg for mercy. “Forgive my debts” is your only fitting petition. Not, “give me more time.” Not, “it wasn’t my fault.” But only, **“Forgive me. Have mercy. Be gracious. Take pity. Forgive!”***

And that is all quite right. But alongside that, we *do* need to remember that, although **this petition** fits the condition of every sinner, **this entire prayer best** fits the condition of a *disciple*. It begins, remember, “Our *Father*.” This is the prayer not just of a *sinner*, but of a **sinner saved by grace**. This is the prayer not just of someone who has come to see their need *for the first time*, but of someone who has come *to live a life* of dependence on God as their Father through faith in Jesus Christ who supplies all their needs daily. It is the prayer of a child of God. “*Father*, give me daily bread, and, *Father*, forgive my sin.”

But at this point you may have a difficulty. You may be a Christian and you think to yourself, “Hang on, I thought I was forgiven *already*. Haven’t I been justified by grace through faith? Hasn’t Christ’s righteousness been imputed to me so that God no longer counts my sin against me? Isn’t it true that the guilt of all my sin has been paid for at the Cross of Jesus Christ, *past, present, and future*? God is no longer angry with me. I am no longer a child of wrath. I am now a child of grace. I am loved with an everlasting love, and not even my present sin can change that. *But if all that is true...* how is it in any way coherent for me, **an already forgiven and adopted child of God** to pray, “Father forgive me my debts”?

Well, that’s a great question, and the answer is simple. For a **non-Christian** to pray for forgiveness, they are praying for *justification*. They are praying for that once and for all declaration by God that their guilt has been atoned for by Jesus’ blood and their sins overwritten with the record of perfect righteousness that is Christ’s alone. But when **a Christian** prays for forgiveness, they are *not* praying for justification. They are *not* praying that God would not condemn them, as though the sins of a Christian had not already been paid for, and hell had some claim over them. No, when Christians pray for forgiveness, they are praying as children who have betrayed their Father’ love, *not as rebels who face the King’s wrath*. They are praying as sons and daughters who have marred their fellowship with Abba Father, *not as traitors who have claimed independence from His rule*.

How many Christians there are who still live under legal bondage, thinking that somehow their sin can, in some way, cause a final breach between themselves and their Father! Some of us forget, when we come to confess our sin, that Christ has *paid* for them, that God has *forgiven* them, that we are *righteous* in His sight. And so we come *fearfully*, and we come *in panic and desolation*. There are some of us who truly hate their sin, who mourn over it, who look to Christ for pardon from it, who believe the gospel with all their hearts, and who, nevertheless, are living lives of satanic bondage to servile fear and guilt and condemnation.

Well, let me say to you as clearly as I can today: Christian believer in Jesus, your sin may be ever so severe, but if you rest on Jesus for pardon, God *His* Father is *God your Father* and it cannot *ever* be otherwise. And He will not cease to be your Father. *Not for anything*. Nothing you can do can break the family bonds that tie you to Him. They were wrought by the blood of Jesus Christ. *No dearer adoption price was ever paid than the Father paid, to make you His child*. Let the words of the Lord's Prayer teach you to approach God with your sin, no longer with servile fear, as though He might cast you away at any moment, but with brokenhearted, shame-filled, *but loving confidence as a son* who, though they feel how greatly they deserve God's rejection, *know* that their Father's love is the one unshakeable certainty that can never be removed.

So the *debt is sin*. The *deadline is death* or the judgment day. The *debtors are all people and Christians* in particular. And then finally notice *the need*. What is it we are really asking when we pray the debtors prayer here, "Father forgive us our debts as we forgive our debtors" ? What conditions must be met for forgiveness to be possible?

First, please notice with me the argument that we are asked to make as we pray for forgiveness: "Forgive us our debts *as we forgive our debtors*." And the most fundamental thing we need to get right is that this is not a matter of *merit*, as though, if I forgive you, I have somehow *earned God's* forgiveness of my sins. It is not a matter of merit. But it *is* a matter of having the correct attitude that reveals repentance and contrition and brokenness over sin. No one can expect forgiveness who does not display the same attitude he expects *from God for Himself*, in all his dealings *with others*. Anything else would be gross hypocrisy.

Jesus, as you may recall, told a story that illustrates this very point perfectly in Matthew's gospel chapter 18:21-35. A servant owed a great debt, and when the master called in his debt, the servant simply could not pay. In his anger, the master was about to punish the debtor when the debtor pled for mercy, and the master, moved with compassion, forgave the man all his debts. The servant whose debts had been cancelled, however, immediately rose and went out and accosted another servant who was indebted to him in turn, and seized him by the throat and demanded that he pay everything that he owed. This servant begged for mercy, just as he had, but instead of showing the same mercy granted to him, the man threw *his* debtor in jail until the debt was paid. When the report reached the Master of the house, the servant was summoned and the Master said to him "'You wicked servant! I forgave you all that debt because you pleaded with me. And should not you have had mercy on your fellow servant, as I had mercy on you?' And in anger his master delivered him to the jailers, until he should pay all his debt. So also, Jesus concluded, my heavenly Father will do to every one of you, if you do not forgive your brother from your heart."

There can be no possibility of forgiveness for anyone who is not themselves so appalled by their own rebellious hearts and so enamored of the free mercy of God that they are ready to forgive anyone anything, than let pride and bitterness poison their souls. And all that is simply another way of talking about repentance, isn't it: of letting sin go and letting Christ reign; of saying no to bitterness, pride and arrogance, and in humility treating others as you hope yourself to be treated at the hand of the God before whom you must give an account?

And then finally, we need to understand not only what kind of attitude a forgiven person displays, but most urgently what it is we are asking God to do for us. Let me say it this way: when we pray "forgive us our debts," we are *not* praying that God would simply excuse our debts. We are praying that He would *absorb* them. We are not praying that God would simply wipe our debts away. We are praying that God would pay them Himself. The argument *attached* to this prayer entails repentance, a true turning from sin, but *the prayer itself* demands faith, a real resting on the payment made on our behalf by the Lord Jesus Christ.

In Colossians 2:13-14 Paul writes, "God made us alive together with Him, having forgiven us all our trespasses, by canceling the record of debt that stood against us with its legal demands. This He set aside, nailing it to the cross." Now that

phrase “the record of debt” there in verse 14 is sometimes translated “the written code that was against us” in other versions. It is a reference to the law of God that we are obligated to obey. But Paul uses a word to describe God’s law that in the culture of the day had the technical sense of an I.O.U. It was a certificate of indebtedness bearing the signature of the debtor. Paul is saying in Colossians 2 that Jesus took the IOU out of the equation by paying the debt for us on the cross.

When we pray for forgiveness here, we are praying *in view of the Cross*. We are praying in the light of the work of Jesus Christ, who set aside the record of debt that was against us, nailing it to the cross. When Jesus gave His final cry from the Cross, He shouted, “It is finished,” “*Tetelestai*” in Greek. It meant “Accomplished!” “Completed!” We might even say, “Paid in Full!”

When we go to God the Father to plead for the forgiveness of our debts, we are not asking Him to *pretend* we had not sinned, that the offense to His honor had never been committed. We are not asking to *be let off the hook*. We are asking Him to look at Jesus’ broken, bruised, and twisted form. We are asking Him to dwell on the holes the nails had made in the hand and feet, and on thorn pricks on the brow, and on the wounds in the side where the spear was thrust, borne still by the One now seated at His right hand. We are asking Him to regard the atoning sacrifice of the Cross and recognize the full and sufficient payment of all our debts made on our behalf there.

Hebrews 9:22 puts it bluntly. “Without the shedding of blood there is no forgiveness of sins.” There is no route to pardon that does not travel via Golgotha. There is no answer to the prayer “Father forgive us our debts” that is not blood-stained. There *is* no forgiveness apart from faith in the cross of Jesus Christ. “Bearing shame and scoffing rude, in my place condemned He stood, sealed my pardon with His blood: Hallelujah! What a Savior!”

Repent of your sin and look to Christ! Rest on the cross alone for pardon and plead the blood He shed. The forgiveness Christ purchased God will freely give.

Amen. Let us pray together...