

David Mathis writes,

“I will never forget my father asking for my forgiveness. Few moments, if any, were as arresting, as moving, and as unforgettable as when Pop admitted to me — at age five or seven or ten — that he had overreacted, and that he was sorry.

<https://www.desiringgod.org/articles/ask-your-child-to-forgive-you>

“I was most moved, at least in every case I remember, because I was not an innocent victim. My disobedience, rebellion, and immaturity were the catalyst for our clashes. I had sinned first, and I knew I was in the wrong.

“But Pop had joined a Bible study, and his heart was becoming more tender to the word of God. He wanted his conduct to come increasingly in line with the gospel he loved. Not just in public, but in private. Not just as a dentist and deacon where the world was watching, but as a father, when only little eyes were watching. He began owning the fact that even his child’s bad behavior was no excuse for a sinful response. He was learning first to recognize and admit his own sin, and remove the adult log from his own eye, in order to be a more careful and patient remover of the childhood speck from mine.”

People of God, forgiveness is one of the greatest things to receive, but do you think it is a great thing to give? I suspect everyone likes to receive forgiveness when he or she has done wrong. But are we as ready to give it as we are to receive it? It is wonderful and necessary to ask God to forgive our personal sins. Yet each time we pray the Lord’s Prayer, do we realize that we are asking God to forgive our sins as we forgive those who sin against us? *“Forgive us our debts as we forgive our debtors.”*

Thinking about it from that perspective may make us pause for a moment before we rattle that prayer off again. In fact, Jesus takes this petition of the Lord’s Prayer so seriously that when he finishes the prayer, in the passage we read, he immediately picks up on the theme of forgiveness again in vv.14&15 where he elaborates on the words in the prayer. That tells us that this is something very important.

So, let’s look at the Lord’s call to pray for our forgiveness as well as his call to extend forgiveness to others. Both those ideas are not particularly new to people who have been in church their whole life because both are critically important for the Christian.

The Truth About Our Debts

We note from our text in Matthew 6 that Jesus does not tell us to pray for the forgiveness of our sins but our debts. Jesus defines sin as a debt.

When we see sin as a debt, the picture is that of us owing much more than we can pay. If it were in financial terms, we would not be talking about a small loan or even

a mortgage, which, over time we are able to pay back with interest. We are talking about something bigger than we can handle. We owe a debt we cannot possibly pay.

That debt is our obedience to God. The almighty, holy God, creator of the world, tells Adam and Eve how we are to live in a way that pleases him. When we don't do that, we are indebted to him. We owe him our complete obedience and we don't give it. Therefore, we must pay the price for our disobedience. That's our debt.

When people owe other people large amounts of money, we sometimes hear that the person with the debt skips the country. He runs off without telling anyone where he is and he tries to start a new life in another land. However, even though he is not planning to pay the debt and even if he manages to be successful in that, the debt still remains. Likewise, some people go deep into debt without much concern. They don't care if they can't pay off what they owe. For some reason they have a really easy-going attitude about debt and don't feel the need to pay what they owe. Still, though, their debt remains. Ignoring it doesn't make it go away.

When we are dealing with God, a debt is not something we can escape, no matter how hard we might try. We cannot hide from him no matter where we go or what we try. And no matter how carefree we are about our debt to God, the facts do not change. We are guilty. We owe the debt of our disobedience and deserve judgment.

Therefore the Bible says, in Romans 2,
Rom 2:3 "...do you think you will escape God's judgment? 4 Or do you show contempt for the riches of his kindness, tolerance, and patience, not realizing that God's kindness leads you toward repentance? 5 But because of your stubbornness and your unrepentant heart, you are storing up wrath against yourself for the day of God's wrath..."

In those words, the Apostle Paul reminds us that unless we truly pray, "*Forgive my debt, Lord*", we will fall under God's wrath. Unless the debt is paid, we will be punished. And, as we know, only faith in Jesus will ensure that God listens to our prayer and forgives the debt of our sin. Nothing else will do.

The modern-day psychologists and some modern theologians speak of sin as something totally other. They call sin a weakness we were born with, a lack of adjustment, or perhaps immaturity. In this way they attempt to minimize what Christ calls a debt. To them, what the Bible calls sin is certainly not something bad. It is something we are overcoming. If it is a debt, then we are able to slowly dig ourselves out of it. As a result, Jesus is not needed.

Others in our postmodern world try to tell us that the Bible is not true so we don't have to be weighed down by a false sense of debt heaped upon us by religion. We must simply overcome our old-fashioned ideas of God. God, if he is real at all, is a God of love, not justice. So forget this talk of guilt and debt. Our sin is not so bad that Jesus has to die for it. A loving God will just overlook it, like a kind, old grandfather.

But we ask, on what basis do people come up with these notions of God? This is not the God we read of in the Bible. This is not the God Jesus tells us to pray to. Indeed, love is one of God's attributes but not the only one. If God were only loving, as some argue, then

why would Jesus teach us to pray “*forgive us our debts*”? Well, because Jesus knows that our debts are real.

Suppose you owe me a \$100 and you are not able to pay me back. So you go to your friends and ask them what to do. Your friends tell you, “O don’t worry about him. He will be lenient; he’ll give you more time or lower your interest rate.” But if I don’t agree with those things, then your friends can talk all they want but you will still owe me \$100. And that’s the way it is between God and us too. People have no business saying something different than God has already said. We must listen to what the Bible says if we want to hear God’s Word on our debt.

The Lord’s Prayer teaches us that debt is real. But, praise God, it is not hopeless. We can’t work it off. We can’t explain it away. We can’t just ignore it. We don’t grow out of it. And God doesn’t just forget about it. That’s the truth about our debt to God.

The Truth About Forgiveness

Now here’s the truth about forgiveness. We can get rid of sin if we pray for forgiveness, like Jesus said. It doesn’t matter how big the sin or how numerous. The blood of Jesus can pay the debt of our sins. That’s called grace. We owe God a lot, but he forgives us ONLY because Jesus has paid our debt off. The penalty for sin is paid in full. The catechism says, forgive us our debts means

Because of Christ's blood, do not hold against us,
poor sinners that we are, any of the sins we do
or the evil that constantly clings to us.

The grace of God, whereby we are forgiven, makes a difference in our lives. We note that grace results in change. Many times in the gospels, we have the privilege of watching in as Jesus forgives sins. He forgives and heals sick people. He shows love to and forgives prostitutes. He associates with money-hungry tax-collectors and forgives them. He even forgives his disciples who denied him. He reaches out to people and pronounces the forgiveness of their sins. Their debt is paid by him.

It is as if Jesus takes out the ledger sheet with all their accumulated debt and writes over it in blood-red ink, “Forgiven.” And that is what he does for us today too. He does not merely overlook our debt. He satisfies the demands of God’s justice by his death on the cross. His payment for our sin wipes our debt ledger clean. We are no more in the red; we are now securely in the black. Made right. Now by the grace of God in Jesus, we receive forgiveness by simply asking for it in prayer as Jesus teaches. He has made it all possible. That’s the truth about forgiveness.

The Truth About Grace

Now think about the truth about grace. Grace makes a difference in our lives. For example, when the Pharisees and their kind tried to stone to death a woman caught in adultery, Jesus told them,

Jn 8:7 ...“If any one of you is without sin, let him be the first to throw a stone at her.”

When they had all gone, Jesus said to the woman,

Jn 8:11 ...“Neither do I condemn you.”

He freed her from death but lifted the weight of her guilt too. He declared her debt free. Then he told her,

Jn 8:11 ... "Go now and leave your life of sin."

I suspect she would have done that because those who are freed from debt and truly understand the greatness of God's grace begin to live new lives.

Remember Zacchaeus? He was a hated tax collector. But after Jesus forgave his debt, Zacchaeus told Jesus he would repay everyone he had overcharged. He was a changed man. His greed was replaced by a desire to treat people justly, the way the Lord would treat them. Grace took away his debt but also changed his heart and life.

You see, my friends, grace has a trickledown effect. Jesus teaches us this in his prayer. He teaches us to pray,

"Forgive us our debt as we forgive our debtors."

Jesus' point is not that we somehow earn the right to be forgiven when we forgive others, though it is understandable how some might come to that conclusion when reading our text. After all, Jesus goes on to say,

Mt 6 14 "For if you forgive men when they sin against you, your heavenly Father will also forgive you. ¹⁵ But if you do not forgive men their sins, your Father will not forgive your sins."

People have mistaken Jesus' words here as conditional forgiveness. They argue that Jesus is saying you will be forgiven ONLY IF you forgive others. Or you will be forgiven to the degree that you forgive others. But the catechism gives us the right understanding of the passage when it says,

*Forgive us our debts,
as we also have forgiven our debtors means,
Forgive us just as we are fully determined,
as evidence of your grace in us,
to forgive our neighbors.*

This is not a case of conditional forgiveness but of grace begetting grace. In other words, this is the prayer of a Christian who fully understands what Jesus has done for her. Because of his grace to her, she seeks to extend that same grace to people who sin against her. As the catechism puts it, she's *fully determined, as evidence of God's grace, to forgive the one who sins against her.*

Our prayer, "forgive as we forgive" might be understood as an argument from the lesser to the greater. Elsewhere, you may recall, Jesus says to us,

Lk 11:13 "If you then though you are evil, know how to give good gift to your children, how much more will your Father in heaven give the Holy Spirit to those who ask him?"

The point is that even bad fathers do good things for their children so we can expect much more from God, the perfect Father. So when it comes to our prayers for forgiveness, the words of the Lord's Prayer could be paraphrased in this way, "Lord, my kindness toward my neighbour is scanty and narrow at best but I am willing to forgive him. And I know that you are much more generous and gracious and perfectly able to forgive me, so I pray that you would." In this way, we don't ask for forgiveness on the basis of what we've done, lest we might have a reason to boast about our virtue or think

we earned our forgiveness because we are such generous forgivers of those who sin against us. No, on the contrary, we plead for forgiveness on the basis of God's greatness and his abundant mercy. He promises to forgive all who sincerely repent and turn to him. His forgiveness of our sin is not held back until we forgive others. It's the other way around. We forgive others because he so freely forgives us and we know it!

The Implications of Grace

Being a recipient of the grace of God, however, does have implications. If we claim to be a Christian but continue to hate someone who has wronged us, then something is wrong with us. Christ calls us to be gracious toward those who have sinned against us because he has treated us with grace when we were indebted to him. Each time we pray the Lord's Prayer we ought to be reminded of our obligation to treat sinners the way we have been treated by Christ. To do otherwise is to grieve the Holy Spirit and cut ourselves off from some of God's blessings.

I recall being at the funeral of a 17-year-old young Sudanese man murdered in Clareview. His family told us that they were not interested in revenge for his death. It seems to me that this family understood that no matter what someone else has done to us, it is not any worse than what we have done to Christ. All of our sin is a sin against God, Psalm 51 tells us. And Christ forgives us for it all. Our response to a fellow sinner, then, must be to mirror the grace of Christ to us.

I read about a Christian woman whose husband was murdered. The killer was sentenced to prison and then the widow went to visit him regularly. That's exceptional in itself, but a wonderful example of how grace trickles down and begets grace. The result, as I heard it, was that the killer eventually committed his life to Christ as well. To our way of thinking, this woman had every reason to hang on to her anger toward this murderer. But with the help of the Lord, she did what Christ asked of her. She lived out the implications of the fifth petition of the Lord's Prayer and, through it, received the blessing of living free from anger and bitterness. On top of that, she had the joy of leading a fellow sinner to Christ. She understood that Jesus had paid a high price to forgive her sins and also that unforgiveness is too high a price to pay to hold on to the sin of someone else against us.

Bishop T.D. Jakes said that "unforgiveness unchecked becomes a cancer of the soul" that spreads to every area of our life. "We think that unforgiveness protects us but really it poisons us... it incarcerates us" so that we are not only robbed of the present when we were hurt by someone but also of the future. To be unwilling to forgive someone means you harbour hatred, which leads to bitterness and envy and anger and all sorts of ugly behaviours. Forgiveness is the most powerful antidote to hatred and bitterness, envy and anger. The truth is, dear friends, the only person you hurt by withholding forgiveness is yourself.

Forgiveness translated from Greek means "to let go." Forgiveness is not letting someone off the hook. Forgiveness is God's plan that allows us to be free of carrying a burden. One woman whose son was murdered said, "I was full of anger, rage and an absolute lusting for revenge" until she learned to forgive. The pain, including the

bitterness and hatred, cannot be lessened and healed until we forgive as we have been forgiven.

We all have issues of forgiveness to work through. The more we hold on to someone else's sin against us, the deeper our pain goes, the angrier we become and more bitter our outlook.

Rather than looking at other people's offences, Christ invites us to look at him, the Lamb of God who takes away the sins of the world. He understands our pain and he can heal it, but he can't heal it if we refuse to let go and let him root out the bitterness and anger in his way. We hold on to things like anger instead of holding on to Christ and his amazing grace for us. The grace we receive must give birth to grace that we extend to others and then we feel the burden of unforgiveness lift. When a woman who was holding on to revenge toward her daughter's murderer wrote a letter of forgiveness, she said that the moment she dropped it in the mailbox the bitterness, anger and rage melted away.

Who do you need to forgive? Perhaps you need to start with yourself. You can hardly enjoy Christ's forgiveness of your sins because you find it hard to forgive yourself for how you feel about some things you did. Maybe even how you feel that you played a part in turning your child away from Jesus. You need to embrace the Lord Jesus and say to him, "My Lord, I believe you—and you alone—have paid the debt of my sin. I receive that gift and praise you for it!"

Then, as we think about wayward loved ones, maybe you need to forgive that loved one who mocks you for your steadfast faith in Jesus. Who fights you every time you bring up Jesus. Don't hold it against them. Forgive them as Christ has forgiven you.

Also ask God to keep working in their heart so that they come to repent and seek God's forgiveness. If they have a hard time forgiving you for something, pray that the Holy Spirit will soften their heart and give them the grace to forgive so they can also be healed by Jesus.

Think of the father I mentioned at the beginning of the sermon. The more he studied the Bible, the more he understood what Jesus had done for him. He knew Jesus' forgiveness of his sins and now he wanted to be more repentant for his sins to his own child. In this way, he would allow his son to learn more of Jesus' love and grace. You and I, no matter what age or stage of life, can model grace to our family and help them see the power of Jesus to change us. We can model the Lord's prayer so that people see we are willing to forgive others because we've been so graciously forgiven by Jesus. Our debts paid in full.

Congregation, the prayer for forgiveness of our sins finds its basis in Jesus' work for us. And because of what Jesus has done for us, we find the grace to forgive those who sin against us. Grace makes all the difference. The heart of Jesus longs for us to live in the fullness of his grace which includes forgiving as we've been forgiven and praying for others to know this grace as well.