

The Marks of a True Believer
Message Six
“Forgive Us Our Debts”
Matt 6:5-15

- 5 And when thou prayest, thou shalt not be as the hypocrites are: for they love to pray standing in the synagogues and in the corners of the streets, that they may be seen of men. Verily I say unto you, They have their reward.
- 6 But thou, when thou prayest, enter into thy closet, and when thou hast shut thy door, pray to thy Father which is in secret; and thy Father which seeth in secret shall reward thee openly.
- 7 But when ye pray, use not vain repetitions, as the heathen do: for they think that they shall be heard for their much speaking.
- 8 Be not ye therefore like unto them: for your Father knoweth what things ye have need of, before ye ask him.
- 9 After this manner therefore pray ye: Our Father which art in heaven, Hallowed be thy name.
- 10 Thy kingdom come. Thy will be done in earth, as it is in heaven.
- 11 Give us this day our daily bread.
- 12 And forgive us our debts, as we forgive our debtors.
- 13 And lead us not into temptation, but deliver us from evil: For thine is the kingdom, and the power, and the glory, for ever. Amen.
- 14 For if ye forgive men their trespasses, your heavenly Father will also forgive you:
- 15 But if ye forgive not men their trespasses, neither will your Father forgive your trespasses.

Introduction:

One of the most profound marks of a sincere believer in Jesus Christ is that he honestly owns his sins before God and deals with them as taught in God’s Word.

We come now to the first part of v.12, “forgive us our debts.” It is clear from vs. 14,15 as well as Luke 11:4 that the ‘debts’ Jesus intended are the debts that we have incurred to God by our sins.

Luke 11:4

- 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. KJV

The text raises a whole series of questions that the early church found difficult to answer. Does a believer sin after having repented? What happens when he does? Does the church or other saints have any involvement with that?

You may find it interesting to know that early on the Christian church tended to think that if one sinned after having professed faith and being accepted by the Church as a true Christian, he was

to be turned out of the church and never re-admitted. This seems very odd to us, especially since we have the book of 1 Corinthians in which a church was reluctant to have anything at all to say to a man who was living in profound immorality, a relationship considered by the Jews to be hideous perversion worthy of the death penalty.

It may also be interesting to you that there were two main divisions of thought early on, one stating that the sinning Christian could never be restored and the other saying that a Christian could sin once and be restored but not after that.

One of the largest divisions of early Christianity revolved around these ideas. Although Christianity had gone through several persecutions, one of the worst broke out in the first part of the 4th century under the emperor Diocletian. He was a very suspicious and paranoid man who thought that Christians were disloyal to the Empire and a danger to its survival. All Christians were thrown out of the government and the agents of the Emperor went everywhere seeking to arrest Christians, destroy their churches and in particular their holy writings. Many were tortured and executed everywhere but some of the worst of the persecution fell on northern Africa in the city of Carthage. Their bishop capitulated to save his life and delivered up their scriptures to be burned.

Not long after Diocletian there came a new emperor named Constantine who was very friendly to Christianity and even considered himself a believer. The persecutions stopped but as the church reorganized in Carthage the question arose as to who would be their new bishop, the lead pastor for the congregations of the city. A man was put forward by the church organization who had been ordained by the bishop who had given up the scriptures to be burned. The majority of the church members rejected him as bishop and chose a man by the name of Donatus to be their leader. What ensued was a massive withdrawal of North African churches from the rest of Christianity which lasted several hundred years. And, it all centered on the idea that if one failed to be faithful even once he could never be considered a legitimate believer again.

Now, before we become too critical of them, please remember that the New Testament was not assembled into the form that we have it now for quite a while after the apostles died. Many churches had one or two of the gospels and maybe a few of the letters but most of them did not have complete copies of the New Testament scriptures. Not only that but a number of false teachers had come on the scene leading many astray. Remember, too, that these false teachers were already at work while Paul and John were still alive.

Possibly it would have helped them to consider more closely what Jesus was saying in this Model Prayer. If He had intended, and the provision had been made, that those who believe would never sin again, think about how the instructions concerning this prayer might have been worded, “now don’t you come to the Father every day asking to be forgiven of sins because if you keep on sinning after believing and being baptized, you are not His child and have no part in His Kingdom.” It is obvious that this provision as well as the following explanation anticipates the reality that genuine believers would continually need to re-visit the issue of sin and repent of it.

We have come, it seems, in our day to the opposite swing of the pendulum. Today many seem to

think that a person can live like the world involved in the same sort of wickedness as the unbelievers and still be a legitimate Christian and operate within the church with complete acceptance. We are seeing, for example, a number of public and popular so-called 'Christian' figures accepting homosexuality as a lifestyle consistent with the Christian faith. One cannot find a time in history when Evangelical Christianity was as polluted with wicked opinions as it is today.

I. Maybe we should begin by defining our terms, "What is sin in the New Testament era?"

The great catechisms of the faith are universally clear on the matter. It is any violation of God's Law or any failure to conform to the standards that God has declared. Now, it is obvious to even the casual reader of the NT that some of the laws given to the Jews are not required in the Church age, that circumcision, Sabbath keeping, the Jewish diet, and many other items that were formerly Law are not demanded of the NT Christian. At the same time, an expanded and much more comprehensive set of commands are in place for those who claim Jesus Christ as their Savior.

Therefore, we are certain that any command given in the New Testament to NT believers is to be considered the Law of Christ and any violation of that command or failure to conform to it is considered sin for which one is to seek both repentance and forgiveness before God. So, read your New Testament. If you are commanded to do something, it is a law and if you fail to obey it, it is a sin. You will not to read far until you realize that the 'Christianity' of our day does not really take the issues of Law and sin very seriously.

II. So we notice here that Jesus absolutely took it as a reality that His people would sin and would daily need to address the issue of their disobedience against the Father.

John took on the notion that some were apparently beginning, very early on, to claim that they had moved beyond sin and no longer needed to deal with that issue.

1 John 1:8

8 If we say that we have no sin, we deceive ourselves, and the truth is not in us.
KJV

There was never the idea put forward that any human other than Jesus Christ would ever live a sinless life on this earth. The reason that the prayer is worded the way that it is reflects the abiding presence of a principle of sin in the lives of even the most godly of all of Jesus' servants. History is full of their testimonies and every real and genuine saintly soul bore witness to his ongoing battle with sin, his abiding and sorrowful agony over it, and his determined efforts to see it eradicated so much as is possible from his life.

The apostle Paul, maybe the most profoundly godly one of them all, left a written testimony of his own battle and the suffering he endured because of it.

Rom 7:15-24

- 15 For that which I do I allow not: for what I would, that do I not; but what I hate, that do I.
- 16 If then I do that which I would not, I consent unto the law that it is good.
- 17 Now then it is no more I that do it, but sin that dwelleth in me.
- 18 For I know that in me (that is, in my flesh,) dwelleth no good thing: for to will is present with me; but how to perform that which is good I find not.
- 19 For the good that I would I do not: but the evil which I would not, that I do.
- 20 Now if I do that I would not, it is no more I that do it, but sin that dwelleth in me.
- 21 I find then a law, that, when I would do good, evil is present with me.
- 22 For I delight in the law of God after the inward man:
- 23 But I see another law in my members, warring against the law of my mind, and bringing me into captivity to the law of sin which is in my members.
- 24 O wretched man that I am! who shall deliver me from the body of this death? KJV

Some have suggested that this was his experience as an unregenerate man but no unconverted individual can truthfully and honestly say what he said in v.22. And, every child of God who has ever read this passage has identified with it as a testimony of his own experience.

There was an abiding principle of sin in him, as there is in all of us, and it tormented him daily as it always has done with every true child of God.

III. It is also clear that Jesus taught His disciples to live their lives striving to be perfect, to not sin at all, to never settle for abiding wickedness in their practice or their thoughts.

There has never been any reason to believe that He intended His message of “repent for the Kingdom of Heaven is at hand,” to be taken in any way other than a complete repentance of all sins, a turning away from every impulse contrary to God’s Law, and a full yieldedness to total obedience, a commitment to fully comply with every command given by God.

His handling of the woman taken in adultery is a wonderful example of how He handled the issue even as He was fully aware that redemption does not eliminate the sin principle in a believer. You will recall the story. The woman had supposedly been taken in the very act of immorality and brought to Jesus by scribes and Pharisees. As they accused her before Him, He stooped and wrote something in the sand, something which completely unraveled the accusers to the point that they stopped accusing and walked away, every one of them. When they were all gone and only Jesus and the woman was left, we read the following interaction.

John 8:10-11

- 10 When Jesus had lifted up himself, and saw none but the woman, he said unto her, Woman, where are those thine accusers? hath no man condemned thee?
- 11 She said, No man, Lord. And Jesus said unto her, Neither do I condemn thee: go, and sin no more.

It is clear that the woman was repentant. Otherwise, He could not have said, “Neither do I condemn thee.” Condemnation is the verdict of God against every unrepentant soul. Therefore,

He was addressing her as one of His children. But He did not say, “go and try not to sin any more,” but “go and sin no more.”

The standard really is perfection and no human ever, at any time, has the permission of God to do less than obey Him completely and fully. All disobedience is sin, every bit of it, no matter what.

A reinforcing passage is found a few chapters earlier in John. Jesus had found a man at one of the spring-fed pools that were common in Jerusalem. He was completely lame and had been that way for nearly 40 years. Jesus healed him and then got him in trouble by telling him to take his bed and walk. It was the Sabbath and no one was to be carrying his bed around on the Sabbath. Apparently, no one was supposed to be healing lame folks on the Sabbath either. Anyway, there was an uproar and Jesus moved away into the crowd to avoid the attention. Later Jesus found him in the temple.

John 5:14

14 Afterward Jesus findeth him in the temple, and said unto him, Behold, thou art made whole: sin no more, lest a worse thing come unto thee. KJV

The standard of God, then, is “don’t sin, ever!” Every human is under that principle but especially those who have repented unto salvation by His grace.

IV. Between these two realities earnest Christians find themselves caught in a quandary that defies solution and which seeks to totally unravel them emotionally and spiritually.

One the one hand the principle of the gospel is “repent of all of your sins, stop with all of your rebellion, commit yourself to absolute obedience, trusting the finished work of Christ for the payment of your sin debt.” And, on the other hand there is the reality, “when I would do good evil is present with me....O, what a wretched and miserable person I am.”

Those who believe that the Christian life manifests itself most clearly in prosperity, peace, and joyful living have no idea of what it truly is. There is for sure spiritual prosperity as one enjoys the blessings provided for us in Christ. There is peace with God and peace of soul as one realizes that the Work of Christ has put away forever the guilt of his sins and the condemnation associated with them. And, there is joy in communion and fellowship with God.

But in some really important ways the life of the believer, at least the lives of the serious ones, is a life of agony, heartache, misery and failure. They are called upon, as Peter said repeatedly in the epistle of First Peter, to suffer with Christ. They live among people who, the Christian knows, are headed for eternal destruction, and some of them are their own family. The majority of people to whom they witness the gospel reject it. And, finally, their own minds and bodies rebel against their desire to serve God perfectly and frequently sin against Him.

Rom 7:20

20 Now if I do that I would not, it is no more I that do it, but sin that dwelleth in me.

The remedy and solution for the problem is drastic and never perfect. Paul described it this way: “I die daily.” He continually and constantly reckoned himself as dead to sin but alive unto God, and yet never found a permanent solution. It was a continual labor and he never claimed final success.

Neither has anyone else ever truthfully made the claim. All of the children of God, no matter how seriously they are committed to Christ, to the Law of God, and to personal self-discipline fail regularly. They are never perfect, never fully mature, never unbrokenly filled with God’s Holy Spirit, and never fully free from selfishness. They fail.

V. So, Jesus called all of His servants into a daily confrontation with their sin and their need of forgiveness from the Father.

There is no question, given the part of the prayer concerning ‘daily bread’ that this model prayer was designed and intended to be used on a daily basis, so it is obvious that Jesus knew that His disciples would fail Him in some way or other regularly. He had purposed to leave the principle of sin within them so that He might accomplish all of His plan in the way that He had determined to do it.

Therefore, they would have a continual and ongoing need to confess and ask forgiveness for their sins.

Now this is certainly not the way that we would have done it. In fact, our minds struggle even to understand by what system of logic does this seem like the best plan. Problem is we do not have an eternal perspective of things, a full understanding of God’s intentions and plans, nor the wisdom to put it all together if we had that information. We are hopelessly flawed and weak creatures, even as children of God and we have no option but to surrender to His flawless wisdom and seek to live victoriously in the reality He has given us rather than attempting to construct one out of our imagination.

We are sinners and remain sinners even after having known the grace of God in the New Birth. Jesus would have us keep that reality close to our hearts and minds, to be continually sensitive to our weakness, to be constantly depending upon Him rather than ourselves.

This reality is the constant medicine ministered to the true believer to inoculate him against pride, which thing God has repeatedly shown that He hates.

VI. But why seek forgiveness if the Work of Christ has already paid the sin debt in its totality?

This, too, was one of the issues that perplexed the early church. We find evidence of it in two places. In 1 Cor 5 Paul addressed the issue of a member of the Corinthian church living in an immoral relationship and then rebuked the church for being hesitant to do anything about it, to remove him from the membership. What possibly could have been their thinking other than some weak view that believers are to be holy in their lifestyle and practice.

An even more profound confrontation with this issue is found in Rom 3 & 6 where Paul rebuffs a false story that he himself was teaching that personal holiness was unnecessary.

Rom 3:5-8

5 But if our unrighteousness commend the righteousness of God, what shall we say? Is God unrighteous who taketh vengeance? (I speak as a man)

6 God forbid: for then how shall God judge the world?

7 For if the truth of God hath more abounded through my lie unto his glory; why yet am I also judged as a sinner?

8 And not rather, (as we be slanderously reported, and as some affirm that we say,)

Let us do evil, that good may come? whose damnation is just. KJV

Rom 6:2

1 What shall we say then? Shall we continue in sin, that grace may abound? KJV

A convoluted reasoning had overtaken some of the early believers and it worked out something like this: "If God is shown to be gracious and merciful because I am a sinner and if all of my sins are blotted out so that I need not worry no matter what I do, don't I give God more opportunity to show Himself gracious by sinning than by seeking to be righteous? If I do evil, will not good come from it?" Now this surely is perverted but we are living to see a version of Christianity cycle around that puts no importance on personal holiness and reasons out that it does not matter because God is merciful and forgives our sins if we ask Him.

This thinking is based partly in truth. The sacrifice of Jesus Christ on the cross completely and eternally paid the debt of all of the sins that every believer will ever commit. There is no way to undo the thing and, so, no way for a believer ever to become guilty before God in the sense that an unbeliever is. Every one purchased by Jesus Christ is eternally safe and cannot, ever, fall into condemnation again. That is the part of the truth they held.

But, there is another reality. Every sin that a human commits, every thing that he does that he knows is wrong, is recorded in his conscience as a mark against him. In believers it is said that the conscience is 'wounded.' 1 Cor 8:12.

Repentance is given as a means to heal the wounded conscience. The sin is faced, confessed, hated, turned away from, and is fully acknowledged before God. He, then, ministers the comforting ointment of the assurance of His forgiveness and even though the memory and the shame of the sin will remain, the wound will heal and the saint will be restored to spiritual health.

There are many other things we might say here as well but let me make one other observation. Sin, unconfessed and unrepented, in the life of a believer provides an opportunity for Satan to involve himself in a life and wreak havoc. Keeping close and short accounts with God on the matter of our sins keeps us safe on many fronts.

These things are given for our benefit, to help keep us safe, healthy, growing and fruitful before the Lord. Nothing ever was given just to torment us with rule keeping. If it were not good for

us, Jesus would never have taught us to pray this way.

VII. And, so, what exactly is this process of asking forgiveness on a daily basis?

First, let me ask you some questions.

Is it a 'big deal' to sin against God, even if it is a 'small' sin?

So, if we face the fact that we have sinned and it is a big deal, what are the emotions invoked by this reality?

Can a person honestly face the fact that he has sinned against the Living God without profound sadness?

Can a person be profoundly sad and never weep?

If there is no emotional response within us, what does that say about what we believe about the matter?

Having accepted that sinning against God is something important and having experienced the profound sadness that is reasonably associated with that, what else would we do than petition the Lord to forgive us?

It is wrong to think of God as one nursing grudges for sins that we have not confessed and then 'whacking' us at certain moments to punish us for them. That is simply *not* the scenario that we are talking about.

It is also wrong to think of God as indifferent to whether we are growing spiritually or backsliding. There is no middle ground so we are doing one or the other. He loves us and desires for us to grow. Sinning and refusing to take responsibility for it, name it for what it is, or confess it to Him in complete openness and fullness is not the path of growth. It is either the path of walking away from Him as one of His children or it is the path of proving to the world that our confession of faith is false. Neither of those is a good thing and He desires only good things for His people.

Repentance is foundational to everything in the Christian life. It is the key matter in conversion but it is also the key matter in spiritual growth. The Lord Jesus placed before His people an instrument and a vehicle for them to use to their advantage in growth. It is foolish to ignore that.

Name your sins before God on a daily basis. Keep short accounts with Him. Do not accept from yourself anything less than honesty and integrity in the matter and do not shy away from the emotions associated with Repentance.

Grow! Grow Spiritually! Grow in your awareness of remaining sin in your life. Grow in deepening and expanding Repentance. Grow in your appreciation for the guidance of the Holy Spirit to understand God's Work of Redemption through Jesus Christ.

VIII. Isn't it 'morbid' to continually be thinking about our sins, being sad for them, and asking God for forgiveness?

One of the most common objections that has been raised over time concerning efforts to focus on these issues is that it brings people to a place of morbidity rather than joy.

Let me make a few remarks on that topic.

Consider David's situation when he wrote the following.

Ps 40:1-3

- 1 I waited patiently for the LORD; and he inclined unto me, and heard my cry.
- 2 He brought me up also out of an horrible pit, out of the miry clay, and set my feet upon a rock, and established my goings.
- 3 And he hath put a new song in my mouth, even praise unto our God: many shall see it, and fear, and shall trust in the LORD. KJV

Now, there is certainly joy in that passage and I would not deny that the Lord is seeking to bring all of his people to that place of joy. But was there joy in the pit? The picture here looks to me like weeping and crying from a horrible place, ultimately being delivered, and then experiencing joy.

Maybe the issue is more of a question, "are we in the horrible pit or standing with feet set upon a rock?" The less you know about the history of the church the more likely you are to be deceived about that. God's people have been in wonderful, victorious places in the past with the Power of the Holy Spirit moving freely in their midst and in their communities, but that is not the way it is today.

In general the people who call themselves 'Christian' today are as worldly and captivated by sin as ever and maybe worse than in most times in the past. It is my studied and sincere opinion that we are in the pit and not on the rock. The situation calls for crying more than singing, repenting more than rejoicing, weeping rather than shouting in victory.

The prayer of the day is 'forgive us our sins....' and until we get truly honest with God in the matter we will never experience the spiritual growth that He has for us. Finally, I would have you reflect on this, it is truly a sad thing when people are trapped in a terrible, miry pit while all the time believing they are standing on the rock of victory.