

Text: Matthew 6:12 (Matthew 18:21-35)¹
Title: Talking With Our Father about Our Failures
Series: Talking With Our Father, Part 5
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“and forgive us our debts, as we also have forgiven our debtors.” Matthew 6:12

We need this prayer every day, perhaps even several times a day.

Some people wonder why we need to come to God for daily forgiveness if we our sin has already been atoned for once for all in the death of Christ. As J.I. Packer notes...

“The answer lies in distinguishing between God as Judge and as Father, and between being a justified sinner and an adopted son. The Lord’s Prayer is the family prayer in which God’s adopted children address their Father and though their daily failures do not overthrow their justification, things will not be right between them and their Father till they have said ‘Sorry’ and asked him to overlook the ways they have let him down.” (Praying the Lord’s Prayer, p. 79)

In our family relationships we need to do the same thing. When we’ve offended our spouse or our children or our parents, we need to acknowledge the hurt we’ve caused and express our sorrow to those we have injured. Our family bond doesn’t cease because of our failures, but the flow of our family connection is disrupted and regular confession and forgiveness is necessary to keep our families free from relational clutter.

The famous psychiatrist, Dr. Karl Menninger, has said that if he could convince the patients in his psychiatric hospitals that their sins are forgiven, 75% of them could walk out the next day.

In his book, *The Body*, Charles Colson tells the story of Pat Novak who served as a hospital chaplain. One day, Novak was called to minister to a patient with an undiagnosed ailment. The man was in his 60s and was wasting away. He hadn’t eaten solid food for two weeks. Neither the physical nor the psychological tests had revealed anything of diagnostic value and the medical staff were at a stand still.

Pat talked with man, whose name was John, and sensed that he needed to ask this man if he wanted to take communion. John broke down: “I can’t! I’ve sinned

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and can't be forgiven." Novak didn't brush John's concerns aside. He told John that according to 1 Corinthians 11 whoever participates in communion in an unworthy manner "eats and drinks judgment to himself." Pat then asked John if he wanted to confess his sins and John said yes.

"To this day," Colson wrote, "Pat can't remember the particular sin John confessed, nor would he say if he did, but he recalls that it did not strike him as particularly [flagrant]. Yet it had been draining the life from this man. John wept as he confessed, and Pat laid hands on him, hugged him, and told John his sins were forgiven."

Pat went to the cafeteria and got a piece of bread and then bought some grape juice at a corner store nearby. He returned to John's room and together they celebrated the Breaking of Bread. John took the bread and juice and swallowed them – first solid food he'd had in two weeks! Three days later, John walked out of the hospital. (Colson, The Body, p. 139-140)

Forgiveness is absolutely crucial to our lives here and now. We need it to deal with the hurts and pains others have inflicted upon us. We need it to deal with the hurts and pains we've inflicted on others. We need it to deal with our rebellion and disobedience against our Father in heaven.

Forgiveness is something that God wants to give to us and we need to learn how to receive it. And forgiveness is something that He wants us to give to others and we need to learn how to pass it along. **But lesson number one this morning for all of us is that forgiveness is something for which He wants us to ask.**

That's what Jesus teaches us in this model outline prayer for forgiveness.

In the Lord's Prayer we've looked at

Adoration – "hallowed be your name"

Mission – "Your kingdom come"

Submission – "Your will be done on earth as it is in heaven"

Petition – "Give us today our daily bread"

Now we come to the prayer for forgiveness, but I have chosen to call this teaching "**Confession.**" Why? Because without confession of wrongdoing, a request for forgiveness is meaningless. Unless we acknowledge with sincerity the existence of a debt to God our request for forgiveness is pointless.

There have been a rash of what I would call "non-apologies" in recent years that run something like this: "If anyone was offended by my remarks or my actions, I am truly sorry." That's not confession. "I apologize for my offensive remarks or actions" – that's confession. But "if there might be somebody, somewhere who might have been injured by something I might have said, blah, blah, blah..." is

neither a confession nor an apology. Confession calls us to own up to the damage we cause by our words and actions and take personal responsibility for it without shifting blame to anyone or anything else or minimizing the seriousness of our failure.

Why does Jesus use the language of “debt” when it’s clear that he’s talking about “sin”? In what way can “sin” be thought of as a “debt”?

What debt do we owe that we’ve have failed to pay? The Bible is full of commands and instructions that God directs us to fulfill. This morning we could fill the screen with directives from God that would establish the existence of our debt to him beyond a shadow of a doubt but we don’t have to do that. Jesus gave us a summary of our debt to God and to others. One day He was asked a question:

"Teacher, which is the greatest commandment in the Law?"

Jesus replied...

“You shall love the Lord your God with all your heart and with all your soul and with all your mind. This is the great and first commandment. And a second is like it: You shall love your neighbor as yourself. On these two commandments depend all the Law and the Prophets.” Matthew 22:37-40

The hymn writer, Isaac Watts, refers to obedience to God’s command to love Him and to love others as **“the debt of love I owe.”** When we think of our debt to God and to others Jesus raises the bar to the simplest and most exacting measure, the measure of absolute love.

Here’s the unwelcome but necessary diagnostic question: Have you and I, today, loved God with all our heart, soul and mind? If no, then we have a debt.

And there’s a second question: Have you and I, today, loved our neighbor as ourselves? If no, then, we have a debt.

Now, which of you brave souls will attempt to live this next week in perfect obedience to the command to love God and love your neighbor so that when we come together next Sunday you can answer ‘yes’ to these questions? I hope we will all attempt to do so.

But which of you wise souls will realize that next Sunday and the Sunday after that and the Sunday after that, your answer to these two questions will be the same. No, we haven’t loved God with everything we have nor have we loved our neighbor as we should.

That's why Jesus included this important teaching on forgiveness. Yes, we strive with God's help to obey His commands, but our debt to love remains outstanding and we come to this prayer for relief.

“Forgive us our debts...”

What are we asking God to do with our debt?

We're not asking him to forget it. **Forgiving is not forgetting.**

Does God “forgive & forget”? Well, according to the Bible, he doesn't. He does something more profound than that. In Jeremiah 31:34 God says...

**“For I will forgive their iniquity, and I will remember their sin no more.”
Jeremiah 31:34**

Christian author Joanie Yoder wrote that “the idea that God forgets my sins isn't very reassuring to me. After all, what if He suddenly remembered? In any case, only imperfection can forget, and God is perfect. God doesn't say He'll forget our sins. He says He'll remember them no more! His promise not to remember them ever again is stronger than saying He'll forget them.” (Our Daily Bread, August 17, 1997) <http://www.rbc.org/devotionals/our-daily-bread/1997/08/17/devotion.aspx>

I've found a simple definition of forgiveness to be very helpful: **Forgiveness is “remembering not with anger.”** Although we remember what was done to us, the sense that someone owes us something for a wrong done is gone. Lewis Smedes wrote that God does not forget our sin like we forget where we put our car keys. To say that God forgets about our sin, Smedes wrote, “is to say that he feels about us the way he would feel if he had forgotten.” (Smedes, Forgive & Forget, p. 61)

Not like the man who was telling his friend about an argument he'd had with his wife, “Oh, I hate it every time we have an argument,” he said, “she gets historical.” The friend replied, “You mean hysterical.” “No,” he insisted. “I mean historical. Every time we argue she drags up everything from the past and holds it against me.”

God's “not remembering” is an act of His will. God promises that if we confess our sin to him, he will be “faithful and just to forgive us.” (1 John 1:9) When we have confessed our fault and asked for His forgiveness, it is God's promise that that sin will never come up again in our relationship with Him. And God keeps his promises.

When we ask God to forgive us we're not asking Him to excuse our debt.
Forgiving is not excusing.

When we excuse someone a wrong done, our sentence usually begins, “Oh, that’s okay...” No, what was wrong was not “okay” – it needs to be forgiven.

Lewis Smedes wrote that “excusing is just the opposite of forgiving. We excuse people,” he wrote, “when we understand that they were not to blame ... Maybe there were extenuating circumstances. They were not to blame. So why should we forgive them? We forgive people for things we blame them for.” (Forgive & Forget, p. 61)

God doesn’t excuse what we’ve done in disobedience to his command to love; we are guilty. In fact, he has already punished our disobedience in Christ’s death on the cross. The debt we owe had to be paid, it couldn’t be excused or forgotten and Christ paid it for us.

When we ask for forgiveness we’re not asking for our failure to be forgotten or excused, **we’re asking God to cancel our debt.**

The word used here in the Greek language in which the New Testament was written literally means to send away, to let go, to cancel. The bill has been paid. The mortgage has been burned. The debt ceases to exist. It can be put aside. It is no longer an object of concern. It’s not an issue any more.

Our sin created a serious debt towards God – so serious that Christ had to die to pay our account. Forgiveness is God’s application of Christ’s payment to our account.

Here are some things that Bible says God does with our sin...

- ◆ **He forgives them all (1 John 1:9)**
- ◆ **He casts them into the sea (Micah 7:19)**
 - ◆ **He takes them away (Isaiah 6:7)**
 - ◆ **He covers them up (Psalm 32:1)**
 - ◆ **He blots them out (Acts 3:19)**
 - ◆ **He puts them away (Hebrews 9:26)**
- ◆ **He remembers them no more (Hebrews 8:12)**

The Bible is unique of all books of religion in proclaiming that our God offers to pardon and forgive sin completely. Our God has done everything necessary for us to be forgiven except for one thing. He has made provision for the cancellation of our debt by providing payment in the perfect obedience of Jesus Christ. He has made known His desire to forgive us and announced His grace and mercy.

Now what? Now, we come seeking forgiveness.

“Forgive us our debts....”

We need to own our debt

Notice those words of ownership – “us our.” We own the sin that we are seeking to have forgiven. It’s “my” sin and debt that I want canceled. **I can’t shift the blame to...**

My parents didn’t make me do it!

My environment didn’t force it on me!

My circumstances didn’t demand it of me!

My personality didn’t accomplish it!

My adversary, the Devil didn’t make me do it!

I did it!

The story is told of a king who was visiting a prison and the inmates were trying to prove to him that they had been unjustly imprisoned. All except one. Seeing him sitting quietly in the corner while the others loudly proclaimed their innocence, the king went and asked him what he was there for. “Armed robbery, Your Majesty.” The king asked, “Were you guilty?” “Yes, Sire,” he answered, “I entirely deserve my punishment.” Then the king gave the order to the guard: “Release this guilty man. I don’t want him corrupting all these innocent people!”

Honest, sincere confession – owning our sin – is what opens forgiveness to us. We offer to God an honest confession of sin and a sincere request for the cancellation of our debt. He grants to us pardon and we receive it. But so often it’s at this point that we experience difficulty. Once we’ve cleared the hurdle of acknowledge and confessing our wrongdoing and take responsibility for it, we then resist accepting the full reality of our forgiveness.

David Seamands, a Christian pastor and counselor, says that in his experience, the inability to receive forgiveness underlies many of our relationship problems. After years of counseling he came to the conclusion “that the two major causes of most emotional problems among evangelical Christians are these: the failure to understand, receive, and live out God’s ... grace and forgiveness; and the failure to give out that ... love, forgiveness and grace to other people.” (Healing for Damaged Emotions, p. 29)

It seems to me that the key to receiving forgiveness and the key to giving it out to others is one and the same and it’s found in our ability to grasp one essential fact about the debt we owe to God – we can never, never, never repay it!

“Forgive us our debts....”

We need to catch a vision of the immensity of our debt to God

Notice with me that the word is plural – it’s not “debt,” it’s “debts.” It’s when we understand at a heart level the immensity of the debt we have to God that we are forced to either simply receive his offered forgiveness or give up all hope.

That’s the essential lesson found in **the parable of the unmerciful servant** we read earlier in **Matthew 18:21-35**. The servant owed the king **10,000 talents** and is called to repay the debt. Unable to pay it off, the servant begs patience to repay the debt, but the king instead cancels the full amount and set him free.

You need to picture the amount of money we’re talking about. One talent was worth 6,000 denarii. One denarius was the standard days wage for laborers and soldiers. If you worked six days a week, working at the rate of one denarius a day, it would take 19 years to accumulate just one talent. To accumulate 10,000 talents would take – are you ready -- 193,548 years.

1 talent = 6,000 denarii
1 denarius = a day’s wage
1 talent = 19 years of labour
10,000 talents = 193,548 years of labour

There is no way this man could pay off this debt!! But notice his request...

“Have patience with me, and I will pay you everything.” Matthew 18:26

This man was clueless about the desperateness of his situation. That proves to be the major part of his problem.

When servant #1 was released by the king he bumped into another servant, whom we’ll call “servant #2”. Servant #2 owed servant #1 some money, 100 denarii. Remember, one denarius is a day’s wage. In other words, this man *could* pay this debt off in about four months. It’s not a “nothing.” One hundred denarii was a lot of money. What did servant #1 do? He demanded repayment without mercy. When the king heard of this, he recalled servant #1 and read him the lesson and here’s the point of Jesus’ parable...

“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?” Matthew 18:32-33

If servant #1 had had a sense of how much he had been forgiven, he would have seen the debt owed him by servant #2 in the proper perspective and would have been ready to forgive.

“and forgive us our debts, as we also have forgiven our debtors.” Matthew 6:12

Sometimes we struggle with the use of the word, “debt,” here. In Luke’s version of the Lord’s Prayer, the word is “sins” but when we turn to think of sins committed by others against us, Luke also uses the term “indebted.” The word “debt” is perfect. Because that’s exactly how we feel about what they’ve done to us – they owe us something...

An apology

An act of restitution

Something done to make right what they did wrong

We want them to pay for what they did. “Debt” is a perfect word to describe the wrong done by other to us.

We need to catch a vision of the immensity of our debt to God in comparison with the debt of others to us

Lewis Smedes was a physically awkward teenager who was very uncomfortable with his physique. Showers after gym class were torture. He devised a scheme where he could fake having taken a shower by simply wrapping a towel around himself and standing near the shower room, but one day he was caught by the gym teacher, a man named Leo Sedman.

“He had been watching me, he bawled. Well I had better believe him, buddy boy, that I was not going to get away with it. He would teach me not to cheat on the shower. Off with my clothes, and into the shower, while everybody gawked.

A crowd of kids came around, like a bunch of people at a curb where a man lies bleeding. They were all looking at me, grinning, waiting for me to bleed and die. Good show.

Leo knew what he was doing. He was out to hurt a kid who was ashamed of his body. He was a college graduate, trained in the human behaviour of skinny kids, six feet tall. Somebody could put up a case for him, I suppose; maybe a fat man needs to be reassured that fat is nicer than skinny. But I think he knew what he was doing. And I cannot excuse him.

You were guilty, Leo Sedman, and I hated you. Boy, did I hate you. All I can do with you is forgive you.” (Forgive & Forget, p. 64-65)

Have you got a “Leo” in your life? Is there someone in your experience who has built up a debt in your life? Is there someone to whom you need to say, in your heart or to their face, “all I can do with you is forgive you”?

Kid’s can put things in the most disarming and unintentionally profound way some times. One four year old was learning to pray the Lord’s Prayer in one of the traditional forms which says, “Forgive us our trespasses as we forgive those who trespass against us.” This is how that line came out of this little four old’s

mouth: **“And forgive us our trash baskets as we forgive those who put trash in our baskets.”**

When someone sins against us what they’ve done is not a nothing – 100 denarii was a real debt. What Leo Sedman did was a real debt. What that person in your life who wronged you did was a real debt. It wasn’t a nothing. It can’t be forgotten or excused.

When someone hurts us badly, we can’t just turn a blind eye and forget or excuse what they’ve done – that would be to deny the reality of our pain. I believe that the only way we can handle those situations is to step back and take a good look at our debt situation.

How much has God forgiven for us? How does my immense debt to God stack up against their debt to me? How much trash does God have to empty out of my basket, compared with the trash that other’s have dumped on me?

Ray Stedman was talking with a man who confessed his difficulty in forgiving a particular person. *“I know I’m a Christian,” the man said, “but someone once did an awful thing to me – something I just can’t forget or forgive.”*

Stedman asked him, “Are you sure that you can’t forgive him?” The man maintained that he had tried to forgive but was unable to do so. They continued to talk for a while when Stedman risked an insight. “You know,” he said, “I have found that we often use the word *can’t* when what we really mean is *won’t*. Isn’t it possible that what you really mean is not, ‘I *can’t* forgive him,’ but ‘I *won’t* forgive him’? If it really true that you cannot forgive this man, then it indicates that you yourself have never been forgiven and you are only kidding yourself about being a Christian.”

The man was shaken by the suggestion but it wasn’t long, Stedman wrote, before he came back and told him of the joy he experienced in finally forgiving the man who had injured him. (Talking With My Father, p. 72)

Is there someone in your life you struggle to forgive? Perhaps your “can’t” is really a “won’t” and you need to deal with that before the Lord.

I want to close this morning with a story sent to me by a friend. It pictures a young man who comes to the realization of the immensity of the debt he has with God and of how God’s forgiveness cancels the debt. It’s a man’s story, but the moral of it applies equally to women. Forgive me, but it’s a long story. It’s entitled, “The Room.”

In the place between wakefulness and dreams, I found myself in the room. There were no distinguishing features, save the one wall covered with small index card files. They were like the ones used in libraries that list titles by author or subject

in alphabetical order. But these files, which stretched from floor to ceiling and seemingly endlessly in either direction, had very different headings. As I drew near the wall of files, the first to catch my attention was one that read "Girls I have Liked," I opened it and began flipping through the cards. I quickly shut it, shocked to realize that I recognized the names written on each one.

Then without being told, I knew exactly where I was. This lifeless room with its small files was a crude catalogue system for my life. Here were written the actions of my every moment, big and small, in a detail my memory couldn't match.

A sense of wonder and curiosity, coupled with horror, stirred within me as I began randomly opening files and exploring their content. Some brought joy and sweet memories; others a sense of shame and regret so intense that I would look over my shoulder to see if anyone was watching. A file named "Friends" was next to one marked "Friends I Have Betrayed."

The titles ranged from the mundane to the outright weird. "Books I have Read," "Lies I Have Told," "Comfort I Have Given," "Jokes I Have Laughed At." Some were almost hilarious in their exactness: "Things I've Yelled At My Brothers." Others I couldn't laugh at: "Things I Have Done in My Anger," "Things I Have Muttered Under My Breath At My Parents." I never ceased to be surprised by the contents. Often there were many more cards than I expected. Sometimes fewer than I hoped.

I was overwhelmed by the sheer volume of the life I had lived. Could it be possible that I had the time in my 20 years to write each of these thousands or even millions of cards? But each card confirmed truth. Each was written in my own handwriting, each signed with my signature.

When I came to a file marked "Lustful Thoughts," I felt a chill run through my body. I pulled the files out only an inch, not willing to test its size, and drew out a card. I shuddered at its detailed content. I felt sick to think that such a moment had been recorded.

An almost animal rage broke in me. One thought dominated my mind: "No one must ever see these cards! No one must ever see this room! I have to destroy them!" In an insane frenzy I yanked the file out. Its size didn't matter now. I had to empty it and burn the cards. But as I took it at one end and began pounding it on the floor, I could not dislodge a single card. I became desperate and pulled out a card, only to find it as strong as steel when I tried to tear it.

Defeated and utterly helpless, I returned the file to its slot. Leaning my forehead against the wall, I let out a long, self-pitying sigh. Then I saw it. The title bore "People I Have Shared The Gospel With." The handle was brighter than those around it, newer, almost unused. I pulled on its handle and a small box not more

than three inches long fell into my hands. I could count the cards it contained on one hand.

Then the tears came. I began to weep. Sobs so deep that the hurt started in my stomach and shook through me. I fell on my knees and cried. I cried out of shame, from the overwhelming shame of it all. The rows of file shelves swirled in my tear-filled eyes. No one must ever know of this room. I must lock it up and hide the key.

But then as I pushed away the tears, I saw Him. No, please not Him. Not here. Oh, anyone but Jesus. I watched helplessly as He began to open the files and read the cards. I couldn't bear to watch His responses. In the moments I could bring myself to look at His face, I saw a sorrow deeper than my own. He seemed to intuitively go to the worst boxes. Why did He have to read every one?

Finally He turned and looked at me from across the room. He looked at me with pity in His eyes. But, this was a pity that didn't anger me. I dropped my head, covered my face with my hands and began to cry again. He just cried with me.

Then He got up and walked back to the wall of files. Starting at one end of the room, He took out a file and one by one, began to sign His name over mine on each card. "NO," I shouted, rushing to Him. All I could find to say was "No, No," as I pulled the card from Him. His name shouldn't be on these cards. But, there it was, written in red so rich, so dark, so alive. The name of Jesus covered mine. It was written with His Blood.

He gently took the card back. He smiled a sad smile and began to sign the cards. I don't think I'll ever understand how He did it so quickly, but the next instant it seemed I heard Him close the last file and walk back to my side. He placed His hand on my shoulder and said, "It Is finished!"

I stood up, and He led me out of the room. There was no lock on its door. There were still cards to be written! (The Room by Anonymous as quoted in Josh Harris, I Kissed Dating Goodbye)

Jesus said, "he who is forgiven little, loves little." Luke 7:47 How much have you been forgiven? How much can you forgive?

As we conclude this morning, I'm going to invite you to a time of confession with the Lord. I'm going to lead us in responding to the two halves of the prayer that Jesus taught us pray. First, we'll deal with the trash in our baskets and then secondly, we'll deal with the trash that others have put in our baskets. I'll lead you in praying the prayer for forgiveness that Jesus taught us, leaving you a few moments of silence in which to bring your personal requests for forgiveness and in which to mention those to whom you are extending forgiveness today.

Let's hear from God's Word his declaration regarding confession and pardon...

“The sacrifices of God are a broken spirit; a broken and contrite heart, O God, you will not despise.” Psalm 51:17

“If we say we have no sin, we deceive ourselves, and the truth is not in us. If we confess our sins, he is faithful and just to forgive us our sins and to cleanse us from all unrighteousness. If we say we have not sinned, we make him a liar, and his word is not in us.” 1 John 1:8-10

“Seek the Lord while he may be found; call upon him while he is near; let the wicked forsake his way, and the unrighteous man his thoughts; let him return to the Lord, that he may have compassion on him, and to our God, for he will abundantly pardon.” Isaiah 55:6-7

Let's pray:

Our Father, we confess that we have sinned against you in thought, word and deed, by what we have done and by what we have left undone. We have not loved you with our whole heart; we have not loved our neighbours as ourselves. We are truly sorry and we humbly repent.

For the sake of your Son Jesus Christ, Father, forgive us our debts...

Father, we ask that your mercy and grace will flow to us and through us as we forgive those who are our debtors...

**“[Our Father] does not deal with us according to our sins, nor repay us according to our iniquities. For as high as the heavens are above the earth, so great is his steadfast love toward those who fear him; as far as the east is from the west, so far does he remove our transgressions from us.”
Psalm 103: 10-12**

- Invitation to Worship Team & Prayer Ministry Team**
- Closing Song:** Arise, My Soul, Arise
- Benediction:** “May the grace of the Lord Jesus Christ...” 2 Cor. 13:14