

**"FORGIVE US OUR SINS."**

**Rev. Robert T. Woodyard**

**First Christian Reformed Church, Lynden, WA**

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**Text for Sermon: Matthew 6:12; Psalm 139:23-24**

**Introduction:**

We come this evening to the fifth petition of the Lord's Prayer and the second horizontal or God-dependent petition (we called the first three God-centered). This is the only petition with an addendum. It's a petition with a promise, we are asking something and we are saying we will do something. We will take up the second part next year.

We know from the previous petition Jesus meant this to be a daily prayer. Jesus teaches us to pray daily for ourselves for three things, for our daily provision, for our daily pardon and for our daily protection from daily dangers. The first shows concern for our bodies and the second two show concern for our souls. Our souls daily need deliverance from the penalty of sin and from the power of sin.

**Debt.**

Regarding our sins, Jesus calls them debts.

Scripture calls sin all kinds of things. Iniquity, transgression, offense, shortcoming, lawbreaking, evil, falling short, missing the mark, rebellion, pollution, corruption, blood guiltiness.

Sin is always all of those things to God.

Here Jesus specifically calls sin a debt. A debt occurs when we owe something and can't pay it. We become indebted when we don't have the money to pay for something. Jesus is saying we owe God our love, loyalty and obedience all the time. Sin is failure to give what we owe and it places us in debt to God without a way to pay.

I had a problem many years ago. I had a bill I couldn't pay. I owed it but I didn't have the money. So I went to a bank and asked for a loan so I could pay my debt. Sometime later I had another problem. Now the bank loan was due and I still didn't have any money to pay. Have you had the experience of a debt coming due and not being able to pay?

Almost all of us know what debt feels like. It can be oppressive, overwhelming, defeating, discouraging. Debt can tie us up in knots, rob us of our joy and steal our freedom and mortgage our future. It can be a great burden. Think how serious the debt of sin is.

**Our sin debt is the worst kind of debt for at least four reasons.**

**First**, sin is the worst debt because it's not a single debt but a debt multiplied upon debt. We have run up the tab, we have maxed out and overcharged the card, the account is way overdrawn and way past due. Every day of our lives we add to it. Our debt is an infinite debt.

**Second**, sin is the worst kind of debt because it is impossible to pay back. Adam sent all of us into bankruptcy and left us with nothing. We talk about leaving our grandchildren a national debt too big to pay, but that is nothing compared to what Adam left us and what we pass on to our children.

Our sin is an infinite debt that's too huge to calculate. To call it a hundred million dollars is not enough because that figure has the possibility of being paid back. Our debt is unpayable.

**Third**, our sin is an infinite offense against an infinite majesty. It's the highest treason, it's rebellion against the throne of God that seeks to "ungod God" (Thomas Watson).

**Fourth**, sin is the worst possible debt because left unpaid it will send us to the worst prison with the worst chains and the worst darkness and the worst fire all, under the worst wrath ever.

When we are in financial debt over our heads one of the things we do is go to a financial counselor. And the first thing they do is ask us to list all our debt so they can take an inventory and get the whole picture and find out the full extent of our indebtedness.

Exactly how much do we owe God?

**What is our debt? What is our sin? What does it look like? What are they specifically?**

**Proverbs 6:16-19** There are six things that the Lord hates, seven that are an abomination to him:

**17** haughty eyes, a lying tongue, and hands that shed innocent blood,

**18** a heart that devises wicked plans, feet that make haste to run to evil,

**19** a false witness who breathes out lies, and one who sows discord among brothers.

**Galatians 5:19-21** Now the works of the flesh are evident: sexual immorality, impurity, sensuality, **20** idolatry, sorcery, enmity, strife, jealousy, fits of anger, rivalries, dissensions, divisions, **21** envy, drunkenness, orgies, and things like these.

**II Timothy 3:1-5** But understand this, that in the last days there will come times of difficulty.

**2** For people will be lovers of self, lovers of money, proud, arrogant, abusive, disobedient to their parents, ungrateful, unholy, **3** heartless, unappeasable, slanderous, without self-control, brutal, not loving good, **4** treacherous, reckless, swollen with conceit, lovers of pleasure rather than lovers of God, **5** having the appearance of godliness, but denying its power.

To these lists we can add much more.

There are the seven deadly sins: lust, gluttony, greed, sloth, wrath, envy, and pride.

We owe a great debt for the two great commandments we have broken and violated or ignored and for all the Ten Commandments we have broken again and again and again.

For secret sins and public ones. For the sins we know about and all the ones we don't know about or have long forgotten.

And not just all the sins we have done but also the sins of what we have not done that we ought to have done. Sins of omission.

A Sunday School teacher asked her class to define sins of omission. A little girl answered, "Aren't those the sins we should have committed but didn't."

It's a sin to lie, but it's also a sin not to tell the truth.

It's a sin to steal, but it's also a sin not to give or share.

It's a sin to gossip, but it's also a sin not to speak well of someone when we have an opportunity.

It's a sin to do evil, but it's also a sin to withhold doing good.

This is the list that does not end. It goes on and on, my friend. The debt is absolutely huge and spiraling out of control daily. It makes our national debt look like lunch money.

### **What is the effect of this great debt of sin?**

**In Scripture the effect of sin on our relationship with God is referred to in several ways.**

They are like a dividing wall or a barrier that hides His face:

**Isaiah 59:2** Your iniquities have made a separation between you and your God, and your sins have hidden his face from you so that he does not hear.

Listen to how David describes the effects of sin:

**Psalm 32:3-4** When I kept silent, my bones wasted away through my groaning all day long.

**4** For day and night your hand was heavy upon me; my strength was dried up as by the heat of summer.

**Psalm 51:10** Create in me a clean heart, O God, and renew a right spirit within me.

**11** Cast me not away from your presence, and take not your Holy Spirit from me.

**12** Restore to me the joy of your salvation, and uphold me with a willing spirit.

Unconfessed sin has all kinds of emotional and physical consequences. It is heavy on our hearts, it depresses our spirits, it drains our energy and vitality, it eats at our conscience, the shame and guilt steals our joy and leaves us feeling empty and abandoned even by the Holy Spirit.

Furthermore, the worst effect of all is our sin places us under the just judgment and condemnation of God. We are guilty as charged and justly deserving of His infinite and eternal wrath and curse.

**Romans 3:23** for all have sinned and fall short of the glory of God.

We have all sinned. We have done what is evil in His sight. Everyone of us approaches God with our heads hung low, carrying a burden of sin, shame and guilt.

There are over seven billion people on this planet and every last one of them stands under the weight and judgment of sin. Not one of us is so innocent we do not need the mercy of God.

### **What do we do about this great debt of sin?**

When I had that loan note come due and I couldn't pay it, I had to humble myself and go to someone who could pay it and ask for his help. That person was my employer whom I knew to be a very generous man. He listened to my plight and wrote out a check and paid it in full with no strings attached. That experience showed me how it is with God and us.

That is what we must all do. Humble ourselves, go to someone who can pay our infinite debt, acknowledge it, say how we got into the debt and ask for help. The difference is that the only person who can pay it is the person to whom we owe it.

It's like going to the bank that has your mortgage or your farm loan and asking them to pay it off in full.

**This is called forgiveness**, the remission of sin. Forgiveness sets Christianity apart from every other religion on the face of the earth.

The financial counsel you receive in every other religion and in every form of false Christianity is you have to start working to pay off the debt. You spin a prayer wheel, you go on a pilgrimage, you bathe in a sacred river, you sacrifice a child, you spend two years knocking on doors, you say so many Hail Mary's, you make a guilt offering, you beat yourself up over something you did, you try harder to do better and be better.

Whatever it is, the goal is to find some way to pay down the debt and get right with God.

But everyone who thinks this way has absolutely no clue how great the debt is. Our meager efforts are like draining the Pacific with a teaspoon while it's raining. It's like paying off the national debt with \$100 a month payroll deductions while Congress is still in session.

So we need help. The problem is that everyone we know is in the same boat. Everyone we ask to help us with our debt problem has the same debt problem. It's like asking for a loan from a man on his way to bankruptcy court (Phil Ryken, *The Prayer of Our Lord*, p. 66).

When we are younger where do we sometime turn for financial help? We ask dad.

The Lord's Prayer is a Dear Dad letter. "Father, I have sinned, and I have run up a huge bill and I have nothing to pay it with and I need a bailout."

Our Father in Heaven, forgive us this day our daily debt.

As believers we are not praying to God as our judge, but to God as our Father. This is a family prayer for God's adopted sons and daughters.

Jesus teaches us to appeal to our Father's compassion and He will pardon all our debt and remove all that separates us from Him. This petition is audacious on the surface. How can such a debtor so shamelessly approach his creditor and ask for his debt to be erased? Yet Jesus teaches us to act in this shameless manner.

How willing is God to forgive your sins? Let me give you *two pictures*.

Remember the *prodigal son*? He took all his inheritance and squandered it. Once in complete bankruptcy and ruin he decided to go back to his father and work as a hired hand to try to do something to make things right. But what happened?

He completely underestimated his father's capacity for forgiveness (Phil Ryken, *The Prayer of Our Lord*, p. 67). He was always a son, his sin didn't change that fact, but it did affect their relationship. He had to humble himself and return and confess and ask forgiveness.

Remember *Jesus on the cross*? While He was being crucified, while they mocked Him and cast lots for his clothes, what did He say?

**Luke 23:34** Jesus said, "Father, forgive them, for they know not what they do."  
Our sin crucified Christ and He is willing still to forgive us.

### **Application and Conclusion:**

**I John 1:9** If we confess our sins, he is faithful and just to forgive us our sins and to cleanse us from all unrighteousness.

Why? Because the debt has already been paid in full.

Jesus paid for the privilege that is ours to approach the throne of the grace and mercy of God and ask forgiveness and receive it freely and fully.

**Colossians 2:13-14** You, who were dead in your trespasses and the uncircumcision of your flesh, God made alive together with him, having forgiven us all our trespasses, **14** by canceling the record of debt that stood against us with its legal demands. This he set aside, nailing it to the cross.

Cancelled. Paid in full. Completely satisfied.

Horatio Spafford wrote of this so beautifully in his great hymn.

My sin, oh, the bliss of this glorious thought!  
My sin, not in part but the whole,  
Is nailed to the cross, and I bear it no more,  
Praise the Lord, praise the Lord, O my soul!

Jesus is calling us to serious battle, daily battle. In this battle there will only be one winner, either sin or us. So kill sin before it kills you. No weak resignation here. Don't hang on to any piece of it. Hate it, drive it out, don't stop, don't give in, and if you do, then pick up and start after it again after each failing.

This is a call to self-awareness, to cultivate the ability to be self-critical. All of us are very good at seeing everyone else's sin, and keeping track of it? Are we growing in our ability to see our own sins first and humbly seek forgiveness first?

Are you willing on a daily basis to examine your hearts and lives and words and actions? Are you willing to examine your conscience? Are you willing to ask God to test you and try you and see if there is any grievous or evil or wicked or sinful way within you? Are you willing to swallow your pride and let go of your veneer of self-righteousness? Are you ready to surrender? Are you ready to see the truth and tell the truth and live the truth? Are you willing to pray this prayer with all your heart? Father in heaven, forgive us this day our daily sins.

**Prayer:**

Jesus, don't just teach us to pray, but teach us to confess. By your Word and by your Spirit cut through our defense systems and our excuses and the lies we live by. Expose to the light of your truth our secret sin and our love of darkness. Overpower our stubborn pride and our hiding behind a façade of self-righteousness and self-justification. We care so much more about what men think of us than what you think of us. Some of us are living in sin, repeated and unrepentant sin. Show us the danger our souls are in. Just because our world and our culture say it is OK, we tell ourselves it is, completely ignoring your Word and our conscience. Make sin look like the sin it really is to us, remove the scales from our eyes and the hardness from our hearts. Show us our own long lists, our sins of thoughts, words and actions, both great and small, seen and unseen, done and undone, against you and against those around us.

Our sins are the very nails that pierced your hands and the very sword that pierced your side. It is we who betrayed you and crucified you. Forgive us, Father, this day our daily debts.

By your Spirit's power and your grace grant that our sin not have dominion over us, but that we will truly desire to walk in your ways and in your will. Restore to us the full joy of your salvation and forgiveness.