

Marc Roby: We are resuming our study of theology today by continuing to examine soteriology, the doctrine of salvation. We are currently discussing the doctrine of sanctification and, more particularly, the means of grace. And we have been discussing the topic of prayer for some time and are currently examining the Lord's Prayer. Dr. Spencer, how would you like to proceed today?

Dr. Spencer: As we've done for the last few weeks, I'd like to begin by reading the Lord's Prayer again.

Marc Roby: Very well. We are examining the version found in Matthew 6:9-13 which reads, "Our Father in heaven, hallowed be your name, your kingdom come, your will be done on earth as it is in heaven. Give us today our daily bread. Forgive us our debts, as we also have forgiven our debtors. And lead us not into temptation, but deliver us from the evil one."¹

Dr. Spencer: That is a such a wonderful, short prayer! And last week we covered the fourth petition, "Give us today our daily bread." It is the first petition that is not obviously theocentric, or God centered. And yet, even it puts God at the center of things because it recognizes that we are just creatures who are completely dependent on God for everything, even our daily bread. And as I noted last time, even though it is true for most of us that we work to earn our daily bread, all of our abilities and opportunities come from God and shouldn't take them for granted.

Marc Roby: Yes, we should be thankful for all that we have. And so, I assume that we now want to move on to consider the fifth petition, which is, "Forgive us our debts, as we also have forgiven our debtors."

Dr. Spencer: Yes, I think it's time to move on and look at that. And it is, again, theocentric because it recognizes that God is the sovereign Lord and Judge of all and that we need forgiveness. But the word debt used by Matthew is potentially misleading to some. The parallel verse in Luke 11: 4 says, "Forgive us our sins, for we also forgive everyone who sins against us."

Marc Roby: Yes, people today typically don't think of debt and sin as being synonymous.

Dr. Spencer: No, we don't. We must remember however, that Jesus was speaking Aramaic, so both Matthew and Luke were translating what was said into Greek. Matthew wrote more for a Jewish audience, while Luke was writing more for Gentiles. The Greek word Mathew used, which is translated here as debt, is only used twice in the New Testament, and both times by Matthew². The word did mean a debt or obligation at the time, but it was used figuratively by

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² See ὀφείλημα (#4052) on page 1769 of E.W. Goodrick & J.R. Kohlenberger III, The NIV Exhaustive Concordance, Zondervan, 1990

Rabbis to refer to sin³, so using it was an appropriate choice for Matthew's Jewish readers. Luke however, as I noted, was writing to a different audience and he wanted them to understand the meaning of Jesus' statement, so he used a different word. In the *Theological Dictionary of the New Testament* we are told that "Luke replaces this word, whose figurative religious sense was alien to the Greek world, by its material equivalent ἁμαρτία" (hamartia)⁴, which is the common Greek word for sin.

Marc Roby: That's an interesting example of the problems one encounters when trying to translate something from one language to another.

Dr. Spencer: It is an interesting example, but I bring it up because it also leads to an important point to make regarding sin. When we sin, it does put us in debt, so to speak. God created us and, as his creatures, we have an obligation to obey his commands. When we disobey, which is sin, we incur a debt for failing to meet that obligation. Jesus himself used debt as an illustration in the parable of the unmerciful servant, which deals with the issue of forgiveness, the same issue dealt with in the fifth petition.

In Matthew 18:21 we read that "Peter came to Jesus and asked, 'Lord, how many times shall I forgive my brother when he sins against me? Up to seven times?'"

Marc Roby: And I'm sure Peter thought he was being very generous by offering to forgive up to seven times.

Dr. Spencer: I'm sure he did. But Christ responded, as we read in Matthew 18:22, "I tell you, not seven times, but seventy-seven times." Which really means that there should be no limit to our willingness to forgive. And Jesus then went on to tell the parable of the unmerciful servant. We read in Matthew 18:23-24, that he said, "Therefore, the kingdom of heaven is like a king who wanted to settle accounts with his servants. As he began the settlement, a man who owed him ten thousand talents was brought to him."

Marc Roby: Now, we should probably explain that a talent was a measure of weight, equal to about 75 pounds in the American system of weights.

Dr. Spencer: Yes, that's a good point, although it was obviously being used here to represent a large sum of money. Now, we aren't told whether this was 75 pounds of silver, or gold, or what. Perhaps it was translating some idiomatic expression that was meant to represent a virtually uncountable amount of money. When you and I were young you would simply have said a million dollars.

Marc Roby: I'm afraid inflation has made that expression out of date. Many middle-class Americans own homes that cost nearly that much. We would probably now need to say a billion dollars to convey the same idea.

³ G. Friedrich (Trans. By G. Bromley), *Theological Dictionary of the New Testament*, Vol. V, Eerdmans, 1967, pg. 565

⁴ Ibid

Dr. Spencer: Yes, you're probably right about that. But the idea is clear. This servant owed his king a massive amount of money. Too much to think it would possible for him to ever repay the debt. But the servant pleaded with the king and the king had pity on him and forgave this huge debt.

Marc Roby: And the parable then takes a surprising twist. We read in Matthew 18:28 that "when that servant went out, he found one of his fellow servants who owed him a hundred denarii. He grabbed him and began to choke him. 'Pay back what you owe me!' he demanded."

Dr. Spencer: And we again need to provide some explanation. The denarius was a Roman coin and the sum of a hundred denarii is simply intended to represent a comparatively tiny debt.

But getting back to the parable, when this fellow servant pleaded for mercy, the servant who had been forgiven the monstrous debt refused and had him thrown into prison. Other servants witnessed this and were distressed by his cruel behavior and complained to the king. The king then called the first servant back and said, as we read in Matthew 18:32-33, "You wicked servant, I canceled all that debt of yours because you begged me to. Shouldn't you have had mercy on your fellow servant just as I had on you?"

Marc Roby: And we then read the frightening conclusion. In Verse 34, we are told that "In anger his master turned him over to the jailers to be tortured, until he should pay back all he owed."

Dr. Spencer: And Jesus then ties the parable back to the topic of the kingdom of God and the need for forgiveness. In Verse 35 Jesus says, "This is how my heavenly Father will treat each of you unless you forgive your brother from your heart." Jesus is clearly teaching by this parable that our sin puts us in debt to God, and the debt is one that we cannot possibly pay. We have sinned against infinite God, so the just penalty is infinite punishment. We can never pay the debt.

Marc Roby: Yes, in Psalm 49:7-9 we are told that "No man can redeem the life of another or give to God a ransom for him—the ransom for a life is costly, no payment is ever enough—that he should live on forever and not see decay."

Dr. Spencer: That is very true. No mere man can pay the debt for his own sin, let alone the sin of another. But, praise God, Jesus Christ, who is not just man, but the unique God-man, took our sins upon himself and paid the debt we owed. And on that basis, God forgives our sin. And because we have been forgiven, we must also be willing to forgive others. Which is why this fifth petition in the Lord's Prayer says, "Forgive us our debts, as we also have forgiven our debtors." (emphasis added)

Marc Roby: Which is such an important point that Jesus made it several times. For example, immediately after telling his disciples the Lord's Prayer, in Matthew 6:14-15, Jesus said, "For if you forgive men when they sin against you, your heavenly Father will also forgive you. But if you do not forgive men their sins, your Father will not forgive your sins."

Dr. Spencer: Yes, that's a sobering statement. And in Mark 11:25 Jesus said, "when you stand praying, if you hold anything against anyone, forgive him, so that your Father in heaven may forgive you your sins." But we need to be very careful with these two statements. Our forgiving

others isn't some meritorious work for which we are being rewarded with forgiveness ourselves. The point that Jesus was making is that *if* we have truly been forgiven by God, we *will* forgive others from the heart. Our forgiving others is simply the proof that we have, in fact, been born again. Born-again people are new creations we are told in 2 Corinthians 5:17 and they have seen their own terrible sinfulness. Therefore, when someone else asks us for forgiveness, we readily grant it. Those who have been forgiven, forgive others.

Marc Roby: In other words, when Jesus said that if we don't forgive men their sins, our Father will not forgive ours, the reason is that our refusal to forgive others shows that we have not been born again.

Dr. Spencer: And if we have not been born again, we have never truly repented and believed and we are not united to Christ by faith. Therefore, his atoning sacrifice is not applied to us. When the apostle Paul was defending himself before King Agrippa, we read in Acts 26:20 that he said, "First to those in Damascus, then to those in Jerusalem and in all Judea, and to the Gentiles also, I preached that they should repent and turn to God and prove their repentance by their deeds."

Marc Roby: That is a wonderfully clear statement of the place of so-called good works in the life of a Christian. Paul's preaching was simple. We are to repent and turn to God, which is repentance and faith, or we could say conversion, and then we are to prove our repentance and faith by our deeds.

Dr. Spencer: Very few modern churches preach this simple biblical truth anymore. Most protestant churches believe that if you talk about the necessity of good works at all, you are denying the gospel of grace. But that is nonsense. We *are* saved by grace alone, through faith alone, in Christ alone. That is true. But no one will be saved by a faith that is alone. Faith without works is dead James tells us in James 2:26. You simply cannot read the New Testament without seeing the necessity for living a holy life of obedience to God's commands. Our obedience is never presented as the *ground* or the *basis* of our salvation, but it also never presented as some optional goal to which it would be good, but not necessary, for us to strive. It is presented clearly, again and again, as the expectation, the norm of Christian conduct. Over and over again you see the idea that *if* you are truly born again, *then* your life *will be* characterized by this obedience of faith, which we discussed two weeks ago in relation to the third petition, "your will be done".

Marc Roby: And with reference to the fifth petition, which we are currently considering, the obedience of faith then requires us to forgive others.

Dr. Spencer: Exactly.

Marc Roby: Now that raises a question that some of our listeners may be wanting to ask. If we are commanded to forgive others when they ask us, well, why can't God simply forgive our sins when we ask? Why did Jesus Christ have to come and endure the wrath of God to pay for our sins?

Dr. Spencer: Because God is the supreme judge of the universe. Think about a human judge for example. If someone harms him personally and then asks for forgiveness, he certainly has the

right to forgive the person without requiring any compensation or punishment. But in his capacity as a judge, if someone is convicted of a crime and pleads for forgiveness during the trial, he has no right to simply forgive. In many cases he is allowed to take true contrition into account in the sentence he hands down, but he is not allowed to simply forgive the person. He must impose a sentence that falls within the guidelines established by the government.

As the ultimate judge of the universe, God demands that justice be satisfied. This fact doesn't in any way weaken or contradict the statement that God is love. In fact, it makes his love all the more amazing. But the fact is that God is also just and holy and sin must be punished.

Marc Roby: I think that answers the question. And it should cause all Christians to give God great glory and praise for sending Jesus Christ to pay the penalty we owe.

Dr. Spencer: I agree. And God wants us to be continually aware of the debt that was paid for us and to walk in grateful obedience. If someone sins against me, that isn't all that big a deal because I'm not all that important. So forgiving someone for sinning against me shouldn't be too hard. That is why Paul tells us in Colossians 3:13, "Bear with each other and forgive whatever grievances you may have against one another. Forgive as the Lord forgave you." God forgave me infinite sin, which required sending his own eternal Son to bear God's wrath on my behalf. Therefore, it should be an easy thing for me to forgive the small debt incurred when someone sins against me.

Marc Roby: But, of course, if someone sins against you, he has also sinned against God.

Dr. Spencer: Yes, that's true. There is no sin you can commit against me that isn't also a sin against God, because it violates his law. And therefore, *all* sin brings an infinite debt. So, my forgiving someone does not absolve the person of guilt. He still has to deal with God.

Marc Roby: Which should make us all live very carefully.

Dr. Spencer: The fact that God has forgiven our sins should make us very humble and gracious toward others. The Westminster Shorter Catechism brings this point out clearly. Question 105 asks, "What do we pray for in the fifth petition?"

Marc Roby: And the answer given is, "In the fifth petition, (which is, *And forgive us our debts, as we forgive our debtors,*) we pray, That God, for Christ's sake, would freely pardon all our sins; which we are the rather encouraged to ask, because by his grace we are enabled from the heart to forgive others."⁵

Dr. Spencer: I love the way they put that. We are *encouraged* to ask for God's forgiveness *because* we see his grace at work in us. We see that his grace has changed our hearts so that we are able to forgive others, which means that we see the evidence of new birth, or regeneration. And there is nothing that should encourage us more than that. If God has done his work in our

⁵ The Westminster Shorter Catechism, The Banner of Truth Trust, 2012, pg. 45

hearts, then all is well. He will always complete every work that he begins. He cannot fail. And so my hope is in God alone.

Marc Roby: And that is a great and glorious hope that will never disappoint us. We have been quoting fairly often from G.I. Williamson's commentary on the Heidelberg Catechism and I like what he says in his comments about this fifth petition. He wrote that "One could as well speak of a round square, or an empty fullness, as speak of an unforgiving Christian."⁶

Dr. Spencer: That is a good statement. An unforgiving Christian is an oxymoron. That does not mean that forgiving is always easy, but it does mean that God always gives the grace necessary to do it. And we must remember that we are to forgive *as* God forgave us. That means we don't dredge the sin up again later and beat the person over the head with it. We do our best to forget it.

The Bible is full of wonderful statements about the complete nature of God's forgiveness. In Jeremiah 50:20 we read that "'In those days, at that time,' declares the LORD, 'search will be made for Israel's guilt, but there will be none, and for the sins of Judah, but none will be found, for I will forgive the remnant I spare.'"

Marc Roby: That's wonderful. Satan and others may search for our guilt, but it will not be found. And in Jeremiah 31:34, in speaking about the New Covenant which would later be instituted by Christ, God says that "I will forgive their wickedness and will remember their sins no more."

Dr. Spencer: And that verse is quoted in the New Testament in Hebrews 8:12. We are also told in Psalm 103:12, "as far as the east is from the west, so far has he removed our transgressions from us." There are many other verses we could cite, but the point is clear. While our sins have consequences in this life that we may still have to deal with even if we repent, we can nonetheless be certain that Christ has taken away the eternal punishment that we deserve. When we get to heaven, our sins will be remembered no more.

Marc Roby: That is an amazing, comforting and glorious truth to meditate on.

Dr. Spencer: It is. And because we sin every day, we need to ask God for forgiveness every day. The fifth petition shows us that, but then also challenges us to see that we have the grace of God displayed in our being willing to forgive others.

Marc Roby: We must make our calling and election sure Peter tells us in 2 Peter 1:10, and seeing that we forgive others is one test that we can apply. And that completes our time for today, so I'd like to remind our listeners that they can email their questions and comments to info@whatdoesthewordsay.org. We love hearing from you.

⁶ E.G. Williamson, *The Heidelberg Catechism*, Presbyterian and Reformed Publishing Co., 1993, pg. 228