



## Thoughts from the Bible and Books Devotions from The Heidelberg Catechism

University Reformed Church

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126 Q. *What does the fifth request mean?*

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

We need daily bread that we might live. We need daily forgiveness that we might not die. How have we fallen short of the glory of God, let us count the ways. With little sleep and pressing responsibilities you fire a harsh word at your children, "Stop it! You're driving me crazy!" Feeling hurt by your wife you let loose a biting remark, "Maybe I can go to the Van Whozits for dinner. A good home-cooked meal would be nice for a change." Wanting your body to be your own instead of your husband's, you pretend to have a headache rather than follow through on your promise of a romantic evening. Imagining yourself all-important and all-knowing, you pout at your parents for setting boundaries in your life. Looking for a closer relationship with Friend A, you share with her the recent spat between Friend B and Friend C. James is right: we all stumble in many ways (James 3:2).

A day of our thoughts, feelings, and actions is sufficient time to damn us ten times over. Which is why we must come to the throne of grace repeatedly for forgiveness. You can make a case that the first three petitions of the Lord's Prayer should all be read through the ending phrase "on earth as it is in heaven." Your name be hallowed on earth as it is in heaven. Your kingdom come on earth as it is in heaven. Your will be done on earth as it is in heaven. You can also make a case that the second three petitions should all be read through the beginning phrase "give us this day." Give us this day our daily bread. Forgive us this day our daily debts. Deliver us this day from the daily temptations of the evil one.

We need forgiveness every day because we rack up debts every day. We owe God more than we pay. In

fact, we never pay God anything. Left to ourselves, every month we would receive a new credit card statement from God, always with new debts, never with any credits. We never make a payment; we only owe. Our perfect God gets only imperfect obedience and imperfect worship from us. We are hopeless debtors.

But, you may ask, "Why do we daily need to ask for forgiveness when we are already justified by faith in Christ? I thought when I repented of my sins and asked Jesus into my heart, my sins were forgiven and I was declared right with God, so why do I need to ask for forgiveness? Aren't all my sins—past, present, and future, already taken care of in Christ?"

The answer to that last question is yes and no. In a legal sense, all my sins—past, present, and future—were nailed to the cross. My sin was imputed to Christ (reckoned to be in his account) while Christ's righteousness was imputed to me (reckoned to be in my account). That's what it means to be justified. I stand before God the judge and he declares "You, Kevin DeYoung, miserable sinner, are innocent and pure because you are in Christ." In a legal sense, I am declared righteous.

In a relational sense, however, I must continually seek restoration and forgiveness. Even though I am in Christ, I still say, do, and think things that are foul, corrupt, and offensive to God. This is the point of 1 John 1. If we say we are without sin, we lie and the truth is not in us. But if we confess our sins, God is faithful and just to forgive us our sins and cleanse us from all unrighteousness (v. 8-9).

So if I sin as a Christian I should not fear condemnation—for there is no condemnation for those who

are in Christ Jesus—but if my conscience is working as it should, I will still feel guilty. Sin is still displeasing to God. And so I ought to feel an overwhelming need to ask for forgiveness when I sin. Not because my final salvation is in jeopardy, but because I have polluted myself and I have disrupted the Father-son relationship I enjoy with God. That’s the rub. I ask for forgiveness not to be justified all over again, but because I have made a royal hash of this relationship. And I need to be forgiven.

Imagine your son has a paper route. You tell your son “You must do the paper route. It’s your job, not mine.” But one day he purposely skips the route to play with his friends after school. You happen to notice a lonely stack of papers waiting to be delivered. So you load up your car and deliver the papers for him. When he gets home you want to talk with the boy. Now, you’re not going to disown him, but he’s been disobedient so there is a strain in the relationship. The father-son relationship has been disturbed by the son’s disobedience. But if your son comes sorrowfully, “I blew it Dad. I promised you wouldn’t ever have to do my route and I broke that promise. I’m sorry. Forgive me.” Now the relationship is restored. If the son were to carry on with habitual disobedience without asking for forgiveness the relationship would grow more and more distant. That’s why we must continually come to God for forgiveness: “I blew. I broke my promise. I am guilty before you. Please forgive me.” And God will be gracious to forgive your sin.

But, of course, the Lord’s Prayer doesn’t stop with “Forgive us our debts.” We also pray “as we forgive our debtors.” In other words, “Forgive us just as we are fully determined, as evidence of your grace in us, to forgive our neighbors.” So what exactly is forgiveness? The context of the Lord’s Prayer helps us formulate a definition. Forgiveness is something like canceling a debt, remitting a payment, or *foregoing the justice you deserve*.

It’s important to note that forgiveness is not the absence of consequences. It is not the absence of discernment and judgment. Forgiveness does not require us to be naïve about the character of evildoers. According to Ursinus, forgiveness pertains to three things. (1) Of revenge. This pertains to all. When we forgive we won’t seek revenge. (2) Of punishment. This will not always be removed. For the authorities (parents, employers, the state) have

laws that must be upheld. (3) Of judgment in reference to others. “This should not always be remitted; for God who prohibits falsehood, will not have us to judge of knaves as honest men, but he designs that we should distinguish the good from the bad.”

You may be confused at this point as to what exactly is left for forgiveness. The old Puritan, Thomas Watson (1692), summarizes nicely: “When do we forgive each other? When we strive against all thoughts of revenge; when we will not do our enemies mischief, but wish well to them, grieve at their calamities, pray for them, seek reconciliation with them and show ourselves ready on all occasions to relieve them.” That’s what it means to forgive. No thoughts of ill will, no revenge, you wish for them what is best, and you pray for their well being and restoration. The forgiving heart refuses to seek its own justice and believes God’s promise to either redeem or repay.

I spent extra time unpacking the meaning of forgiveness so we can hear without reservation the Bible’s demand that we forgive as we have been forgiven. “For if you forgive others their trespasses, your heavenly Father will also forgive you, but if you do not forgive others their trespasses, neither will your Father forgive your trespasses” (Matthew 6:14-15). The unforgiving heart is the unforgiven heart.

Does this mean unforgiving people then lose their salvation? No. Rather, a black, stony unforgiving heart is evidence of a heart that has never truly experienced God’s forgiveness. If my mortgage company calls me up tomorrow and tells me my mortgage is canceled, and then Sallie Mae calls and tells me my student loans are remitted, and I really believe this good news—know it, taste it, experience it—will I berate my friend after supper when he sticks me with the tip? Not a chance. I’ve known too much grace to be so graceless.

You and I deserved hell. We were hopeless, helpless, and heavenless. But now we have life, redemption, forgiveness, and glory. If our lives are still marked by bitterness, grudges, and thoughts of retribution, we just don’t get it. In short, you haven’t gotten forgiveness until you’ve given it away.

~ written by Kevin DeYoung