

## **Introduction**

Some years ago, I got a frantic call from a woman I knew. Someone had stolen her car, she said. I helped her look into it and soon discovered that it hadn't been stolen. It had been repossessed instead.

You owe, you pay. That's the rule in our economy and every economy that has ever existed. If you don't pay, your house gets foreclosed on, your car gets repossessed, your pay check gets attached, and more. The consequence is especially serious if your creditor is a loan shark. That's a revealing word isn't it, "shark". It isn't loan bunny or loan puppy but loan shark. That word suggests what happens if you don't pay. You get a visit from a large man named Vito.

You owe, you pay. That's the rule in every economy – except God's. In God's economy, His spiritual economy, there's a different rule. That rule is "you owe; I pay" and that's what I'm going to preach about today.

## **Our Debtors**

Matthew 6:9-15 records what we call the Lord's Prayer. This prayer contains five requests, the fourth of which, in verse 12, is, **"And forgive us our debts, as we also have forgiven our debtors."** What I want us to do is to examine and understand this request.

Let's start with the word "debts". First century Jews viewed sins as debts. Sinners are morally indebted to those whom they've wronged. That's what Jesus has in mind here when He uses the word "debts". He's referring to sins or wrongs that leave people morally indebted to us.

When my son Moses was in high school, an English teacher assigned his class to research the case of Leonard Peltier and to write a letter explaining why he should be pardoned. The teacher, a liberal activist, would then send the letters to President Clinton urging him to do just that. But after researching the case, Moses concluded the Peltier shouldn't be pardoned. So, he wrote his letter explaining that, for which the teacher gave him a "0" grade. It was a wrong and in Jewish thinking,

that teacher was morally indebted to Moses and even me.

A teacher gives an unfair grade. A bully picks on someone. A gossip damages a person's reputation. A psychopath kills a parent's son. A burglar takes someone's property. A woman deserts her husband. A parent abuses his child. A snob looks down on those less capable than he and so on. Those are the kinds of debts to which Jesus is referring here.

### **Forgive Our Debtors**

Now let's move to the word "**forgive**" and what it means. It means "**you owe, I pay**". That's what we do when we forgive. We pay. We don't make the wrongdoers absorb the moral debt they owe us; we absorb it instead. We do that in two practical ways.

First, we see the value of wrongdoers more than we see the harm they caused us.

Most of us don't you know. When people wrong us, we forget about their humanity and view them primarily in terms of the harm they caused us. That makes us think only bad things about them, which in turn generates accompanying feelings of anger and even hatred toward them.

But we must rise above this. We look beyond the harm that wrongdoers have caused us to their humanity. We see them not just as a source of pain to us but as human beings for whom Jesus died. We discover and understand the persons behind the harm, and their value.

Hear the testimony of a mother whose daughter was raped and killed. Referring to the killer, this mother said: "**Rather than being filled with malice and venom, we were filled with great concern and caring about what happened to this man. We view this young man as a person of value and worth to God.**" Do what that mother did. See those who harm you in a new light. View them primarily not as wrongdoers but as persons of immeasurable value whom Jesus loves.

There's a second way that we pay, that we absorb the moral debt wrongdoers owe us. We deal with them as if they hadn't wronged us.

David Hagler umpired in a recreational baseball league. One snowy

day, a policeman stopped him and gave him a ticket for speeding. He did his best to talk his way out of it but the policeman wouldn't relent. He told him that if he didn't like it, he could contest it in court. That spring, David umpired the very first baseball game of the season. Well, when the first batter stepped to the plate, guess who it was? That's right, it was the policeman. They immediately recognized each other whereupon the policeman asked, **"So how did the ticket thing go?"** To which David replied, **"You had better swing at everything."** That's what we call making someone pay for harming us.

Even though David wasn't wronged, he illustrates what most people do when they are. They deal with those who wronged them on the basis of the harm they did. They get even by making them suffer for it. They ignore them or gossip about them or slander them or give them a tongue-lashing or assault them or fire them or retreat from them or sabotage them and on and on it goes.

That may be what most people do but we as followers of Jesus don't. We forgive instead. We don't make wrongdoers pay for harming us. On the contrary, we invite them into the circle of our fellowship. We love them and deal with them as if they hadn't wronged us. That doesn't mean that we quit hurting or that we let them continue to harm us or that we pretend the wrong didn't matter or that things are going to be just as they were before. But we do love them and behave toward them as if they hadn't wronged us.

I once counseled a woman whose husband committed adultery. He confessed it to her though and asked her to forgive him, which she did. She honestly truly did. She told me one day: **"I'm deeply hurt and it's going to be a long time before I can trust him again. But I won't let what he did destroy our marriage."** And she didn't.

I was so impressed with her. Unlike other wives in that situation, she didn't make him suffer by rehearsing what he did. She also didn't use the guilt he felt to manipulate and control him. She let him back into the circle of her fellowship instead. She loved him and dealt with him as

if he hadn't committed adultery.

That then is the essence of forgiveness. It's "you owe, I pay". We take on ourselves the moral debt that wrongdoers owe us. We see the persons and their immeasurable value more than we see the harm they caused us, and we deal with them as if they hadn't wronged us.

### **Forgiveness as a Two-Way Street**

That's what we should do and the word "as" in verse 12 reveals why. It's because forgiveness is a two-way street. The fact is that there are few one-way streets in the kingdom of God.

In Mark 8:38, for instance, Jesus says that confession isn't a one-way street. Imagine Jesus confessing us before His heavenly company but us not confessing Him before our earthly company. It doesn't work that way, He says. Confession is always a two-way street. If we don't confess Him, He won't confess us.

It's the same with forgiveness. Verses 14 and 15 make it perfectly clear. Forgiveness isn't a one-way street. Imagine God forgiving us but us not forgiving others. It doesn't work that way, Jesus says in these verses. Forgiveness is always a two-way street. If we don't forgive others, God won't forgive us.

Unfortunately, many people don't realize that. They think instead that they can get God's forgiveness without giving theirs. The *Journal of Adult Living* conducted a study in forgiveness. The results were quite revealing. 75% of those surveyed believe that God has forgiven them for past sins and mistakes. But 48%, a large percentage of the 75%, haven't forgiven others for theirs. Those results show us what many people think. They can get God's forgiveness without having to give theirs.

But they can't. Look at the second clause in verse 12, "**as we also have forgiven our debtors**". Charles Williams wrote about that, "**No word in English carries a greater possibility of terror than the little word 'as' in that clause**". Give it some thought and you'll agree. If there's someone we haven't forgiven, "as" is the most fearful word in

the English language.

Try this little exercise and you'll know what I mean. Get alone and think of a person who has wronged you and whom you haven't forgiven. Then write out verse 12 on paper directing it specifically to that person. So, it read like this, **"And forgive me my debts, as I also have forgiven 'so and so.'"** After that, thoughtfully and sincerely make that request of God. Actually pray, several times, **"God, forgive me as I also have forgiven 'so and so.'"**

That can be a life altering spiritual exercise if we do it. It certainly makes the reality of verses 14 and 15 vivid and clear. We should always forgive everyone for every wrong they do us. Why? It's because forgiveness is a two-way street. God will make us pay to the degree we make others pay. We will suffer loss of power and authority in heaven.

### **How to Forgive**

The problem is that it's inherent in human nature to make wrongdoers pay and we're socialized to do so. How then do we overcome that and forgive. There are three things we can and must do.

First, we must resolve to forgive. I've talked so much in the past about the power of intention and that's what we have here. If we don't forgive, it's because we don't intend to. If we do forgive, it's because we do intend to. Stop for a moment and think about some person, if any, you haven't forgiven. The truth is that it's up to you to forgive. So, actually intend and decide to forgive that person. Then express your intention by actually promising God that you will.

There's a second thing we must do to forgive - ask God to help us. That's inherent in verse 12. We've decided to forgive and now ask God to help us do that. There's a reason we do. Remember what I said. It's up to us to forgive. That's true. But it's also true that we can't do that without divine help. We can expect that help though when we ask for it and so that's exactly what we do. We pray and ask God's help.

We must do a third thing to forgive. Pray thoughtfully and

thoroughly for those who wrong us. Listen carefully to what I'm going to say. People's badness to us should move us to continually pray for them, not curse them or make them pay. The Holy Spirit honors our prayers by increasingly producing the fruit of love in us as we do. William Law understood this as well as anyone ever has. In his book *A Serious Call to a Devout and Holy Life*, he wrote, **"For there is nothing that makes us love a man so much as praying for him."**

That is a penetrating insight and I can tell you by experience it's true. The first thing I do when people wrong me is to pray for them. I consider the details of their persons and lives that need the action of God's grace and strength. I then persist in asking that for them. It's a difficult thing, I've found, to harbor resentment and seek revenge against people for whom I'm praying that way.

My father-in-law and mother-in-law were active lifetime members of their church. My mother-in-law became suddenly and seriously ill and died after four days in the hospital. The pastor never once visited her there. After she died, he never once visited or even called my father-in-law. Then after my father-in-law was diagnosed with terminal lung cancer, he never once visited or called him.

Everyone in the family was upset about it of course. But that's exactly when we do the things I've explained today. I know I did. First, I resolved to forgive him and expressed my resolve by promising God I'd do so. Second, I asked His help in doing so. And third, I persistently prayed specific prayers of blessing on him. The outcome of doing those things was a predictable one. I forgave Him.

## **Conclusion**

Please take to heart what I've preached. It isn't just nice talk you know. C.S. Lewis wrote, **"We all agree that forgiveness is a beautiful idea until we have to practice it."** That's true of most professing Christians, but don't let it be true of you. You say you believe what Jesus says. Practice what you profess, which is this. You owe. I pay.