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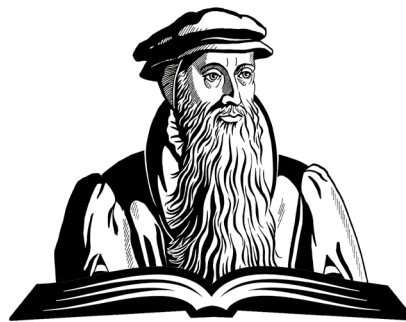
by Rev. Jonathan Mattull

Lecture #58

The Lord's Prayer:

The Fifth Petition

Catechism Question 105



The John Knox Institute
of Higher Education

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Entrusting our Reformed Inheritance to the Church Worldwide

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Lecture #58

The Lord's Prayer: The Fifth Petition

Question 105: *What do we pray for in the fifth petition?*

Answer: *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.*

When we approach God in prayer, we're bringing him our heart's desires. We're pouring our hearts to him. And thus far in the Lord's Prayer, we've seen our Savior, Jesus Christ, teach us what we're to seek from him—we're to seek for God's name to be hallowed; we're to seek his kingdom to come; we're to seek his will to be done in earth as it is in heaven. We've also seen that we're to come to him for those earthly needs that we have every day. Whatever our bodies require and for our lives in this world, we come to him and ask him to provide it to us.

However, this can present a problem to our consciences. How can we, who have sinned against this God in heaven, hope to have any enjoyment of him and his blessings in this life? So soon as we begin to lift up our desires to him, our conscience may come against us and say, "What right have you, what hope have you to seek these things from God?" That's because our sins deserve God's just punishment. So are we to ignore our sins? Are we to bargain with promises of obedience when we come near to God, saying, "If you do this for me, I'll do this for you"? Well, thankfully, Christ gives us instruction as to how we should approach God about our sins. And today's lesson looks at the fifth petition of the Lord's Prayer, with the help of the *Shorter Catechism*. And in this petition, we gain insight as to how we are to approach regarding our sins.

So notice the Question, #105: "What do we pray for in the fifth petition?"—"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." Well the petition itself comes from Matthew 6, verse 12, and you'll find it, as well, in Luke 11, verse 4.

Here, as we'll see, we refer to our sins as "debts." A debt is something that we owe to another person. Well here, of course, we're asking God to forgive us our debts, and so we're speaking about what we owe him. And so, as we come to God, we're acknowledging that there are debts we have before him, and we're asking him to deal mercifully with us about them.

So in this petition, we consider three things: firstly, *A Humble Acknowledgment*; secondly, *A Requested Forgiveness*; and thirdly, *A Gracious Encouragement*.

Well first, *A Humble Acknowledgment*. Two words in this petition are very hard for us to own: “our debts.” As we’ve noted, the word “debt” refers to something we owe to someone. If we borrowed a book from a friend, but then we spilled something on it and ruined it, we would owe them the replacement of that book, or at least the cost to replace the book. We would be in debt to our friend. There is no question as to what these debts are in the petition before us. If you look at Luke 11, verse 4, we find that Christ used a different word on that occasion. Instead of saying, “Forgive us our debts, as we forgive our debtors,” he said, “Forgive us our sins; for we also forgive every one that is indebted to us.” We see that it’s asking the same thing, although with different words. In other words, sins against God make us indebted to God. Our sins bring forth our debts. We remember that every sin deserves God’s wrath and curse, both in this life and that which is to come (Question #84). Everlastingly we owe this debt to God, and we can never pay it back by ourselves. That’s because sins rob God of the glory that is due to his name. Sin fails to give God the honor and praise he deserves, and this brings us into debt with God. Instead of fulfilling our purpose, by sin, we have stolen from God. You can think of it this way: if we had a job to cook food, but instead of cooking food, we stole the food for ourselves, we would be guilty, and we would owe however much food we stole. Well, unlike the earlier illustration of accidentally spilling something on a friend’s book, sin is not an accident. It’s not something that happens without purpose. Rather, we’ve sinned willfully against God. We’re guilty of a willful rebellion.

And this is true with our duty to God. We were made to give him glory, to believe him, to love him, to worship him, to obey him. Instead of doing these things, we’ve chosen to serve ourselves, and we’ve stolen from God and failed to do what we were supposed to do. And though at times, we do the outward things that God instructs, yet we can search our heart and see that it’s not full of the love that owe to him. We remember that sin is any want of conformity unto or transgression of the law of God (Question #14). And so, any failure to give God what is due unto him, and any trespass, or going beyond what God forbids, makes us indebted to God.

What is this debt? Well, the Bible tells us that the wages of sin is death (Romans 6:23). We’ve already seen in our *Catechism* studies that there is a temporal death of our bodies, there is a spiritual death of our souls, and yet there is also an everlasting death. And it is particularly this that is the debt before us. Well, why is it that it’s an everlasting death? This is because our sin is against the infinite God. We often are tempted to think of sin as little, at least some sins. And certainly there are ways, as we’ve seen, that some sins are less heinous in the sight of God than others. But no sin is little. The reason for this is all sin is against God. We could say it this way: if God were little, then there would be something known as “little sin.” But since God is infinite, in his being, wisdom, power, holiness, justice, goodness, and truth (Question #4), when we sin, our sin is an infinite evil. It’s tremendously overwhelming when we really come to terms with our sin, because we see that it’s not just the sin itself, but it’s the sin as committed against God.

And this brings us to see the debt we incur because of sin. This is what’s hard for us to acknowledge, that sin is not out there in the world, it’s in us. It’s not that the world has sinned—though that’s true. That’s, of course, concerning. But we have to own that we have sinned, so you’ll notice, “forgive us *our* debts.” And the only way that we ourselves can pay off this debt, that is, in our own persons, in our own actions, is by paying it off everlastingly, because the debt is infinite against God. This is something we acknowledge. We don’t come to God and say, “Well, our sins aren’t that big.” In fact, if you read through the Psalms and sing them, you’ll come across a beautiful expression: “Pardon mine iniquity”—why?— “for it is very great” (Psalm 25:11). It’s overwhelming; it burdens me.

Well, this is the humble acknowledgment. We can't deal with our debt. We can't earn it off. We can't work it off. And surely we cannot exhaust the fires of hell, because those fires of hell are but the execution of God's just vengeance against the enormity of our sin. But we have cause to praise God, though a humble acknowledgment is before us. The petition also shows us the way of having this debt removed.

So second, *A Requested Forgiveness*. The wickedness of sin is overwhelming to us. Its guilt brings about a debt beyond what we can pay off. And we understand, of course, why sinners want to try and work off this debt. They realize it is something that is wrong. And we can think about our own existence in this world. If we've done something to injure somebody else, we want to help. You can imagine if you broke a window in someone's house, and you realize that you're the one who's done it. You're responsible, and that you need to pay and have it replaced. You might find out that the cost to replace it is a hundred dollars. That may be a lot of money to you, but you can see a way by which you could work and earn that money, and then give that money to the one who owns the window.

However, the debt we owe is far more than we can understand. We cannot fully measure it. You think of how it's a criminal offense to ruin certain things that are artifacts of history, items in a museum, expensive pieces of art. To destroy these items may leave to the expensive fine of well over ten thousand dollars, or even time in prison. And so we can start to get a sense of how some things that we do incur greater debt. Well, when our consciences get a sense of the thing we've done against God, and that it has incurred an infinite debt, we start to realize quickly, we can't pay it off. Notice the clarity that God gives us in this petition: "Forgive us our debts." It's similar to the boldness that Christ places within our mouths when we come to God and say, "Give us this day our daily bread." We don't argue with God. We don't come with purchase in our hand. We're pleading with him to provide freely. And that's the same here. We aren't coming to bargain with God. We're coming with a request: "Forgive."

Well, to forgive is to remove the guilt, to take it away, that we are no longer guilty, but considered innocent. Notice, not just some or even most of our sins, but all of our sins. This is why the *Catechism* say, "all our sins."—"We pray, That God, for Christ's sake, would pardon all our sins." We must remember how it is that God forgives, and when we understand that, we can start to see how any of our sins, however heinous they may be, are able to be forgiven. Because forgiveness comes to us as sinners because of Jesus Christ. This is why the *Catechism* says, "We pray, That God, for *Christ's sake*, would freely pardon all our sins"—because of what Christ has done. This is how and why God is able to forgive us our sins. It is for Jesus' sake. It is because of what he has done.

Now, we do not approach God by appealing to our own personal righteousness. We don't call upon him to forgive us because we have earned it. We do not request his forgiveness because of what we will do on the future. But we do ask him to forgive us for something that has been done. However, it is nothing that we have done. Our appeal is that God would forgive us all of our sin because of what Christ has done. He is the one who fulfilled all righteousness. He is the spotless Lamb of God, innocent of all sin and wickedness. He only has done what was right in the sight of God while he walked on this earth. All of his thoughts, all of his desires, all of his words, all of his actions were not only not transgressing God's law, they were perfectly fulfilling what God demanded. Everything that God required was perfectly fulfilled by Jesus Christ. Thus, he deserved the testimony of his Father, "This is my beloved Son, in whom I am well pleased" (Matthew 3:17). Christ pleased the Father, and he did so by perfectly doing all that God desired.

He's also the one who was made to be the substitute. Isaiah 53 makes this very clear. After this lesson, I encourage you to sit down and read through the whole of that chapter. And you'll notice, as you do, how clearly Christ's innocence and righteousness are declared. In verse 9, we read that "he had done no violence, neither was any deceit in his mouth." And yet notice how clearly he has had to suffer the sins of his people. In verse 6, we read, "All we like sheep have gone astray; we have turned every one to his own way; and the LORD hath laid on him the iniquity of us all." Paul expresses this truth, in 2 Corinthians 5, verse 21. Speaking of God and the Son, Jesus Christ, Paul writes, "For he hath made him to be sin for us, who knew no sin; that we might be made the righteousness of God in him." So God the Father takes Christ Jesus, and he accounts our sins to him, that we, because of him, might be declared righteous. So Christ is that substitute. We have the same truth in Galatians 3, verse 13: "Christ hath redeemed us from the curse of the law law, being made a curse for us: for it is written, Cursed is every one that hangeth on a tree."

Here is the great confidence we have to be forgiven, as we approach God by faith in Jesus Christ. Jesus Christ has satisfied divine justice, and divine vengeance. His perfect righteousness and perfect sacrifice gives all, who take him to be their Savior, the assurance that we are forgiven, as we trust in him. Paul gives us help when commenting on the work of Christ, in Romans 3, and verse 26, when it says that this was done, "To declare, I say, at this time his righteousness: that he might be just, and the justifier of him which believeth in Jesus." See, by seeking forgiveness before God through Jesus Christ we have the only way that satisfies God's justice, that we may be forgiven, because Christ suffered on the cross as a substitute. And we have the way of mercy, for God is able to forgive and declare us as righteous, freely. We can say it this way: God is both just and merciful, for Jesus' sake. He's just, in that the law has been fulfilled, and his wrath has been satisfied, and this by Jesus Christ. He's merciful, in that he gives this to us freely, without any price from us. This is why the *Catechism* states, "That God, for Christ's sake, would *freely pardon* all our sins." Here is the way of free pardon. It is by and through Jesus Christ.

Well, thirdly, *A Gracious Encouragement*. Believers have been brought to enjoy the grace of God. This shows itself in many ways. The believer begins to grow in love and obedience, and the joy of the Holy Ghost begins to dominate their understanding, and they become wise and holy, and all of this by God's grace. One particular way that God's grace shows itself in the life of the believer, is that the believer, who has been forgiven much, not only loves God much, but is also enabled to forgive those who sin against him. Well, when we forgive someone, it's not only that we say, "I forgive you." We also mean that our hearts will be freed of bitterness toward that person. We're not going to cultivate and harbor in our hearts this anger and resentment toward them. We forgive them from the heart. When we do not forgive someone from the heart, that is, truly and sincerely, our lives become plagued with bitterness and resentment. We may have said the right thing, "I forgive you," but our hearts hold on with this resentment against the one who has sinned against us. And this leads us to have little ability to love those who have so sinned against us.

However, we also, in that moment, are living out a contradiction. Because, on the one hand, we're appealing to God to forgive us our debt that we could never pay off to him. While, on the other hand, we're unwilling to forgive someone's sin against us. You can see this, if you were to read Matthew 18, verses 23 through 34. Christ gives a parable, when he's told his disciples to forgive seven times seven times, or seventy times seven times. And to help them understand this, Christ tells a parable of a king who had a servant that owed him much money. It's hard to capture exactly the amount of debt the servant owed the king. It's roughly the same as a hundred days' labor. If someone worked a hundred days, that's how much the servant owed. The king freely forgives the

servant this debt. However, that servant then finds a fellow servant who owes him money, yet the debt the servant owes the forgiven servant is far less. And yet, this forgiven servant is now filled with rage and anger, and brutally treats the servant indebted to him. And we're naturally struck by the contradiction. How can this servant, who owed such a debt to the king that he could never repay, how could he be filled with such bitterness toward a fellow servant who had a far smaller debt. It doesn't make sense, does it? This is why Christ says, in verse 35, "So likewise shall my heavenly Father shall do unto you, if ye from your hearts forgive not every one his brother their trespasses." He's not saying that we earn our forgiveness by forgiving others. Rather, he's showing how necessarily connected the two things are. One who understands what it is to be forgiven by God will forgive others. One who is unwilling to forgive others does not truly understand what it is to seek forgiveness from God, and so they'll fail to seek it rightly, and in doing so, they'll never know forgiveness. If we've been forgiven by God, and forgiven such a debt as we could only pay off through everlasting eternity of hell, and we've been forgiven freely, how is it that we will not be willing to forgive those who sin against us? Yet we realize that the ability to forgive fellow sinners is because of God's grace. In other words, when we are willing to forgive others their sins against us, we're showing evidence that God has been gracious to us.

And this is the encouragement the *Catechism* speaks of. This is why the *Catechism* say that when we forgive others, we are given an encouragement. We ask God with an encouragement, as the *Catechism* says, "Which we are the rather encouraged to ask, because by his grace we are enabled from the heart to forgive others." Notice, it does not say, "Which we *deserve to receive* as we forgive others." Rather, just as his grace has transformed us and makes us willing to forgive those who sin against us, we are now encouraged to seek the same forgiveness from God. God's grace precedes all. It's what forgives us, and it's what makes us, from the heart, willing to forgive those who sin against us.

As we close, take a moment to consider this, that there is a way of having our debt to God freely forgiven. It's an astounding truth. God doesn't tell us to come to him with a price in our hand. He doesn't tell us to come to him and promise what we're going to do in the future. He tells us to come, and to confess our sins, knowing that he's faithful and just to forgive us our sins for Jesus' sake. If your conscience is struggling with your own sin, remember this petition, "Forgive us our debts." "I have no claim upon you, oh God, but that you would freely do and exercise this mercy."

It's a serious matter to consider this petition. Think for a moment how serious this is. What if God did not forgive your debt freely? What is it he could demand from you that would be equivalent to earning off your debt. And realize, of course, that the only answer is the fires of hell forever. God is just, and he "will by no means clear the guilty" (Exodus 34:7). So the guilty must pay. It's a sobering thought. Psalm 130, verse 3 reminds us, "If thou, LORD, shouldest mark iniquities, O Lord, who shall stand?" The answer, of course, is none of us. None of us will be able to stand before God in our sin. We would be consumed and brought down to hell forever. But here is where the petition gives us help. It gives us great clarity and hope. It can be an overwhelming thing to become convicted of our sins and see the debt that we can never pay back to God. But whether we're a believer or an unbeliever, the sight of our sins is a terrible thing, and we can be tempted in our foolishness to begin bargaining with God. Or we can become tempted, because overwhelmed, to make our sins little in our minds, and say, "It's not a big deal."

But here is clarity from Christ. When we're convicted of our sins, we turn to God for Jesus' sake, and we approach him, saying, "Forgive us freely for Jesus' sake." Here is the good news,

the good way of forgiveness, that through Jesus Christ, we have remission—the forgiveness and pardon of all of our sins. Well, here is the way to approach the Lord God when we know our sins. We ask him to forgive us.

And if you and I have been forgiven, oh, how we ought to meditate upon what God has done. It's overwhelming to think of hell, but remember, that's what we've been saved from, the just punishment for our sins. And to think about Christ on the cross, and that's how we've been forgiven. And then, as we think of that, we'll better be able to approach those who sin against us, that by God's grace through Jesus Christ, we would then freely forgive them from the heart. Well, may the Lord bless that his grace would abound to us, and we would be consumed with the wonder in the way of forgiveness, by grace, freely, through Jesus Christ, the Savior of sinners.