

## [When We Pray... Part 5 "Debts and Debtors" Matthew 6:12](#)

December 10, 2023

Sermon Series: When We Pray...

Today's Message: Part 5 "Debts and Debtors"

Matthew 6:12

Mountain View Evangelical Missionary Church

We are going to jump right into today's sermon. I'm sorry I don't have any pithy stories or relevant illustrations from today's movies or TV shows. We are going to examine something that has eternal consequences, so forgive me if I don't have something to make you chuckle or make me seem hip and trendy. I'm not that guy.

Let's do a quick recap, and then get to the passage. I will warn you right now, I'm going to challenge you and force you to ask yourself some hard questions and you may have to think about why you believe what you believe.

Truth is what I seek. Biblical truth over simple kind words or church tradition.

So far, we have examined this prayer in Matthew chapter 6 which is part of the Sermon on the Mount. Entire books and commentaries have been written on these passages starting in Matthew 5:3 through to Matthew 7:29. This would have been one single sermon given by the Lord Himself to a large crowd that had gathered to hear Him teach. Contrary to what those Biblical scholars at The Chosen portray, Jesus was not nervous and didn't need rehearsing or advice from Peter before He delivered this message.

We have zeroed in on a small portion of the original message and this is now the fifth week we have been looking at what Jesus taught about prayer. The depth of knowledge contained in these few verses is astounding to me. I hope you have been enjoying the series so far.

By the way, if you have missed any message, or you would like to read again something that you have heard, all of the sermon transcripts from this series so far, can be found on my blog: Oh Those Bereans. The address is found on the resources page of our bulletin and there will be a link on the church's website soon as well.

Now, on to the recap:

So far, we have learned:

1. Do not pray hypocritically. Like so many other areas of our Christian lives, Jesus is concerned with our heart attitude when it comes to our prayers and our prayer life.
2. We are **not** limited to a "sacred space" such as a prayer closet but, rather... we should think that **we are entering** a sacred space when we pray because **we** are entering into the Father's presence.

3. We saw that Father knows best. We must trust that when the Lord grants, delays, or denies our prayer requests,
4. We then learned that because the Father knows best we are to pray to the Father. The prayer found here in Matthew 6 and a similar prayer found in Luke 11 are examples of **how** we are to pray, and not specifically the words that we are to pray every time.
5. We also learned that we should think of prayer as a form of worship.
6. We have then examined that since prayer is a form of worship, and worship is reserved for God alone, we are not to pray to anyone else except to God, preferably to the Father. We can pray to Jesus, for He intercedes on our behalf, but the example that Jesus sets for us is to pray to the Father.

Moving along in the series, we have seen:

7. We read how God's name is to be regarded as "hallowed" or Holy and should be spoken with a sense of awe and reverence.
8. Then the thought that God is a King and He has a Kingdom. As followers of Jesus, we should be anticipating that the Lord will return, and the thought of His Kingdom reinforces our need to make Him Lord.
9. We discovered that one of the purposes of prayer was to bend our will to God's will.
10. Most recently, we dealt with the "missing" verse from this prayer as recorded in the Bible.
11. We then discovered that the Father is a giver.
12. Because He is a giver, the Father meets our daily **needs**. God does not provide today like He did as recorded in the Book of Exodus. Manna no longer falls from Heaven. Instead, the Lord provides through the opportunities that He gives us to work.
13. Because the Father is a giver, we too are to be givers.

OK, that's enough of the recap. Let us open our Bibles or turn to our devices and let's look together at today's passage. Please turn to Mathew chapter six starting at verse 9.

If you don't have your Bible with you today, there should be a Bible underneath one of the seats in the row in front of you.

I am going to once again, read the entire prayer so that we will have context for today's lesson, and then we will drill down on today's passage. Please follow along in your Bibles with me.

**READ MATTHEW 6:9-15**

**PRAY**

OK, let's take a look at today's passage a little closer. First, we will read Matthew 6:12.

**READ MATTHEW 6:12**

I have titled today's message: "Debts and Debtors..." for pretty obvious reasons, that is exactly what the passage mentions, but what do those terms mean biblically? Debt has a variety of meanings. We have simple definitions and then we have more complex psychological understandings, and finally, we have deep theological interpretations of the concept of debt.

On the surface, we could be talking about borrowed money, our credit cards, our mortgages, or car loans.

The Bible does speak to these things, there is the familiar verse from Proverbs 22:7 which states, "7 The rich rule over the poor, and the borrower is slave to the lender."

Psalms 37:21 teaches us, "21 The wicked borrow and do not repay, but the righteous give generously:"

Romans 13:8 instructs us, "8 Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law."

So, we see that the Bible is clear about debt and owing others money that we have borrowed. There is some real practical thinking in this advice. Does that mean that we shouldn't have mortgages or car loans. Not necessarily, but the Bible does warn that we should consider all the costs that are associated with borrowing.

However, just look at the stress that these inflationary times are causing for those who have mortgage renewals coming up. So many of the younger people thought that interest rates would remain forever low. Most of us are old enough to remember when the senior Trudeau was Prime Minister and the interest rates we had at that time. When I was 18, my first truck loan was at 18% interest rate. I remember in the 1980's people walking away from their homes when the mortgages were to be renewed, simply because they couldn't afford the higher interest rates.

Every day, I drive past the campground across from Zion church and I am saddened at the people who are living in trailers or campers in the campground this time of year. These people are clearly, the working poor who find themselves without a house for a variety of reasons. These people will not show up on a statistic sheet anywhere. They will remain unknown and unreported victims of this economy.

Clearly, the Bible has some wisdom to teach us about owing other men money or debts, but that is not what this passage is speaking about is it? Why would we pray to the Father for Him to forgive us our debts that are owed to other men? I mean, I'm sure we are tempted to ask the Lord for something similar to that when there is too much month left at the end of the money. But that is not what Jesus is teaching His disciples here.

To understand this a little more clearly, we must look to the meaning in the original language.

The Greek word ὀφείλημα **ōphēilēma**, *of-i'-lay-mah*; stems from the alternate form of ὀφείλω **ōphēilō**, *of-i'-lo* (S.3784); which figuratively means *something owed*, or a *due that is owed*; morally it refers to a **fault**. In the classic Greek usage of the word **ōphēilēma**, (*of-i'-lay-mah*), it morally referred to a fault on the part of the one who is indebted. In classic Greek when they attached a moral condition to the use of this word it indicated a fault or a shortcoming in the character of the one that was being referred to. This resulted in a debt being owed by that person.

This classical Greek use of the word **ōphēilēma**, (*of-i'-lay-mah*), is the basis for the modern legal system. What do we say when someone commits a crime? We say that the state is **owed** restitution for the crime committed. That is why we use terms like “they paid their debt to society” when a criminal is released from prison. The biggest difference between Biblical justice and the justice we see in the court system today is that the **real victim** of the crime rarely sees true reparation from the criminal for the crime that was committed against **them**. Any compensation for the victim usually must come from an insurance company, if they see anything at all.

The Old Testament (which predates the Greek system) has its own concept of debt as outlined by God to the early Israelites when they were establishing their society after the liberation from Egyptian slavery. Deuteronomy 15 talks about legal debt and the establishment of the Year of Jubilee, which occurred every seven years and resulted in the debt holder, freeing the debtor from any remaining monies owed. In Israel, debt was not to be permanently enforced for life.

That was how the Old Testament dealt with legal monetary debt between people, but the Old Testament does **not** make use of the concept of legal debt in order to depict obligation to Yahweh. This is because in Old Testament times, a person’s relationship with God was not yet conceived on the analogy of a business agreement between partners, but rather, as a relationship where man was to be obedient to God’s will.

This changed in the intertestamental period. I know that I’m sounding really technical here, but stay with me, I want us to trace the development of this thought. If you want to take a short nap we will get to what Jesus taught about debt in a second. What I’m trying to show by tracing this definition is to show how we arrive at what we believe.

So, the Old Testament did not teach that the relationship between God and man was a business relationship, but during the 400 years when Yahweh went silent to His people, what we call the intertestamental period, the four hundred years between the Old and New Testaments, Judaism shifted its thinking and they went from sin being disobedient based on our sinful Nature to thinking of disobedience to God as an outstanding debt that could be compensated by appropriate means by the person.

So, when Jesus came, and He formally taught that humans were debtors, we were indebted to God, just as Judaism did. The difference in the teaching of Jesus was that He began with the Judaic understanding of the relationship being a business-based model and instead, Jesus

taught that the concept of a business relationship was not reality but rather a parable of our relationship with God. What this means is that Jesus did not view sin as debt that was linked to achievements or demand for payments of arrears, but rather with the concept of forgiveness just as with the concept of the year of Jubilee in Deuteronomy.

We see that Jesus linked sin with debt and debt with forgiveness. The forgiveness of the debt comes from the holder of the debt and not through redress that is attempted by the one indebted. In other words, Jesus taught that we could do nothing to earn our forgiveness from God. That forgiveness is a gift, a gift that we call Grace.

The theological term that we use to describe this work of forgiveness by Jesus is called “atonement”.

Atonement is an English term originally coined in 1526 by William Tyndale to translate the Latin term *reconciliatio*. It has since come to have the developed meaning of “the work of Christ” or the benefits of Christ gained for believers by His death and resurrection”.

We don’t have time to read it this morning, so your homework assignment this week is the read Isaiah chapter 53 which is a prophecy of Jesus and the atoning work that He would do on our behalf.

When you have completed Isaiah 53, then read through Romans chapters 3 to 6 to understand Paul’s take on the atonement.

I would like you to see an example of this for yourself. Turn with me to 2 Corinthians chapter 5 starting at the second half of verse 20 through to verse 21.

### **READ 2 Corinthians 5:20B-21**

We see the Apostle Paul using very strong language, imploring people to be reconciled to God through the righteous work of Jesus on the Cross. Paul is begging us to accept the atoning work of Jesus that He did on your behalf.

Here is where I am going to challenge you to really examine some of the beliefs that you have and the reasons behind holding those beliefs. I am not going to try and convince you what is “true”. I will give my input on some of the theories. But, I want you to pay the closest attention to what the Bible and the Holy Spirit has said to you this morning, go home and read the chapter from Isaiah and the chapters from Romans listed in the bulletin and then think about which theory does and does not sound plausible.

I’m going to rely heavily on Millard Erickson’s book of Christian Theology and the chapters on atonement from the Lexham Survey of Theology for the next little bit. I hope you find it to be as edifying as I did during the preparation of this message.

From Erickson, “Historically, the meaning of the atonement has been controversial. Differing theories of the atonement have covered different elements. Many of these theories do not integrate all of the elements. The elements or truths that certain theories present include the following: the example of Christ, the demonstration of the extent of God’s love, the severity of God’s righteousness and the seriousness of sin, the victory over sin and death, and the satisfaction for our sins. These truths are all evident in the atonement and should be included in the explanation of the atonement.”<sup>[1]</sup>

Let me repeat the portion that is on the screen, “The elements or truths that certain theories present include the following: the example of Christ, the demonstration of the extent of God’s love, the severity of God’s righteousness and the seriousness of sin, the victory over sin and death, and the satisfaction for our sins.” All of these truths should be included in the best of the theories on the atonement.

Often a theory is developed as a reaction against other theories. The following is a brief explanation of major theories and a few primary contributors. There will not be a slide for each of these theories, we just don’t have time this morning, but they are included in the transcript of the sermon that you will find on my blog.

We are now going to move on to excerpts from the Lexham Survey of Theology and its chapters on the Theories of Atonement and the Doctrines of Atonement.

- **The Ransom Theory.** In this view, the atonement was payment made by God to Satan, because Satan held mankind in bondage to sin and death. **Origen** in particular argued that the cross was a ransom payment equal in value to man’s sin debt, a debt accrued since Adam’s original sin. At the cross, the death payment of Christ, the devil was obliged to release man from bondage.

Ok, I’m going to say that although this was championed by Origen, who was one of the Early Church Fathers, I think Origen seriously missed the point of **who** the debt was owed to. Back in Genesis chapter three, who did Adam sin against? God or Satan? If Adam sinned against God, then why does mankind owe anything to Satan? When we read them, we must be aware that the Early Church Fathers were still working out a lot of the theology in their minds and we of course, stand on the shoulders of the giants that have come before us in the faith. Most did not have the entire Canon of Scripture yet, and some like Augustine had little to no working knowledge of Hebrew or Greek.

- **The Satisfaction Theory.** This view of the atonement, sometimes called the “Latin view,” was primarily developed by Saint Anselm in *Cur Deus Homo (Why God Became Man)*. This view sets God’s justice or honor against man’s immense sin debt. The satisfaction view is a reaction against the ransom view. Anselm argued that it was not to Satan but to God that man’s sin debt was owed. Now that man’s sin debt has been exacted from the Son, man can be reconciled to God’s divine justice.

In my mind, what this theory misses, is the fact that we wish to be reconciled to God himself, not reconciled to his divine justice.

- **Christus Victor.** This view of the atonement argues—in the words of its best-known promoter, Gustav Aulén—that “the work of Christ is first and foremost a victory over the powers which hold mankind in bondage: sin, death, and the devil” (*Christus Victor*, p. 20). This view is a reaction to both the ransom and the satisfaction theories. Instead of payment to Satan or to God, the death of Christ is seen as a conquest in a cosmic conflict.
- **Penal Substitution.** This view is often associated with the magisterial reformers Martin Luther and John Calvin. Some studies have demonstrated, however, that key elements of the penal substitution theory are evident in the early years of church history. The word “penal” refers to the divine penalty enacted at the cross. This penalty is more than payment for sin to God (though it is that); it is also the site at which God expended his wrath against human sin. God can be just and the justifier of the ungodly because Christ was our substitute on the cross: he paid sin’s penalty. By his sacrificial death he “cancel[ed] the record of debt that stood against us with its legal demands” (Col 2:14). Our sin, in this view, is imputed to Christ, and his righteousness is imputed to us.

A couple of things here: imputed simply means transferred. Our sin was imputed to Christ, as the sins of the Israelites were transferred by the laying on of hands to the scapegoat for the atonement of the Israelites as described in Leviticus 16. Conversely, the righteousness of Jesus is imputed or transferred onto those who accept the gift of Grace. This was, of course, a foreshadowing of what Jesus would ultimately do for us on the Cross. This theory allows God to remain Just while at the same time Justifying the ungodly or treating us “just as if we never sinned” by having Jesus become our substitute for the repayment of our debt to the Father. The comfort of this theory is that all the work falls on the shoulders of Jesus and as such, we cannot earn it, nor can we lose it through our actions.

- **The Scapegoat Theory.** René Girard, a Roman Catholic philosopher, is the figure most often associated with the scapegoat theory. He appeals to the motif of the scapegoat, the *azazel*, from the atonement rituals in Leviticus 16. In this theory, communal tension that would otherwise erupt in violence is dissipated by redirecting that violence toward a scapegoat. When in Christ God makes himself the scapegoat, directing human violence toward an innocent party, he reveals the error in scapegoating and breaks the cycle of violence. This theory has wide acceptance in those (typically mainline) Protestant circles that tend to shy away from or reject substitution theories.
- **The Governmental Theory.** Hugo Grotius, Charles Finney, and Wesleyan Methodism have championed this view. In the governmental view, Jesus did not pay a penalty for human sin; instead, at the cross he made a display of God’s displeasure with sin.

In my mind, the shortfall of this argument is that it does not encompass all that the Bible teaches that Jesus accomplished on the cross. It has too low a view of what Jesus did which leads to a low view of who He is, the very Son of God.

Other theories are held by a minority of people and scholars outside of the Eastern Orthodox Church.

These various theories lead us to different doctrines or understandings of the full range of consequences for the atoning work of Jesus. We want to know exactly **who** benefits from the work of Jesus on the Cross.

**The doctrine of the extent of the atonement asks for whom Christ died and in what sense—and who will finally be saved.**

The various major views on the extent of the atonement generally coordinate with a given theory of the atonement. For example, the universalist view of the extent of the atonement generally fits with the moral example or government theories; universalism does not fit with a penal substitutionary view of the atonement.

The five major views of the extent of the atonement are as follows.

- **Universalism.** Universalists believe that all mankind will be saved. The extent of the atonement is unlimited: even lack of faith is no constraint on the power of Christ's atonement, and complete reconciliation with God is the destiny of all men. Some universalists believe that there is no hell—or, if there is, hell is only for Satan and his demons. Origen was an early proponent of a universalist view of the atonement. Gregory of Nyssa did not go quite as far as Origen but believed in the annihilation of all evil. Unitarianism has had a history of affinity for universalism. Some Roman Catholic and even some Protestant views on purgatory lean toward a universalist view of the extent of the atonement.

This view of the extent of the atonement stands apart from the other views we will look at. My biggest objection to this teaching is that if there is no hell that **we** need saving from, then there is no need for a Savior. Some people believe that we simply stop existing after we die. This view is unbiblical, there are numerous examples in the Bible about life after this life.

Aside from universalism, every view limits the atonement in some way, and all agree that the atonement is available for all yet efficacious, or the atonement applies only to the elect.

- **General atonement.** In this view, the atonement is for the whole world: Christ's atonement makes salvation possible for all. That atonement is effective for an individual when God sees his or her faith in advance. Jacob Arminius set forth this view after the Reformation, but it is traceable back to the early church. In the modern era Wesleyan Arminianism has been its strongest proponent. Theologians who hold this view often also hold that it is possible for believers to lose their salvation.



This is the official view of the EMCC. I do not personally subscribe to this view as I see that it limits the sovereignty of God and I see it in direct contradiction of the passages from John that we looked at last week where Jesus proclaimed that He would lose none of those that the Father has given Him. The EMCC leadership and I have had open and honest discussions about these differences and they still agreed to credential me for this church. I have also assured you the congregation that I would try, to the best of my abilities, to present both sides of an issue when we come across them in Scripture. My ultimate objective is to teach you to have complete faith in the inerrancy of Scripture, and to have faith in the completed work of Jesus, not to win you to a particular view of the atonement.

- **Limited atonement.** This view teaches that Christ's atonement was effectual only for the elect. It is sometimes called "definite atonement" or "particular redemption"—not in order to place the emphasis on who is excluded, but to emphasize what Christ accomplished on the cross. This is closely associated with Calvinism (it is the "L" in the famous TULIP acronym), although it is not perfectly clear whether John Calvin himself affirmed it. The doctrine of limited atonement has been discovered as early as the work of Gottschalk in the ninth century. After the Reformation, John Owen wrote a memorable treatise in its defense (*The Death of Death in the Death of Christ*).

It is important to note that others held this view before John Calvin. This view of particular redemption was held by Augustine back in the fourth century.

- **Hypothetical Universalism.** This view is a moderate Calvinist view of the atonement. The difference between this view and the standard limited-atonement view of five-point Calvinism is that it sees the cross as *actually* sufficient for all men, since its payment is infinite. At the same time, the cross is also particular in its efficacy to the elect. This dual operation is evident in many verses or passages, such as in 1 John 2:2: "And he is the propitiation for our sins, and not for ours only, but also for the sins of the whole world." Several Reformers (mostly English), such as John Davenant (in attendance at the Synod of Dort), John Preston, and James Ussher, wrote on the actual sufficiency of Christ's death for all. Some studies show that this dual work of infinite sufficiency and particular redemption is evident in some of the early church fathers.<sup>[2]</sup>

Some key passages outlining these views would be:

- Ge 3:15–4:26
- Jn 1:29
- Jn 3:14–18
- Jn 10
- 1 Ti 2:3–6

The greatest shortfall that all these theories share in common, this sermon included, is that they were all prepared by people with fallen human natures and limited intellect when compared to the unlimited intellect of the one whose actions they are trying to understand.

If you didn't understand something this morning, that is OK. Download the transcript and read it more closely. Or, just be comfortable in your faith in Christ. If you wish to discuss it further, we can sit down over coffee and dig a little deeper. If you wish to read more, the books in my library are always available to borrow and read.

When I don't fully understand something, I step back and take comfort in this passage from Scripture:

“<sup>29</sup> The secret things belong to the Lord our God, but the things revealed belong to us and to our children forever, that we may follow all the words of this law.” From Deuteronomy 29:29.

I step back, and then take another run at understanding exactly what the Bible teaches about the subject at hand.

I take comfort in the penal substitutionary atonement theory because I see it as being consistent with Scripture and based on my personal experience. I know that I was not seeking after God when He found me. I went to church on that providential Good Friday to make my wife happy. To be supportive of her in her search for what I thought was just a religion.

The Holy Spirit opened my ears, my eyes, my mind, and my heart that morning, and for the first time in my life, I heard what Jesus did through the sermon being taught, I could see what the Bible said what happened, I understood with my mind what Jesus did for me, how He reconciled me back to the Father, and the Spirit replaced my heart of stone with a heart of flesh filled with His love for Him. I didn't find a religion; I found a relationship with my Savior and my God. It is only through the atoning work of Jesus that I can find forgiveness for my sins.

That is my hope and prayer for you this morning. If you do not have a personal relationship with the Father through His Son Jesus Christ, then pray to the Holy Spirit to give you the ears to hear, the eyes to see, the mind to understand, and the new heart of flesh so that you too can see Jesus for who He truly is and exactly what He accomplished for you on the Roman Cross nearly two thousand years ago.

The forgiveness of your sins, the wiping out of your debt with the Father, a restored relationship with the Creator and sustainer of all things. Not a cold and distant deity, but a loving Father that permits us to call Him “Abba” or Daddy.

For our final point this morning, I want us to go back to Matthew 6 and look again at verse 12. Back to page 787 of the Pew Bible.

**READ MATTHEW 6:12 AGAIN.**

I want to be very careful as I point out the second half of this verse. “Forgive us our debts, as we also have forgiven our debtors”. Did you notice that the two parts are connected? They are **not** connected in the way that you may think at first. This verse is not saying that “unless you forgive others, your Father will not forgive you. That is not what this verse is saying. How do I know that for sure?

I have mentioned several times before that I use Scripture to interpret Scripture. I guard against pulling a text out of context to try and prove a point, by making sure that my understanding of a certain passage aligns with the rest of the Bible. If, and it’s a big if, if this passage is saying that God’s forgiveness of us is dependent of our forgiving of others then this passage from Ephesians 2 would be in contradiction with Matthew 6:12.

As you can see, Ephesians 2:8-9 tells us, “<sup>8</sup>For it is by grace you have been saved, through faith—and this is not from yourselves, it is the gift of God—<sup>9</sup>not by works, so that no one can boast.”

If the Father’s forgiveness was dependent on our forgiving others, then the Father’s forgiveness would not be Grace, it would be something that was earned by us. Instead, what this verse is telling us in the second half is that there is an expectation from the Father, that if we are indeed His children, we will forgive others as He has forgiven us.

We forgive, not to earn His Grace, but because we already possess His Grace. Just as 1 John 4:19 informs us why we love others:

“<sup>19</sup>We love because he first loved us.” We are to forgive because He first forgave us. Not to earn, but rather as proof that we are His. I know that this is difficult, and Satan likes to whisper in our ears to remind us of all the hurts of those that have been inflicted upon us by others. The Adversary likes to keep picking at the scabs of some wounds to keep the hurt fresh and prevent the healing. But you guessed it, I’m going to tell you that that attitude is not biblical.

Matthew 18: 15-17 teaches this concept of approaching one who has sinned against God, but it can also be useful instruction on how to deal with someone who has wronged you. Go to your brother or sister in Christ and quietly seek restoration between the two of you. If that doesn’t work, then take two or three witnesses, and if that fails then take someone from church leadership to assist. Please make sure to try the first two steps first before jumping directly to step number three.

So please be sure to offer forgiveness or seek forgiveness with believers that you have had disagreements with. With those who have hurt you, we are to seek reconciliation as evidence of our being “In Christ”.

Ok, let’s stand and sing our final song and then I will come back up and offer a benediction and a blessing over the meal we are about to share together.

## CONCLUSION

I want you to think about what we discussed today and examine if the view that you hold on certain things aligns with Scripture. For that, is what is meant to be our ultimate guide for all things, not what the pastor says, nor what the denomination says, or what church tradition claims, or not even what we think it is, but rather what does the Bible say about these things?

## Benediction

This morning's benediction comes from Romans 15:13, "May the God of hope fill you with all joy and peace as you trust in him, so that you may overflow with hope by the power of the Holy Spirit."

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<sup>[1]</sup> Millard J. Erickson, *Christian Theology*, 3rd ed. (Grand Rapids, MI: Baker Academic, 2013), 713.

<sup>[2]</sup> Mark Olivero, "[The Extent of the Atonement](#)," in *Lexham Survey of Theology*, ed. Mark Ward et al. (Bellingham, WA: Lexham Press, 2018).