

FAMILY WORSHIP HELPS

WEEK 101

THIS WEEK'S FOCUS

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 rather encouraged to ask, because by his grace we are enabled from the heart to forgive others.

MONDAY

Praise: Sing Psalm 25A

Scripture: Read Luke 16:19-23

Key Thought: *The fifth petition teaches us that we should be more careful for our soul than for our body.*

Questions:

- ☞ Which is more important: forgiveness of sins or provision of daily bread? Why?
- ☞ Which do we tend to be more careful of: getting our daily bread, or getting our sins forgiven?

Prayer

Notes: The fifth petition is joined to the fourth by the word "and" in order to show us that although we may have daily bread, it is but little comfort if we are still in our sins. When the two petitions are placed side by side, it is evident which is the most important. A man may have daily bread, and even an abundance of material goods, and yet if his sins are not forgiven, all will be lost and he will spend eternity in torment. But if a man has forgiveness of sins, though he lacks every material comfort in this world, he will still be filled with joy both now and for eternity. It is the way of fallen man to fix his heart on the pursuit of those things that enrich the body, while neglecting the spiritual good of the soul. Watson writes, "They are reprov'd who take more care for their bodies than their souls. The body is but the brutish part, yet they take more care, (1) About dressing their bodies than their souls. They put on the best clothes, are dressed in the richest garb; but care not how naked or undressed their souls are. They do not get the jewels of grace to adorn the inner man. (2) About feeding their bodies than their souls. They are caterers for the flesh, they make provision for the flesh, they have the best diet, but let their souls starve; as if one should feed his hawk, but let his child starve. The body must sit in the chair of state, but the soul, that princely thing, is made a lackey to run on the devil's errands" (commentary on the *Catechism*). Let us learn from the Lord's Prayer to seek our daily bread, but to seek the health and prosperity of our souls above all bodily desires.



TUESDAY



Praise: Sing Psalm 25A

Scripture: Read Luke 7:36-50

Key Thought: *The fifth petition teaches us that sin is a debt.*

Questions:

☪ Why is sin called a debt? What does this teach us?

☪ How is our nature like those who are always in debt?

Prayer

Notes: The word “debts,” which Jesus used in the Lord’s Prayer as a synonym for sin, has two shades of meaning. First, it refers to that which is rightly owed to another. Second, it refers to the guilt of those who have failed to pay what they owe. As creatures, we owe God a debt of perfect obedience to His revealed will. Our rebellion makes us debtors to God who have defaulted on our obligation. What makes our situation worse is that: (1) We have nothing to pay—we are utterly bankrupt; (2) We have no desire to pay—we are set upon incurring more debt; (3) Our debt is against an infinite majesty; and (4) Our debt carries an infinite penalty. Furthermore, this petition reveals to us how much our character is like that of a bad debtor. It reminds us of the true nature of our hearts. We do not like to be called to account, but love to put off the day of reckoning. We are unwilling to own our debt, but are more inclined to excuse it or ignore it. We are inclined to hate and vilify our creditor, as if our misery is his fault rather than our own. This petition therefore shows us our condition before God, not merely for sin in general, but for every particular act of rebellion. G. I. Williamson observes in *The Westminster Shorter Catechism for Study Classes*, “We need to understand that, for every single sin, there is a debt to pay! The Scripture says the wages of sin is death. And this means that no one can violate the law of God and just let the whole thing go. We cannot sin and then just say, ‘It will be all right. I will just forget about it.’ For someone must suffer the punishment that is due for every sin that is committed.” This realization should prevent us from a casual attitude toward sin, and make us zealous to seek mercy in the face of Jesus Christ.



WEDNESDAY



Praise: Sing Psalm 25A

Scripture: Read 1 John 1:8-10; Psalm 32:5

Key Thought: *The fifth petition teaches us that we must confess our sin.*

Questions:

☪ What will happen if a man ignores his debts?

☪ What considerations tend to keep a man from facing his debts?

☪ What promise do we have from God concerning our debt of sin?

Prayer

Notes: Those who ignore their material debts live in a continual state of unrest and fear. They are full of shame and live in a constant state of worry that their obligations will catch up to them and overwhelm them. Ignoring their debts only compounds the problem, making it increasingly impossible for them to see any way out of their situation. They are in constant despair, and yet are too proud to admit that they are helpless. In the end, if they refuse to face their dilemma, they will be judged and condemned for their debts. This is a vivid picture of sin. And yet the sinner, like the man in debt, is often kept from facing his condition because: (1) He holds on to a false hope that he can find the resources in himself to cure his situation; (2) He is too prideful to admit that he is helpless; (3) He is too ashamed to expose his condition; and (4) He is afraid that his creditor will be harsh in judgment. Against all of this stands the wonderful promise of God that “if we confess our sins, He is faithful and just to forgive us our sins and to cleanse us from all unrighteousness” (1 John 1:9). God calls us to acknowledge the bankruptcy of our efforts to pay the infinite debt that we owe to Him. He calls us to forsake our pride and to confess our shame, openly admitting that we have offended Him by our actions and thoughts. He assures us that though His judgment is harsh against those who persist in rebellion, if we would only own our guilt and cry out for mercy we will find Him to be a gracious and forgiving God who will erase our debt and cleanse our hearts of all unrighteousness! Thus the fifth petition points us to the only solution to our problem of runaway debt—casting ourselves upon the infinite mercy of God, confessing our sin, and pleading forgiveness in the name of Christ.



THURSDAY



Praise: Sing Psalm 25A

Scripture: Read Hebrews 9:1-28

Key Thought: *The fifth petition teaches us to look to Christ's blood for forgiveness.*

Questions:

- ☞ Is there a difference between feeling guilty and being guilty? Explain.
- ☞ How is the guilt of our debt erased by the blood of Christ?

Prayer

Notes: The problem faced by all sinners is that their debt is real and that it must somehow be paid. Every sinner is legally guilty before God, and such guilt cannot simply be ignored without compromising God's justice. There is an important difference between feeling guilty and being guilty. G. I. Williamson's comments in *The Westminster Shorter Catechism for Study Classes* are helpful when he writes, “It is here that we see the unscriptural character of the popular idea of guilt. For the whole trend of our culture today is to speak of guilt as if it were a purely subjective thing. People have guilt feelings. And the whole modern approach to the problem of guilt is directed toward these feelings. Books are written on many

subjects . . . with the express purpose of convincing people that they do not need to feel guilty. . . . The only thing commonly ignored is the most important thing: the objective situation, our indebtedness to God. When we sin against the holy law of God we are guilty, and we do have a penalty to pay, whether we feel guilty or not.” God’s objective Word is the true standard, not man’s subjective feelings. It is possible to feel guilty without actually being guilty. It is also possible to be guilty without feeling guilty. There is an objective debt, brought about by our disobedience to God’s law, which must be paid. No matter how much we might try to bury or ignore our feelings of guilt, the fact remains that we are all guilty before God as rebels against His law. The penalty is clearly stated by God Himself: “The wages of sin is death.” The solution is stated with equal clarity: “But the gift of God is eternal life through Jesus Christ our Lord” (Rom. 6:23). Forgiveness of sin is possible only through the payment of the debt. Since we could not pay it ourselves, someone had to pay it for us, “for without the shedding of blood (death) there is no forgiveness of sins.” We are thus directed to look to the blood of Christ, who gave Himself to pay our debt. It is only through trusting Him, who shed His blood in our place, that true objective forgiveness of debt can be found.



FRIDAY



Praise: Sing Psalm 25A

Scripture: Read Matthew 18:23-35; Matthew 6:14-15

Key Thought: *The fifth petition teaches us to imitate God’s forgiveness.*

Questions:

- ☞ Which comes first: God’s forgiveness of our debts, or our forgiveness of those who sin against us?
- ☞ What does an unwillingness to forgive others reveal?

Prayer

Notes: In the fifth petition, Jesus links the forgiveness of our sins by God with our forgiveness of those who sin against us. His point is that our attitude toward others is a barometer of our hearts. Those who have been forgiven much ought to be willing to extend the same patience and grace toward those who offend them. The lack of such grace exposes a heart that has not truly received God’s forgiveness. The unmistakable sign that Christ has taken up residence in the heart is to act toward others as He has acted toward you.



Note: Only five lessons per week are included. You are encouraged to lead your family in worship seven days a week. On weekends, you may want to review or build upon the lessons from the previous week, discuss the sermon from Sunday morning, or work on questions from the Catechism or memory verses. These lesson suggestions are intended to provide a simple framework for parents to build upon. You are not limited to this content. The habit of morning and evening family worship is the biblical ideal. We hope you can use these lessons as a starting point for the development of a blessed practice of family worship in your home.