

## The Apostle's Creed

### I Believe in the Forgiveness of Sins

Matthew 26:28

By [J. Ligon Duncan](#)

If you have your Bibles, I'd invite you to turn with me to Matthew chapter 26, as we continue our study through The Apostles' Creed. Many of us here this morning, perhaps, take for granted the forgiveness of sins, and we may take it for granted in different ways. Some of us take for granted that it can happen. We've known the forgiveness of sins ourselves. The forgiveness of sins is a way of life; we're used to it. We have our sins forgiven often, and maybe less often, we forgive others; it's a way of life. Of course, sins can be forgiven. We take that for granted.

We don't pause to realize that many people don't believe that sins can be forgiven or that you should forgive sins. Some of us take for granted the morality of forgiving sins. We'll see in just a few minutes that the ancient pagans accused the Christians of immorality in saying that God could forgive murderers and adulterers of their sin.

Some of us take for granted God's forgiveness of us; we presume upon that forgiveness and sometimes it leads us to presumptuous sin because we presume upon that forgiveness. And perhaps, some of us are struggling more deeply with a matter of forgiveness ourselves—struggling to forgive someone who has wounded us deeply.

We come then, to this enormously important clause in The Apostles' Creed in which we affirm that we believe in the forgiveness of sins, that is, we state that it is our conviction that our God is able and willing to forgive sins in Jesus Christ. But we need to pause for a moment and realize just how radical an idea that is. Pagans did not agree with that and attacked and mocked Christians as they taught the gospel of grace throughout the Roman and Greek world. Pagans often mocked the Christian teaching that sins could be forgiven by another, even by God. As far as a pagan was concerned, you either make up for your misdeeds yourself, in other words, you self-atone or you're forever guilty.

And pagans did not consider forgiveness a virtue. The large-souled man in the pagan world, in which the gospel was first being preached, might disregard offenses in cases which he considered to be beneath his notice. But to *forgive* was to be considered to be weak spirited. Only the weak spirited—the weak willed—would forgive. We need to

realize just how radical the Bible's message is of the forgiveness of sins. It's interesting that in Rufinus' commentary on The Apostles' Creed, written in the fifth century, pagans were still attacking Christians for this very reason. When Christians spoke about the forgiveness of sins, the pagans said, "How can you talk about a murderer becoming not a murderer through the forgiveness of God? How can you talk about an adulterer being forgiven of adultery through the forgiveness of God? You can't do this. How can one person forgive another person of something that that person has done without that person's making up for it?"

Well, what does that Bible say? What does Jesus say about this? What does the Apostles' Creed mean when we say that we believe in the forgiveness of sins? Well, let's turn our Bible to [Matthew 26:28](#) and see. Let's hear God's word and learn.

Jesus, in the midst of the institution of the Lord's Supper, says this:  
"For this is My blood of the covenant which is poured out for many for forgiveness of sins."

And thus ends this reading of God's holy, inspired, and inerrant Word. May He write its eternal truth upon our hearts. Let's pray.

*Lord God, we do bow before You, and we ask that You would help us to understand forgiveness. It is alien to our nature in many ways. We don't like to admit our need of it; we are stingy in our giving of it to those who need it. So, teach us to understand it and, by Your grace, to flee to You to get it and, by Your mercy, to show it. We ask in Jesus' name, Amen.*

You know, there's a lot more to talk about in connection with forgiveness than you might think. You might think of forgiveness as sort of the *ABC's of Christianity*; that's what you learn in Vacation Bible School, that's what you learn in Kindergarten and the first, second, and third grades of Sunday School; that's pretty basic stuff. There's only so much you can learn about it, but there's a lot more to talk about in connection with the forgiveness of sins than you might think. And frankly, my friends, there's a lot more confusion than there is sound thinking about forgiveness out there today. And there are still a lot of people struggling to show forgiveness to others. Let me give you a few examples of some of the confusions and some of the questions that come up in connection to forgiveness.

There's a Christian woman. She and her husband have been friends with another Christian couple for years. Her husband and her friend's husband have entered into a business agreement. Some things happen in which her husband believes that he is wronged in that business agreement and she is deeply wounded. She feels betrayed; she feels as if this other Christian man has done her in, has done her family harm, has done her husband harm, and has done her damage to her well-being. She says, in the weight of this blow from a friend, "I'll never forgive him as long as he lives." The question before us is: "Can a Christian refuse to forgive another Christian?" I don't know whether her words were simply the words of a very wounded heart and whether those

wounds dissipated in the idea of that heart over time, but in the wake of her wounds, that was the expression.

Or, consider this. Sue was a very responsible mother. She was a good mother. She cared very diligently and carefully for her children. She was getting ready to go to church one day. She had responsibilities at the church. She had secured a very responsible baby sitter to take care of the children, including her three-year-old, while she went to the church to do this particular activity on behalf of the church and between the time that she had left the house to get into the car to pull out of the driveway to go to the church, and the time that she had left her children with the babysitter inside, somehow, the three-year-old got out. Unbeknownst to her, as she backed her station wagon out of the driveway, she backed over her three-year-old child who had gotten away from the babysitter, out of the house, and somehow, under her car. In God's mercy, though that child had a tire print on his back, there were no broken bones, no internal bleeding, and when they returned from the emergency room and full scans from the doctor's, they were rejoicing in the home. But as you might imagine, Sue struggled for a long time with that incident. Finally, she sought counseling and her counselor, at one point, said, "Sue, you've just got to forgive yourself and move on." Well, I think we know what the counselor was getting at, but it does raise an interesting question: "Can a person forgive himself?"

And then there's another question. This Christian had fallen under the influence of a religious guru in his community who said to him, "Jim, guilt is self-imposed. Don't let a bunch of fundamentalist Christians send you on a sin trip—a guilt trip. The big lie is that you need to repent and be forgiven; the truth is that God has already forgiven us all. We just need to accept it." Really? Is the gospel telling people that God has already forgiven and accepted them and that they just need to accept that He's accepted them already?

What about this conversation between two Christian women? One has been reading some New Age literature recently and is about to inform, from her new wisdom, her friend, who has not been reading this literature. "Laura, what you need is *wholeness*—not *forgiveness*. Don't get hung up on that *sin* thing; it's negative." The question: "Is wholeness an acceptable biblical alternative to holiness and forgiveness?"

Or, consider this conversation. A friend says, "I've got this great book called *A Course in Miracles*, and it has really helped me learn about forgiveness. *Really?* Is that New Age approach compatible with Christianity? You see, there are a lot of questions that you can ask about forgiveness. I'm not going to talk about any of those today. I'd rather zero in on two other questions that I want to dwell on with you—two stories.

The pastor is sitting at a table; eight businessmen are gathered around and one of the businessmen is not only cursing a blue streak, but sharing lewd story after lewd story. His buddy, sitting next to him, knows that pastor Bob from the local Baptist church is sitting at the table and says, "Steve, you may want to knock that off. This is pastor Bob from First Baptist Church." Somebody else quips lightly, comically, across the table, "Aw, Steve, God'll forgive ya." And Steve, before anybody else can say anything says,

“Sure, God will forgive me; that's His *job*.” Really?

Perhaps you've heard something like this before. “Hey, these are my college years. God'll cut me some slack.” You see, the attitude is *presumption* of God's forgiveness. “Sure, He'll forgive me; that's His job. That's the God-business, isn't it?”

On the other hand, perhaps you've heard this kind of conversation too. A woman goes into her minister's office and says, “Pastor, I've a very important question and I need help on it. I don't know if God can forgive me for what I've done.” The pastor begins to set forth the Scriptures about God's willingness to receive repentant sinners, and the woman stops him, “But pastor, you don't know what I've done, and I don't know how I can know that God can forgive me.”

Now those are important questions, my friends, and I want to look at them with you today. And I want to look at them in three parts. I want to look at the problem, then I want to look at the provision, and then I want to look at the appropriation.

## **I. What is sin? Understanding the problem.**

Let's start with the problem because, friends, if you don't get the problem right; if you don't diagnose the problem, you miss everything else that the Scripture says. The problem, Scripture says, is sin. What does the Apostle Paul say in Ephesians 2? That we were, by nature, children of wrath; we were born dead in trespasses. Jesus indicates that right here in [Matthew 26:28](#). Why did He have to come into the world? For sins. His work had to do with sin. In God's mercy, if love and grace was going to be bestowed upon this race, it would have to be done in such a way that sin is dealt with. Sin is the problem.

Well, what's sin? All of us who were raised on *The Catechism* know to snap to attention and say, “Sin is any want of conformity unto or transgression of the law of God,” if you memorized *The Catechism* in the old version. In other words, *The Catechism* is mimicking 1st John. What is sin? Sin is lawlessness.

The Bible uses several graphic words, actually seven graphic words to describe sin, but I want to zero in on three pictures of sin that the Bible gives us—first, the one right there in 1 John. Sin is lawlessness. In other words, sin is not doing things the way they ought to be done. God tells us how things ought to be done. And sin is when we decide, “I've got a better idea—*my way*.” You understand that Frank Sinatra sings the National Anthem of hell—“I did it my way.” That's the essence of sin; deciding that though God has said to do it this way, I'm going to do it that way which is *my way* and which is better. It's rejecting God's way for our own way; that's sin. But the Bible also says sin is rebellion. That's the picture you see in the garden in Genesis 3 when Adam and Eve rebel against God. God had said, “Look, everything is yours but don't eat of the fruit of the tree in the middle of the garden. Everything else is yours; don't eat of that fruit.” And what do Adam and Eve do? They rebel against the command of God.

At its essence, sin is rebellion, and rebellion really boils down to betrayal, doesn't it? They betrayed the best of friends. And the Bible describes sin in those terms; sin is betrayal of the best of friends. Sin is rejecting a relationship with God in pursuit of whatever it is that we're pursuing. Lord, I value *that* over my relationship with you. God says, "Walk before Me in integrity," and the sinner says, "I don't want to walk before you in integrity. I want to do this." Sin is betrayal; it's rebellion.

But Paul also uses an interesting word to describe sin when he says that sin is missing the mark. Now, don't have the picture in your eye of the bull's eye and you're sort of missing it by two inches; that's not what Paul is saying. Missing the mark is not "just slightly" because that gets you into the bell-curve thinking. "Yeah, we know, God'll grade on the curve. I was pretty close." That's not what we mean at all. When Paul describes sin as missing the mark he means missing the whole purpose of life, the whole reason for being here. Totally missing the purpose of life is a little more traumatic than being just a little bit off. Missing the mark means rejecting God's purpose for us as His image, and pursuing our own agendas. God made us to bear witness to Him; we are His image and He made us for fellowship with Himself. In sin we decide, "We don't want to be your image and we don't want fellowship with you." In other words, we miss the whole purpose that God put us here for.

And this lawlessness, this betrayal, this missing the mark leads to guilt. Everyone who does it from time-to-time knows that they deserve to be punished. You remember the funny story about Arthur Conan Doyle, author of the Sherlock Holmes series? He was a real practical joker and apparently he hung out with some pretty dodgy company because on one occasion he decided to play a practical joke. He sent a telegram to his close circle of friends and it said only these words: "All is discovered. Flee at once." Every one of them left England. Now, my friends, those are men with guilty consciences. I wonder what in the world that they thought had been discovered. But they *knew* that they deserved for something to happen to them or they wouldn't have left the country.

Sin leads to uncleanness, moral degradation. Sin always promises to make our lives better, but what it does is that it dehumanizes us. We don't become more human. You've heard the little dictum "To err is human, to forgive divine." To err is not human; to err is fallen. You're not *more* human because you err; you're not *more* human because you sin—you're *less* human. Sin leads to a moral degradation, an uncleanness, is the word the Bible uses. Sin leads to alienation.

Have you ever offended a friend and then you're just a little bit nervous the next time you're around them; you can't quite make eye contact; you maybe avoid them at the party; you don't respond to the e-mail; you're just a little bit weird around them. Why? Sin has brought alienation into your relationship and it brings anxiety, that inner-turmoil over the consequences of sin. *That* is the problem. And anytime someone tells you that sin is not the problem and that forgiveness of sins is not the center of Jesus' ministry, you may be assured you are talking to a false prophet. Here at the center of Jesus'

ministry, when He is explaining the meaning of His death, the purpose of His coming into the world, He says, "My blood is shed and will be shed for the forgiveness of sins." Sin the problem.

## **II. God's provision for the problem. Understanding this amazing provision.**

Now, what is the solution to this problem? Well, it's a surprising solution. It's the most surprising news in the world; there is forgiveness with God. God has provided forgiveness in answer to this problem of sin and He has provided it in Jesus Christ. It's at the very heart and purpose of His ministry. Look again at [Matthew 26:28](#). "For this is My blood of the covenant which is poured out for many for the forgiveness of sins."

What is Jesus saying but that His death is to the end of, for the purpose of, the forgiveness of sins. God, in His love, is restoring fellowship with sinners at the cost of the cross of Christ. Jesus is saying that God has made a provision and that's surprising news.

That's not the news we were expecting. If we had been in the garden with Adam after his sin, none of us would have said, "Look Adam, no problem. Just go ask God if He'll give His Son in your place." None of us would have said that. Everyone would have expected God to rain down judgment on Adam. When we're there with David and Nathan, and we see Nathan, David's dear friend, confronting him after David's sin with Bathsheba and his complicit murder of her husband, Uriah, we would have been expecting that after Nathan tells that heart-rending story about the rich man who takes away that one little ewe lamb that the poor man has, and slaughters it, we would be expecting Nathan to say not only, "You are the man," but "David, because of this God is going to take your kingdom away and He's going to judge you and kill you." And we're stunned when we see David down on his knees saying, "God, be merciful to me. On Your grace I rest my plea." We're stunned when we see David. It's the most surprising thing in the world that there is forgiveness with God.

What is forgiveness? It's pardon in a personal setting. It's taking back into friendship those who went against you and hurt you and put themselves in the wrong with you. And though David had sinned, and notice that David knows that his sin is not only against Bathsheba and against Uriah and against all Israel, but it's against *God*. And God takes David back anyway. It's the most surprising thing in the world. But it's done not because David deserves it; it's done not because David hasn't done something really serious; it's not even done because David repents; it's done because Jesus has died.

David can count on that forgiveness because the forgiveness of God is not based on his deserving it, or on his repenting hard enough; but it's based upon the atoning death of Jesus Christ. God forgives us not because of us, but because of His Son. That's why Jesus' forgiveness is forever.

If our forgiveness was based upon our repentance, then it would be unstable because I

have to question my motives every time I repent. When I get caught and have to repent, there's no telling what the motives of my heart are. I may simply want to escape your disapproval. I may simply want to escape the consequences of my wrongdoing. There's no telling the motive of my heart. If repentance is the basis of my security, I'm going to be the most insecure person in the world. But because my forgiveness is based upon what Jesus has done, I realize that I have a forgiveness that sticks.

That's why Paul talks about justification. That's Paul's favorite way of talking about forgiveness. God forgives us on the basis of Christ; that's what Jesus is talking about here in Matthew 26:28. "My blood is poured out for the forgiveness of sins." He is saying, "God freely forgives you, My friends, not because of your faith, not because of your repentance, not because of something good in you that He just can't resist, not because you've made up for what you've done or that you're trying to be good or anything else; God forgives you because of Me." "He made Him who knew no sin to be sin that we might become the righteousness of God in Him." Our forgiveness is based on Jesus and therefore, Jesus' forgiveness is forever. That's the provision.

**III. How do you receive this forgiveness? By faith.** You say, "How do you get that? How do you get that forgiveness?" The Bible's answer is by faith. You get that forgiveness by faith. Accepted and forgiven of God by trusting in a righteous substitute. You look away from yourself and you look to Christ. You take seriously your sin and you look to Christ. You make no excuse for your sin and you look to Christ. You know how it is when we sometimes grudgingly come to repentance? We say to our wife, "I'm sorry. I was wrong." And as our wife graciously forgives us, we then say, "But, of course, you have to remember..." and then all of the qualification comes and it undercuts everything we said before the "but" because we really don't think we need forgiveness.

You see, that's how men are. We deal with forgiveness in two ways. We deal with the issue of being right before God in two ways; we want to self-justify ourselves in two ways. Some of us like to go the way of denial. We like to pretend like we don't need to be forgiven. Have you ever visited a prison? It's amazing. Our judicial system must be the worst judicial system in the world because 98% of the people in prison shouldn't be there. They have not committed a crime; they were framed. If you ever worked in a prison, you know what I'm talking about. Nobody committed the crime that they're in prison for. It is amazing how bad our judicial system is. They are all innocent. Why? Because we want to protect ourselves. But friends, you don't have to look in prison to find that kind of behavior. Sometimes it's harder to *be* forgiven than it is to forgive somebody because you don't want to have to admit that you need to be forgiven. So we cope with our sin by denial.

Then there are other people who try to cope with it through their works. Lord, "If you'll just get me through this, I promise I'll go to church every week next year." There's some sort of deal with God. "You do this for me, God; I'll do that for you." Or maybe it's, "I'll give lots to charity," as if we can fix things by giving some money or being good for a little while or being a good person.

See, both of those are ways of *self-justifying*, *self-atoning* for sin; they don't work. You have to look away from yourself because you are the problem. That's the hard thing about sin; you have to admit, "I am the problem." And the problem does not have within himself the solution. I have to look away from the problem to the solution; I have to look to Christ. Martin Luther put it this way. "Learn to know Christ and Him crucified. Learn to sing to Him and say, "Lord Jesus, You are my righteousness; I am Your sin. You took on You what was mine; You set on me what was Yours. You became what You were not, so that I might become what I was not." God "made Him who knew no sin to be sin that we might become the righteousness in Him." That's how you receive forgiveness. You look away from yourself; you stop making the excuses and you look to God.

So what can keep you from that kind of forgiveness? God is offering that free forgiveness. What keeps us from it? One thing is presumption. Why is it that David in the Psalms prays that God would keep him from presumptuous sin? Because presumption that God will forgive you proves that you really don't want forgiveness. A man, a woman, who wants forgiveness knows how deadly serious sin is, and so he/she is never, ever presumptuous about sin. Presumption that God will forgive you proves that you really don't want to be forgiven.

What else can keep you from this forgiveness? Denying that you need it. "I'm a basically good person. God will accept me. Doesn't He accept everybody?" Denying that you need it will keep you from this glorious forgiveness. Trusting in your works. That will keep you from this glorious forgiveness because this forgiveness isn't based on you; it's based on Jesus.

When we say, "I believe in the forgiveness of sin," we mean that our glorious God, at the cost on the cross of His own dear Son, has purchased for us a just forgiveness of sin that we appropriate by believing on His Son. Looking away from ourselves, and looking unto Him. May God grant us the ability to see our sin and to see our Savior, and then to become merciful in the way we deal with other sinners. Let's pray.

*Our Lord and our God, we acknowledge that we are sinners. We work hard not to acknowledge that, because it's embarrassing, it's humiliating, but O God, it's the first step to glory, because it is only when we see our need that we can seek it's remedy, so show us the need and show us that the remedy is not in us. Show us the Savior, show us His perfection, show us His cross, show us His love, show us His promises, show us His call, show us His claims, drive us to Him, draw us to Him, and then having brought us there, assure us of Your pardon and make us into merciful giving people, because we believe in the forgiveness of sins. We offer this prayer in Jesus' name, Amen.*

## **A Guide to the Morning Service**

The Sermon continues our study of the Apostles' Creed. For hundreds of years the Apostles' Creed has served as an instrument for instructing Christians in the basics of



biblical faith. We recite it often in our public services. But what does it mean? What are we affirming in each of the phrases? How do these truths relate to our daily lives? Check out the whole series to learn more through this unique survey of an ancient confession of Christian belief. Our study: (1) *Anchors the specific assertions of the Creed in text of the Scriptures*—we show clearly that the Bible teaches these truths. (2) *Addresses contemporary deterrents to belief*—we respond to the cultural forces currently arrayed against historic Christian teaching. (3) *Affirms Christian confidence in biblical truth*—we encourage Christians to whole-heartedly embrace the teachings of Scripture despite modern skepticism. (4) *Aims to arrest Christian defection from the biblical truth*—we respond to false teaching that often goes under the name “Christian.” (5) *Applies the truth to specific issues in the Christian life*—we show how good theology serves to lead to the good life.

### The Psalm and Hymns **Come, Thou Almighty King**

We open our worship today with a Trinitarian hymn of praise. Terry Johnson says: “From its earliest days the church understood that God had revealed Himself as both unity and diversity. God is one. Nothing could be clearer from Scripture. But God is also three – the names, works, attributes, and honors of God are shared by the Father, Son, and Holy Spirit. Thus in the one God there is a trinity of persons. The three persons of the Godhead are “the same in substance, equal in power and glory” (the Westminster *Shorter Catechism*, Q.6). The doctrine of the Trinity is the centerpiece of Christian theology, and a defining doctrine of orthodoxy. “It is only when we contemplate this Trinity that we know who and what God is,” said the Dutch theologian Herman Bavinck—a very appropriate thought to begin the morning's corporate praise, in light of Derek's message last Sunday evening.

### **Now Thank We All Our God**

“Martin Rinkart (1586-1649) was a Lutheran minister in Eilenburg, Saxony. During the Thirty Years' War, the walled city of Eilenburg saw a steady stream of refugees pour through its gates. The Swedish army surrounded the city, and famine and plague were rampant. Eight hundred homes were destroyed, and the people began to perish. There was a tremendous strain on the pastors who had to conduct dozens of funerals daily. Finally, the pastors, too, succumbed, and Rinkart was the only one left—doing 50 funerals a day. When the Swedes demanded a huge ransom, Rinkart left the safety of the walls to plead for mercy. The Swedish commander, impressed by his faith and courage, lowered his demands. Soon afterward, the Thirty Years' War ended, and Rinkart wrote this hymn for a grand celebration service. It is a testament to his faith that, after such misery, he was able to write a hymn of abiding trust and gratitude toward God.”

### **God, Be Merciful to Me ([Psalm 51:1-15](#))**

This is the great Bible song of repentance. C.H. Spurgeon notes of this psalm, its heading says “For the chief musician” “Therefore [the psalm is] not written for private

meditation only, but for the public service of song. Suitable for the loneliness of individual penitence, this matchless Psalm is equally well adapted for an assembly of the poor in spirit. A Psalm of David. The Psalm is David like all over. It would be far easier to imitate Milton, Shakespeare, or Tennyson, than David. His style is altogether *sui generis*, and it is as easily distinguished as the touch of Raffaele or the colouring of Rubens.”

### **Marvelous Grace of Our Loving Lord**

The hymn's author lived in Peoria, Illinois, where her father was pastor of the First Presbyterian Church, and she directed the First Presbyterian Church Children's Sunday School for over 40 years. She also found time to serve as president of the Presbyterian Missionary Society of Peoria for 20 years, and to write more than 500 hymns.

This guide to worship is written by the minister and provided to the congregation and our visitors in order (1) to assist them in their worship by explaining why we do what we do in worship and (2) to provide them background on the various elements of the service.

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