

Redeemer OPC, Hawaii

Adult Sunday School

The Apostles' Creed (11)

“Tenth Article - the Forgiveness of Sins”

- I. Introduction. Review: We last looked at the ninth article dealing with the church as holy, catholic, and the communion of saints. We saw that for the creed, and for us, to confess belief in the church does not mean that we think the church saves us or that membership in the visible church secures our salvation. Rather, it means that we understand the essential role of the church in the ministry of the Holy Spirit to apply Christ's saving work to His elect people, and once saved, to apply sanctification to His people that is also secured by Christ's death and resurrection. The role of the church is to be the instrument that the Holy Spirit uses to effectually call the elect through the church's preaching of the gospel, and to sanctify Christ's people by the word, sacraments, and prayer as means of grace. The church is where the means of grace have been placed by God to be used in this way. Then we also saw what it means for the church to be holy, catholic, and the communion of saints. Now, we examine the tenth article of the Apostles' Creed, “[I believe in] the forgiveness of sins.”
- II. The Two Questions. Two questions immediately confront us with this article: Why does it appear in the Holy Spirit's section of the creed? and Why does it follow the article about the church?
 - A. Forgiveness and the Holy Spirit. The question should immediately occur to us when we see this article in the Holy Spirit's section of the creed, Why? Jesus Christ secured the forgiveness of our sins upon the cross, where He paid the terrible price for them. We can only be forgiven of our sins because Christ suffered the penalty stroke that divine justice gave for what our sins deserve. Sin must be punished; God the Just must punish it. You, the sinner, cannot suffer the penalty to the point that

it is fully satisfied and have your sins forgiven in that manner. So, it can be forgiven only when a Substitute has paid your price in full for you. Jesus Christ did that, and by it, secured the forgiveness of sins for all of the elect He came to save. Why isn't this article in Christ's section of the creed? Because what Christ secured for all His people on the cross must be applied to them, or brought to them, personally and individually, in their lifetime through faith in Christ. Until such time as one receives by faith what Christ has secured, even the elect are still unsaved and under condemnation, not forgiven. Consider what Paul wrote in Eph. 2:1-3 (READ). But when each one of the elect by faith receives what Christ secured for him on the cross, individually and personally, God lifts the sentence of condemnation and forgiveness becomes his. That faith, through which God pardons sins, is His gift to us: "For by grace you have been saved through faith; and that not of yourselves, it is the gift of God; not as a result of works, that no one should boast" (Eph. 2:8-9). That gift comes by the Holy Spirit. That is a major part of His ministry, to indwell each of the elect in God's due time, regenerate his heart, and create and instill faith in Christ in that new heart. In this we see the height of the Spirit's self-effacing ministry in directing our trust to Christ. It is by the Spirit's ministry that the forgiveness of sins that Jesus Christ secured for you by His work is applied to you. That is the reason this article appears in the Holy Spirit's section of the creed. Another concern...

- B. Forgiveness and the Church. The question should immediately occur to us when we see this article following the article on the church, Why? As we pointed out from that article, the Spirit uses the church as His instrument to hold forth the gospel, through which He regenerates the hearts of men and gives them faith in Christ. Because the church is the repository of the ministry, the oracles, and the ordinances for the gathering and perfecting of the saints, the forgiveness of sins comes to the

elect through the church's instrumentality by the Spirit's power. No man can have God for his Father unless he has the church for his mother. God's children have their new birth through her by means of the gospel. This is why our confession says, "out of [the church] there is no ordinary possibility of salvation." It is that essential instrument by which the Holy Spirit wields the instrument of the Word of God. Now, let's consider...

- III. The Nature of Forgiveness. The Greek text of the Apostles' Creed uses the same Greek word for "forgiveness" that the NT uses. It reflects the writers' commitment to Scripture, for one thing. But it also says that even in being as concise as they were, they were concerned to put into their confessional statement as much of the fullness of the Scripture doctrine as they could in so brief a statement. The term they used is full of meaning. Consider Matt. 26:28 where the term is used. (In fact, the phrase "forgiveness of sins" appears in the creed in the exact form it appears in Mt. 26:28.) In the older translations, and some newer ones, it is translated "remission" of sins. In many newer translations it is translated "forgiveness." That is because the Greek term carries both ideas within it. A "remission" is a release from indebtedness, like a cancellation of a bill or a loan contract marked "paid in full." The debtor is released from further obligation to pay because full payment has been "remitted," or given over. When you send a check for your utility bill, or you make a payment online for your car loan, you remit the payment that is due, expected, and required. When you have remitted the full amount that you owe on your car loan, for example, the bank sends you a lien release. They have released the claim that they placed against your car title; in case you failed to pay the loan off, they could legally repossess your car to fulfill the rest of your obligation. But the release they have issued is a remission: you are no longer obligated to pay the debt because the full payment has been remitted. This is one aspect of what Christ has done for you, saved sinner. You owed a debt to God for your sins. On one side of the matter, you

owed Him perfect, personal obedience to His law and you failed, thus incurring a debt you could not pay. On the other side of the matter, you owed God a price to pay for your sins against Him. He requires and expects one to pay a terrible price for sinning against Him, and failing to render the perfect personal obedience that the Creator is due from His creatures. Either way we look at it, we owe God a debt over sin that we cannot pay. It must be paid by one who has infinite value, who owes no debt of His own, and has perfect righteousness. But, blessedly, we who cannot pay are allowed and given a Surety—a divine/human Co-Signer—by God’s promise in the covenant of grace. Jesus Christ is our Surety. He paid the full price that our sin debt required; i.e., He remitted full payment. So, God cancelled our sin debt and, figuratively speaking, issued us a release that was marked “paid in full.” He has released us from further obligation to pay because there is no more that needs to be paid. The debt was canceled out by the payment (Col. 2:13-14). We have full remission of sins and have been released from them and from the terrible price. So that looks at this word and the aspect of the Bible’s doctrine from the standpoint of remission and release. But the word also carries in it the idea of forgiveness. This considers that our sin and our sins against God incurred the liability to suffer a penalty. This focuses on the legal aspect of the matter. Our sin against God was (and is) “any want of conformity unto, or transgression of, the law of God” (WSC Q. 14), and brought guilt upon us. Guilt for breaking God’s law, or just failing to fulfill its requirements, requires that a penalty be suffered. Guilt brings liability upon us. But again, it is a liability we cannot meet, a penalty that we cannot satisfy, no matter how long we suffer under it. We do not have the ability to satisfy an infinite penalty. But when one goes in our place who is able to satisfy divine justice, takes our guilt upon His own record, suffers the penalty to which we are liable, and satisfies the whole penalty (though infinite as it is), then the guilt and the liability to the penalty are wiped off our record. I.e., we are pardoned, or forgiven. Forgiveness is when your wrongdoing is not counted against

you anymore, and you are not counted guilty. It is not held against you, and from that point on, you are treated as if you never did anything wrong. Strict justice has been met in the Substitute; mercy and grace are shown to the sinner. Now, let's consider...

IV. The Effect of Forgiveness.

A. Sins Are Forgiven. There is nothing else in all the universe that violates God's law, offends God's holiness and justice, and both deserves and incurs the divine penalty and price that Christ suffered and paid for His people. Sin is the only thing for which God condemns. So, sin is the only thing for which we need forgiveness. Therefore, this is not about differing opinions on things indifferent (things which Scripture neither requires nor forbids). This is not about differing preferences. It is about sin. Still, there are various aspects of sin for which we need definitions to understand just how far God goes in forgiving our sins because of how far Christ has gone to satisfy for them. The best way to look at this to unfold the extent of our sins and sinfulness is to look at two questions of the WSC, #'s 14 & 18 (READ). When we consider Q. 18 first, we find that we are all counted guilty of Adam's first sin. He represented all of his posterity in the covenant of works, so that what he did was imputed to our account. So, Christ paid for that guilt of sin for all His elect people, and it is thus forgiven the moment that each one of those elect are brought to faith in Christ by the Holy Spirit. It then says that because of Adam's first sin, the original righteousness in which man was created was wiped away. Christ supplied a perfect righteousness for us in His divine nature, His sinless humanity, and the life that He lived out in perfect obedience to God's law; that, too, is and must be imputed to our record for our salvation. But, as far as forgiveness goes, the guilt of Adam's first sin brought about the corruption of man's whole nature. That is the sin nature in man, and it brings all the more guilt on every man; Christ paid for that guilt of sin for all His

elect people, and it is thus forgiven the moment that each one of those elect are brought to faith in Christ by the Holy Spirit. From that corrupt nature, which is called original sin, then proceeds the actual sins in thought, word, and deed that we commit, both by commission and omission. That brings all the more guilt upon every man. Christ paid for that guilt of sin and bore them away by His suffering and death on the cross. It is thus forgiven the moment that each one of those elect are brought to faith in Christ by the Holy Spirit. And in order to know what sin is, Q. 14 defines it as “any want of conformity unto, or transgression of, the law of God.” When you think about how often we fail to do something that God’s law requires, and how often we do what God’s law forbids, then multiply that by thoughts and words, not actions only, then you begin to see the extent of your personal forgiveness that God has given you in pardoning ALL of your sins. When you multiply that by the untold millions and millions of people with true faith in Christ from throughout all ages who have had ALL their sins forgiven, it staggers the mind both in what Christ had to suffer and in how much and how magnanimously God has forgiven His people for Christ’s sake. But another effect of forgiveness is...

- B. The Personal Subjective Effects. We simply mean the peace, gratitude, joy, zeal, humility, love that the reality and realization of forgiveness produces in the heart of every true Christian. How could it fail to produce them?