

Announcements and Information:

Pastor: Rev. Todd Ruddell
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CCRPC
702 Business Way
Wylie, TX 75098

Elders: Carl Betsch, Tom Dillard

Deacons: Nick Wehlau, (Ordained) Frank Drummer, Josh Hicks (In training)

Pastor's email: revruddell@pm.me

Denomination: Reformed Presbyterian. Church, General Assembly: www.rpcga.org

CCRPC Website: <http://www.christcovenantrpc.org>

Pray with fervency and perseverance for the following:

- Whitefield Seminary, and other seminaries, and those studying for Church Office: That seminaries would train according to the pure doctrines of Scripture. **Pray** for the presbyteries that have men under care, that they might know their fitness not only doctrinally, but as men of honor and integrity. **Pray** that the Lord would raise up and send laborers into His field in this generation and the next.

Rev. Grant Van Leuven (CA); Rev. Jeff Black (VA); Rev. V. Hamilton (TN);

Rev. Paul McDade (TN); Lic.'s Alex Mauger, Tim Montague, Nick Detroye (WI);

Elder Jason Bradfield (FL); Rev. Adam Brink (VA); Rev. Reed Best and Lic.

Thomas Williams (FL).

- Pray for these churches and pastors for pure preaching, for conscionable hearing of the Word, growth in grace, doctrine, and holiness, that the Gospel would go forth in power, and for a gospel-proclaiming, holy witness locally for each.

Pray as we consider WSC 105 that we would be humbled with a sense of our sin and misery, and mindful of God's mercy and forgiveness. Pray for the release of our natural sense of entitlement and desserts, that we would not think more of our estate before the thrice holy God than we ought, and that this attitude would carry us forward in forgiveness and love toward one another.

Pray for one another! Pray for your Pastor and your Elders!

Pray as we consider the sermons from last Lord's Day that in our resistance to the devil, we would draw near to God in prayer, in His ordinances, in dependence upon Him, with Christ as our Mediator and fellow, and in all other ways of nearness to Him, that we might stand in the day of temptation. Pray also concerning our nation, for upright Christian engagement in the public square, a godly testimony, upright doctrine, example and instruction to our fellow citizens. Pray for our civil leaders, that they would have godly counselors who will teach them truth, that they would be slow to anger, not envious but kind and respectful to all sister nations. Pray that the Lord would raise up an army of Christians, stirring us up to pray for "kings, and all those that are in authority" for their conversion to Christ.

Diaconal/Mercy/Service/ Outreach and Prayer Opportunities:

- Rev. Victor Atallah and the ministry of MERF: Prayer, Monetary gifts.
- Rev. Rockie Simbajon: Prayer, Monetary Gifts for work in the Philippines, and for Heidelberg Seminary's work there training men for the ministry.
- The Libera Project and Rev. Dr. Timothy Worrell, & his new work @ A.B.C.

CHRIST COVENANT REFORMED PRESBYTERIAN CHURCH

But ye are come unto mount Sion... And to Jesus the mediator of the new covenant (Hebrews 12.22, 24)



**SCRIPTURE ALONE—GRACE ALONE—FAITH ALONE—BY CHRIST
ALONE—TO GOD ALONE BE GLORY.
REFORMED, AND ALWAYS REFORMING**

11 October 2026

Lord's Day Morning Worship: 10:00 A

Afternoon Fellowship Meal (all are welcome) 12.30 P

Lord's Day Afternoon Worship: 2:00 P

Catechism and Memory Class shortly following afternoon worship. (4:30P)

Open Ended fellowship and Lord's Day conversation after church. Fellowship meal after Church services the 1st Lord's Day of each month at the Church building.

Psalm Singing at the Church, 3rd Lord's Day of each month after services.

Wednesday Prayer Meeting 7:00P

Thursday evening Advanced Theological Studies: 6:00P

(currently via online meeting, ask Pastor Ruddell for details)

Monthly Men's Prayer Breakfast (last Sat. of each month) 7:30A

All of these opportunities are open to all to attend. Please feel free to join us.

We are pleased to have you gather with us as we worship the Triune God. If you are visiting with us, please allow us to extend our warmest welcome. If you are a member in good standing of a Confessional, Reformed Church, and desire to commune with us at the Lord's Table, please contact the Pastor prior to the morning worship service.

Our Name:

Christ: Our only Surety and Mediator, Sacrifice and Substitute, Righteousness and Sanctification; the Wisdom of God, the Logos of God, triumphing as the Second Adam where the first Adam fell, God, the Second Person of the Holy Trinity

Covenant: The means whereby the Triune God has brought His people into everlasting and gracious communion with Himself, unilaterally, uniting them to Christ, the only Mediator of the Covenant of Grace, bequeathing an eternal inheritance in Him

Reformed: Teaching the Biblical Doctrines of God's Sovereignty, of Divine Monergism in our redemption, of His initiating and sovereign Grace and Salvation as the only hope of man to escape eternal judgment; the sufficiency of the Scriptures, and the "righteousness of God which is by the faith of Jesus Christ" alone, preached and restored to the Church at large during the Protestant Reformation

Presbyterian: Confessing and practicing the Biblical doctrines of Church government, of a broader authority than that of the local congregation, held in a plurality of elders, and those as distinctively taught in the Westminster Standards, 1647.

Church: The Visible people of God, Called out of the world as His people, under Christ's government, discipline, and instruction; administered by Elders, called as saints to serve Him together with their children regardless of age; and testifying to His invisible Church, the whole number of the elect that have been, are, or shall be gathered into one under Christ the Head.

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WSC 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 debtors¹) we pray, That God, for Christ's sake, would freely pardon all our sins;^m which we are the rather encouraged to ask, because by his grace we are enabled from the heart to forgive others.ⁿ

¹ Matth. 6:12. ^m Psal. 51:1-2, 7. Dan. 9:17-19; ⁿ Luke 11:4; Mat. 18:35

Thomas Watson: 1st. Here is a term given to sin, it is a debt. 2^d. The confessing the debt, "our debts." 3^d. A prayer, "forgive us." 4th. A condition on which we desire forgiveness, "as we forgive our debtors."

First, I shall speak of the term given to sin, it is a debt. That which is here called a debt, is called sin, Luke 11:4., "Forgive us our sins." So then sin is a debt, and every sinner is a debtor. Sin is compared to a debt of "ten thousand talents," Mat. 18:24.

1. Why is sin called a debt? 2. Wherein is sin worse than other debts we contract? 3. Wherein have sinners the property of bad debtors?

Quest. *Why is sin called a debt?* Ans. Because it so fitly resembles it.

1. A debt ariseth upon non-payment of money, or the not paying that which is one's due. So we owe to God exact obedience, and not paying what is due, thus we come to be in debt. 2. As in case of non-payment, the debtor goes to prison; so, by our sin, we become guilty, and stand obliged to God's curse of damnation. Though God doth a while grant a sinner a reprieve, yet he stands bound to eternal death, if the debt be not forgiven.

Quest. 2. *In what sense is sin the worse debt?* Ans. 1. Because we have nothing to pay; if we could pay the debt, what need we pray, "forgive us?" We can't say, as he in the gospel, "have patience with me, and I will pay thee all;" we can pay neither principal nor interest. Adam made us all bankrupts; in innocency Adam had a stock of original righteousness to begin the world with, he could give God personal and perfect obedience; but, by his sin, he is quite broken, and hath beggared all his posterity. We have nothing to pay, all our duties are mixed with sin, and so we cannot pay God in current coin. A. 2. Sin is the worst debt, because it is against an infinite majesty. An offence against the person of a king, is *crimen laesae majestatis*, it doth enhance and aggravate the crime. Sin wrongs God, and so it is an infinite offence. The schoolmen say *omne peccatum contra conscientiam est quasi didicium*, i.e. Every known sin strikes at the Godhead. The sinner would not only unthroned God, but ungod him, this makes the debt infinite. A. 3. Sin is the worst debt, because it is not a single, but a multiplied debt: forgive us "our debts;" we have debt upon debt, Ps. 40:12., "Innumerable evils have compassed me about." We may as well reckon all the drops in the sea, as reckon all our spiritual debts; we cannot tell how much we owe. A man may know his other debts, but we cannot number our spiritual debts. Every vain thought is a sin, Prov. 24:9., "The thought of foolishness is sin." And what swarms of vain thoughts have we? The first rising of corruption, though it never blossom into outward act, is a sin; then, "who can understand his errors?" We do not know how much we owe to God. A. 4. Sin is the worst debt; because it is an inexcusable debt in two respects; 1. There is no denying the debt. 2. There is no shifting it off.

(1.) There is no denying the debt; other debts men may deny. If money be not paid before witnesses, or if the creditor lose the bond, the debtor may say he owes him nothing; but there's no denying this debt of sin. If we say we have no sin, God can prove the debt, Ps. 50:21., I will set thy sins in order before thee. God writes down our debts in his book of remembrance, and God's book, and the book of conscience do exactly agree, so that this debt cannot be denied.

(2.) There is no shifting of the debt; other debts may be shifted off.

1. We may get friends to pay them, but neither man nor angel can pay this debt for us: if all the angels in heaven should go to make a purse, they cannot pay one of our debts.

2. In other debts men may get a protection, so that none can touch their persons, or sue them for the debt: but who shall give us a protection from God's justice? Job 10:7., "There is none that can deliver out of thine hand." Indeed the pope pretends that his pardon shall be men's protection, and now God's justice shall not sue them; but that is only a forgery, and cannot be pleaded at God's tribunal.

3. Other debts, if the debtor dies in prison, cannot be recovered, death frees them from debt; but if we die in debt to God, he knows how to recover it; as long as we have souls to strain on, God will not lose his debt. Not the death of the debtor, but the death of the surety, pays a sinner's debt.

4. In other debts men may flee from their creditor, leave their country, and go into foreign parts, and the creditor cannot find them; but we cannot flee from God. God knows where to find all his debtors, Ps. 139:7, 8., "Whether shall I flee from thy presence? If I take the wings of the morning, and dwell in the uttermost parts of the sea, there shall thy right hand hold me."

5. Sin is the worst debt, because it carries men, in case of non-payment, to a worse prison than any upon earth, to a fiery prison; and the sinner is laid in worse chains, chains of darkness, where the sinner is bound under wrath for ever.

Quest. 3. *Wherein have we the properties of bad debtors.* Ans. 1. A bad debtor doth not love to be called to an account. There's a day coming when God will call his debtors to account, Rom. 14:12., "So then, every one shall give an account of himself to God." But we play away the time, and do not love to hear of the day of judgment; we love not that ministers should put us in mind of our debts, or speak of the day of reckoning. What a confounding word will that be to a secure sinner, *redde rationem*,—give an account of your stewardship. A. 2. A bad debtor is unwilling to confess his debt, he will put it off, or make less of it; so we are more willing to excuse sin, than confess it. How hardly was Saul brought to confession? 1 Sam. 15:20, 21., "I have obeyed the voice of the Lord, but the people took of the spoil." He rather excuseth his sin than confesseth it. A. 3. A bad debtor is apt to hate his creditor; debtors wish their creditors dead; so wicked men naturally hate God, because they think he is a just judge, and will call them to account; (Gr.) God-haters. The debtor doth not love to see his creditor.

Use 1st. It reproves them who are loath to be in debt, but make no reckoning of sin, which is the greatest debt; they use no means to get out of it, but run still further in debt to God. We would think it strange, if writs or warrants were out against a man, or a judgment granted to seize his body and estate, yet he is secure and regardless, as if he were unconcerned. God hath a writ out against a sinner, nay, many writs, for swearing, drunkenness, sabbath-breaking, yet the sinner eats and drinks, and is quiet, as if he were not in debt; what opium hath Satan given men?

Use 2^d. Exhortation. If sin be a debt. 1. Let us be humbled. The name of debt (saith St. Ambrose) is *grave vocabulum*, grievous. Men in debt are full of shame, they lie hid, and do not care to be seen.

A debtor is ever in fear of arrest. *Canis latrat et cor palpitat*. O let us blush and tremble, who are so deeply indebted to God! A Roman dying in debt, Augustus the emperor sent to buy his pillow, because (saith he) I hope it has some virtue in it to make me sleep, on which a man so much in debt could take his case. We that have so many spiritual debts lying upon us, how can we be at rest till we have some hope that they are discharged.

2. Let us confess our debt. Let us acknowledge that we are run in arrears with God, and deserve that he should follow the law upon us, and throw us into hell-prison. By confession we give glory to God, Josh. 7:19., “My son, I pray thee give glory to the Lord God of Israel, and make confession to him.” Say that God were righteous if he should strain upon all we have; if we confess the debt, God will forgive it, 1 John 1:9., “If we confess our sins, he is just to forgive.” Do but confess the debt, and God will cross the book, Ps. 32:5., “I said, I will confess my transgression to the Lord, and thou forgavest the iniquity of my sin.”

3. Labour to get your spiritual debts paid, that is, by our surety Christ. Say, “Lord, have patience with me, and Christ shall pay thee all. He hath laid down an infinite price.” The covenant of works would not admit of a surety, it demanded personal obedience: but this privilege we have by the gospel, which is a court of chancery to relieve us, that if we have nothing to pay, God will accept of surety. Believe in Christ’s blood, and the debt is paid.

Luke 11:4. *And forgive us our sins, for we also forgive every one that is indebted to us.*

In the words are two parts: 1st, A petition, “Forgive us our sins.” 2^d, A condition, “For we also forgive every one that is indebted to us.” Our forgiving others is not a cause of God’s forgiving us, but it is a condition without which God will not forgive us.

First. I begin with the first, the petition, “Forgive us our sins;” a blessed petition! the ignorant world say, “Who will show us any good?” Ps. 4:6., meaning a good lease, a good purchase; but our Saviour teacheth us to pray for that which is more noble, and will stand us in more stead, the pardon of sin, “Forgive us our sins.” Forgiveness of sins is a primary blessing,—it is one of the first mercies God bestows, Ezek. 36:25., “I will sprinkle clean water upon you;” that is, forgiveness. When God pardons, there is nothing he will stick at to do for the soul; he will adopt, sanctify, crown.¹

Prayer Requests 10/05/2026

If you have a matter for prayer during the second service, please make that request known to the Pastor. Remember to pray for our resting confidently in Christ in all these requests.

- Pray for Ireland and Marissa Dillard, expecting.
- Pray for the Seminary Students and auditors, for good time to devote to study, for diligence in the work.
- Pray for Kristine Schempp, regular bouts with migraines, and for Greg, working at his new job. Pray for the Schempp and King families in their loss, and pray for Steven King’s recovery. Pray concerning the details that remain.
- Pray for Reformation Presbyterian Church: Pulpit supply, Pastoral search. Rev. Khanda is officially a candidate. He will be conducting his testing with our Presbytery October 6-7 at our Church building. Pray for his testing. All are welcome to attend and observe.
- Pray for George Martin, Clint’s father, for his chronic pain, for the sale of the Elder Mr. Martin’s home, and for the Martin family’s care of him.
- Pray for the Martin and Drummer families, traveling, returning home later this week.
- Pray for Joanna Ruddell recovering from her fall.
- Pray for Dr. T. J. Gentry. Latest exam: no worsening of his aneurism, and his health is improving. (Praise the Lord!)
- Pray for Elder Malcolm Maxwell and his kidney disease.
- Pray for Chris Coldwell, prostate cancer treatment
- Pray for Dr. Bill Higgins, prostate cancer treatment.
- Pray for the Barrett family, upon Marilee’s cancer diagnosis, for comfort, treatment, and calling upon the Lord.
- Pray for Kristi Wehlau, her digestive health.
- Pray for Missy’s Aunt Sue, diagnosed with Brain Lymphoma, under treatment—pray that she might turn to the Lord.
- Pray for Jeremy Seekamp, being treated for Graves’ Disease.
- Pray for our children, and parents, for their Christian education, for diligence, excellence, and joy, and for families with little ones, for wisdom, strength, and consistency in their nurture and admonition in the Lord.
- Pray for our nation:
 - Purity in worship, spread of the pure Gospel, whole-Bible preaching, godly testimony from Christians, that Christ might send reformation.
 - The conversion of our civil leaders to Christ
 - Repentance, humility in our leaders and citizens
 - The repeal of sinful laws, passage of godly laws.
 - Grace and humility in communication, not rancor
 - Justice and service, not violence in our streets
 - Domestic and foreign policy in the fear of God
 - That in wrath, the Lord would remember mercy.
- Pray for local law enforcement in keeping the peace, that they might serve the Lord as His ministers for good.
- Pray for rain, and let us give thanks for the rain that fell.

¹ Thomas Watson, *The Select Works of the Rev. Thomas Watson, Comprising His Celebrated Body of Divinity, in a Series of Lectures on the Shorter Catechism, and*

Various Sermons and Treatises (New York: Robert Carter & Brothers, 1855), 522–525.