

**Deadly Dangers**  
**The Deadly Danger of an Unforgiving Spirit**  
**Matthew 18:21-35**  
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*Tom Pennington, Pastor-Teacher*  
*Countryside Bible Church, Southlake, Texas*

Well, this morning I invite you to turn with me not to Romans but to Matthew 18. As you're turning, let me just say that I welcome you this morning as we're adjusting, our second week, in our new facility here; the new worship center. And I need to say this. As wonderful as it is, and as much as we all love it and appreciate its beauty; it's a lot like when you move into a new house. It feels like you're living in somebody else's home, right? And so it takes time for that house to become your own, to become your home, and that's going to be true here. I know that. So just expect that. I know some of you are still sort of lost. What seat do I sit in? I've sat in the same spot on the same pew for years. What do I do now? Well, you'll figure that out and it will become comfortable, and it will become like home for us, and we're so grateful for the Lord's goodness for allowing us to be here.

Matthew chapter 18, as I said, this summer, in the next few weeks, I'm going to step away from the book of Romans, and we'll return there when we get to late August. But I've been thinking about and praying for some time about what to do this summer. And my heart has been drawn to a little, brief series about sin, about, particularly, those most destructive of sins. You know, it's important for us to understand that all sin is destructive. It is destructive to our souls. It is destructive to our relationship to others. It is destructive to our relationship to God. All sin is destructive, but Scripture also argues that certain sins are especially deadly. And over the next three Sundays, I want us to study three of the most destructive of sins. In each case, they are sins that the Scripture itself describes as uniquely dangerous to our souls. Next week, Lord willing, we will consider the danger of pride. And pride is dangerous because Scripture teaches that it causes God to withhold His grace from us. In two weeks, we will examine the dangerous sin of lust, which permeates our culture, and yet which Peter warns us wages war against our souls. And today I want us to consider the deadly danger of an unforgiving spirit, which, according to a number of places in Scripture, causes God to withhold His forgiveness from us.

So let's look together at what, I think, is one of the most beautiful and profound passages on this theme in all of Scripture, Matthew 18 and I'll begin reading in verse 21:

Then Peter came and said to Him, “Lord, how often shall my brother sin against me and I forgive him? Up to seven times?” Jesus said to him, “I do not say to you, up to seven times, but up to seventy times seven.

“For this reason the kingdom of heaven may be compared to a king who wished to settle accounts with his slaves. When he had begun to settle them, one who owed him ten thousand talents was brought to him. But since he did not have the means to repay, his lord commanded him to be sold, along with his wife and children and all that he had, and repayment to be made. So the slave fell to the ground and prostrated himself before him, saying, 'Have patience with me and I will repay you everything.' And the lord of that slave felt compassion and released him and forgave him the debt. But that slave went out and found one of his fellow slaves who owed him a hundred denarii; and he seized him and began to choke him, saying, 'Pay back what you owe.' So his fellow slave fell to the ground and began to plead with him, saying, 'Have patience with me and I will repay you.' But he was unwilling and [he] went and threw him in prison until he should pay back what was owed. So when his fellow slaves saw what had happened, they were deeply grieved and [they] came and reported to their lord all that had happened. Then summoning him, his lord said to him, 'You wicked slave. I forgave you all that debt because you pleaded with me. Should you not also have had mercy on your fellow slave, in the same way that I had mercy on you?' And his lord, moved with anger, handed him over to the torturers until he should repay all that was owed him. My heavenly Father will also do the same to you, if each of you does not forgive his brother from your heart.”

Now, the first two verses of what we've just read together set the context for the parable that Jesus tells. Notice verse 21, “Peter came and said to Him, ‘Lord, how often shall my brother sin against me and I forgive him? Up to seven times?’” Now in the context, Jesus has just taught about church discipline. And Peter has just heard Jesus say, in verse 15, that those who have sinned and who have been disciplined by the church and repent, we must forgive them, and we

must be reconciled to them. And Peter's trying to work out the details of that in his own mind. And so he's thinking about the implications of that, very practically, on human relationships. And he offers seven times as a suggestion.

Now don't be too hard on Peter. If you lived in his times you would understand that what he suggested here was way beyond what was normal in his culture. He had understood. He'd gotten the fact that it's imperative for Christians to forgive others. And he's trying to understand it, but in his culture, forgiveness was a limited reality. The rabbis taught that you should be willing to forgive, but there were, in fact, limits. In fact, eventually, when the Jewish Talmud was put together, sort of codifying much of what had been taught, it says this, "If a man commits a transgression, the first, second and third time he is forgiven. The fourth time he is not forgiven." It was a misunderstanding of something said in Amos about God. And in light of that, the rabbis began to teach: look, one, two and three, yes, forgive; but the fourth time, they're on their own. No compelling reason to forgive.

So Peter here is actually being quite generous. He more than doubles the conventional wisdom. Instead of three times, he says what about seven times. But he reasoned like they did: there must practically be some limit on human forgiveness. Peter wasn't in the right ballpark; in fact, he wasn't even in the right city. Notice verse 22, "Jesus said to him, 'I do not say to you, up to seven times, but up to seventy times seven.'"

Now, the Greek text of verse 22 is a little unclear. It actually allows for two possible translations of the numbers that are there in verse 22. One possibility is that it's 70 and 7, which would, of course, be 77. That's the way the English Standard Version if you have that translation, that's how they translate it: 77. And those who take it this way say that this exact Greek expression is used in the Septuagint of Genesis 4:24. And the Hebrew of Genesis 4:24 is exact and clear, and it's 77. And so they say here Jesus must be saying the same thing. Now if Jesus did intend in verse 22 to say 77, understand that He chose that number to make a powerful contrast. Because if you were to go back to Genesis 4:24, you would discover that the number 77 occurs in the middle of a poem written by a name named Lamech about the revenge that he intends to exact. So by choosing the same number, 77, Jesus was saying that we should replace Lamech's

relentless pursuit of personal vengeance with an equal enthusiasm for forgiveness.

But there's another possible translation of the numbers in verse 22, and that's 70 times 7. And that's how the New American Standard translates it. If this is what Jesus meant, understand, He's still not setting a limit. He's not saying, "OK, keep a record somewhere. And it's OK when they come to you that next time to say, 'Look, buddy, it's been 490 times. And I've forgiven you every time, but you've used it up. You're done now. No more forgiveness.'" That's not what Jesus meant either. Whether He meant 77 or 70 times 7, He was pointing out that there is to be no limit on our forgiveness of others.

In fact, He makes that very clear in another passage, in Luke 17:3-4. Listen to what Jesus said,

"If your brother . . . repents, forgive him. And if he sins against you seven times a day, and returns to you seven times, saying, 'I repent,' forgive him."

Now, Jesus spoke those words in Luke 17 some six months after He spoke the words we're studying in Matthew 18. In fact, it was on His way to Jerusalem for the final Passover when He said those things. But did you notice that while He's making the same basic point as our text, did you notice what He changed? The key change is He says, "seven times a day." Seven times a day. What was Jesus saying? He was saying that we, as believers in Jesus Christ, must be quick to forgive. We can never withhold forgiveness from anyone who sins against us and expresses repentance.

Now to drive His point home, Jesus told Peter and the rest of the disciples a parable. I want us to look at this wonderful parable together. Now the parable has two parts. Jesus began with a picture of God's forgiveness of us in verses 23 to 27, a picture of God's forgiveness of us. Now, to understand God's forgiveness, we first have to begin with our unpayable debt. Which is exactly where Jesus begins, verse 23, "For this reason the kingdom of heaven may be compared to a king who wished to settle accounts with his slaves." Life in Christ's kingdom, in the spiritual kingdom over which He reigns today, may be compared to a king in the ancient near east who decided to settle accounts with his slaves.

Note that word *slaves*. Now as the story unfolds, it becomes clear that Jesus didn't mean here the kinds of slaves that we normally think of who serve the lowest and most menial tasks. In the ancient world, even the most powerful court officials were considered to be the king's slaves. In light of the size of the debt, as we'll see it in a moment, it's likely that these slaves mentioned here are actually those highest officials in the kingdom, men like satraps and governors over entire regions. And this makes sense because one of their responsibilities would have been to collect, to record, to guard, and to deliver to the king the taxes from the regions over which they ruled.

Verse 24, "When he had begun to settle them [these accounts], one who owed him ten thousand talents was brought to him." Now the word *talent* is actually a Greek word that has just been transliterated into English. It's not been translated. That's the word in the Greek text: *talent*. A *talent* was a weight, a unit of measure of weight. One Greco-Roman *talent* was somewhere between 53 pounds and 83 pounds of gold and silver coinage. One *talent*. And here we're talking about 10,000 *talents*. A *talent* was the highest unit of currency that the Greeks had, and 10,000 was the highest Greek numeral. So Jesus wants us to understand that this is a huge amount of money.

But I think even that doesn't give us the true impact of Jesus' story. To get the impact of Jesus' story, we have to translate these numbers into our modern context. Now, there are a couple of ways we could do that. One way is to simply figure out how much money this was then in today's dollars. Those who've done that, estimate that we're talking about somewhere around 12 million dollars. That's not a small debt. That's a huge debt. But even that, as large as that number is, doesn't really, fully show us the point that Jesus was making. So let's look at it a different way. Stay with me, because this will, I think, help you understand the point Jesus was making.

We know how long the average worker in the first century had to work to earn this amount. One talent, one talent, was equal to 15 years' wages for the average worker. That means this man had accumulated a debt equal to, are you ready for this, 150,000 years of wages for the average worker in the first century. In other words, the average worker would've had to work 2,100

lifetimes to make this much money. That's how long it would take him also to retire this debt, but that assumes that he could spend all his wages every year to retire the debt and that there was no interest accruing.

So I think to understand the real equivalent for us, let's just take the median annual income in Dallas, \$50,000, and let's multiply it times those 150,000 years to get the real equivalent. Today, in terms of the work required to earn this amount of money, we would be talking about a debt of \$7.5 billion. Obviously, Jesus intends to picture an impossible, unpayable debt.

But He also wanted to show us that this is no honest debt. Historical records teach us that in the first century, Rome collected taxes from Palestine. And the taxes they collected from the entire region of Palestine: from Judea, Samaria, Galilee, and Idumea (the four regions of Palestine), the entire Roman tax collection for a year was 8,000 talents. That means this man had accumulated a debt equal to more than a year's worth of taxes for all of Palestine. There was simply no way he could've accumulated that much debt through the normal exercise of his job, even if he was terribly unlucky or grossly incompetent. The only way to accumulate that much debt as a governor or satrap in the first century was through sheer recklessness or embezzlement. So here was a man with an utterly impossible debt, a debt that he had brought entirely upon himself either by complete reckless abandon or embezzlement.

Now can I say, you ought to be feeling really uncomfortable right now? Because in Jesus' story, this guy is you. It's me. This is Jesus' picture of the debt that every one of us has accumulated with God. I don't care how good you may think you are, this is God's perspective apart from grace of how good you are. From God's perspective, we have all recklessly squandered His good gifts. We have wasted them. We have taken what belongs to Him, and we have used it entirely for ourselves. And we have used it in ways He never intended. We have embezzled from the God of heaven. We have accumulated an utterly unpayable debt with God. Do you understand that is the spiritual biography of every human being? That is your spiritual biography. We were morally bankrupt. Even if you're a Christian here this morning, before Christ found us, this is you. You were spiritually, morally bankrupt. You had a debt with God you could never pay, and there was no way to rid yourself of that impossible, unpayable debt that you had accumulated

through your recklessness and your abuse of God's good gifts.

Verse 25, “But since he did not have the means to repay, his lord commanded him to be sold, along with his wife and children and all that he had, and repayment to be made.” This was a common practice of those times. Although there was no hope of getting all of this money back, the king decided to get what he could from this bad debt and to write off his losses. And so he ordered this man along with his entire family to be sold into slavery, everything he possessed to be liquidated, turned into cash. It was a kind of short sale; get what you can and write off the rest as bad debt. That's the king's perspective. But think for a moment about the man's perspective. This is the end for this man. This is the end of everything he had. Everything was lost. He and his entire family would spend the rest of their lives and die in slavery. And likely for generations to come, his grandchildren, his great-grandchildren, his great-great-grandchildren would be born, would live, and would die as slaves because of his recklessness.

Verse 26, “So the slave fell to the ground and prostrated himself before him, saying, 'Have patience with me and I will repay you everything.’” Now of course that's impossible. We've already seen the size of the debt. There's no way he could ever pay this back. But this is all he has to offer. Notice, he doesn't even offer to make an initial payment as a gesture of goodwill because he has nothing. He's bankrupt, and he knows it. This was, in fact, a plea. It was a plea for mercy. As the king later will refer to it, “you plead with me.” This is a plea. It's a plea for mercy. It's like the words of the prodigal son in that wonderful parable our Lord tells, “Father, I have sinned against heaven, and in your sight.” And he wanted to say before the father cut him off, “Make me as one of your hired [servants].”

Do you understand that what's going on in this parable is exactly what we did when we learned of our debt with God? If you're a Christian, this is what you did. You saw that debt, and you knew you had nothing. You had no way to repay it. You had nothing to offer God. You became, as Jesus describes it in the first Beatitude, a spiritual beggar. And you threw yourself on the mercy of God. You said, “O God,” as the tax collector does in that other parable in Luke 18, “God, be merciful to me, the sinner!” We prostrated ourselves before our God and our King, the One who had given us everything, who'd given us life, breath, and all things. And we cried out

to Him, our King, for mercy. A beggar in spirit. That's our unpayable debt. Jesus has very clearly described it.

But notice He doesn't leave it there. In verse 27 we see God's unparalleled forgiveness: "And the lord of that slave felt compassion and released him and forgave him the debt." I wish you'd never heard how this story ends. I wish for the first time today I were telling you what happened because I think if it was the very first time out of context you heard this story, you would be completely shocked with the results. The king's heart was moved with compassion for this man. And to the shock of the rest of the court, the king didn't follow through on his sentence. He didn't do what he said he was going to do. He doesn't even give the man what the man asked for. You remember, he asked for more time, just give me time, I'll pay you back. He doesn't do that. Instead, the king makes two shocking decisions. First of all, he ordered this man to be released. So the threat of prison and a lifetime of slavery is gone just like that. But it doesn't stop there. He forgave the entire debt, all \$7.5 billion. Gone. Erased in a moment. The king wiped it away. No conditions. No hesitation. It was pure grace.

When I graduated from college and from seminary, I had what is by today's standard a very small amount of debt. But I was the last of ten children, and before I got to school, the college fund, whatever there had been, had pretty well been used up. And so it was my responsibility to work my way through. And I did that and worked every year, worked a lot of hours, but I ended with a small amount of debt. And I remember the heavy weight that debt was on me. It felt almost insurmountable. And I remember as well the huge sense of relief when I finally wrote the last check, stuck it in the envelope, put it in the mailbox, and I said to Sheila, "Let's go celebrate!" It's done. Debt's paid.

Perhaps you've had a similar experience. Imagine, then, what it would've been like to be this slave. Imagine what it would've felt like to be this man. He had accumulated a debt that would've taken an average worker's income 150,000 years to pay. An eternity of debt. But in a moment's time that unpayable debt is completely gone. Can you imagine what that would be like? If you're a Christian you can imagine it, because that's exactly what God did with you. That's exactly what you have come to enjoy because this is Jesus' picture of what it was like for



us to be condemned sinners who in a moment of time God declares to be completely forgiven. Jesus is using here the image of financial debt as a picture of human sin. In fact, in other places in Scripture, it's specifically used as a synonym for sin. For example, in the Lord's Prayer in Matthew 6:12, what are we told to pray on a daily basis? We're told to pray "forgive us our [what] debts." "Forgive us our debts, as we . . . have forgiven our debtors." Sin pictured as debt. It's a powerful word picture of human sin.

You say how does that work? Think of it like this. Every one of us owes God our Creator complete obedience. He made us. He gave us life. He's given us everything we have. As Paul says in Acts 17, "He gives to all life, breath, and all things." There's nothing you have that didn't come to you from God. You owe God, your Creator, your provider, your sustainer, your obedience. Perfect obedience. Specifically, as Jesus summarized it, here's your obligation. Here's my obligation. This is all you have to do: love God perfectly every moment of your life, and love others as you love yourself. That's it. That's the debt you owe God. And of course, that's all spelled out in a lot of detail in the rest of Scripture. That's all you have to do. And when you fail to do that, which you and I have done every moment we have breathed, you have accumulated debt with God. Before we came to Christ, like this man in the story, we were not only in debt to God, we had accumulated a debt we could never repay in this lifetime. You say, well, you know, maybe if I do more good things than bad that'll repay the debt. It's ridiculous. It's an unpayable debt. You couldn't do it in this lifetime. You couldn't do it in 2,100 lifetimes. You couldn't do it in eternity. In fact, sinners will spend eternity accumulating more debt, because sinners don't stop sinning in eternal judgment. They still hate God. They still love themselves. They still don't love others. They just keep accumulating debt. Before we came to Christ, that was the reality.

Let me show you what Christ did. Turn to Colossians 2:13, “When you were dead in your transgressions and the uncircumcision of your flesh, He made you alive together with [Christ], having forgiven us all our transgressions.” And then he uses a beautiful word picture of that forgiveness in verse 14, “Having canceled out the certificate of debt consisting of decrees against us, which was hostile to us.” Now, the picture in verse 14 is of a promissory note to which we have signed our names. Think of it this way. All those commands that you owed God, all the decrees, the commands of God that you owed Him obedience for and have broken, every time you've broken them, that's gone on that promissory note. You owe this to God, you owe this to God, you owe this to God. And your debt has just been building and building and building. But notice, it says a *certificate of debt*. The Greek text there speaks of the *handwriting of debt*. Your handwriting's on it. You've signed the promissory note and said, “Yes God, this is what I owe.”

When Sheila and I bought our first property in California, we sat in a small office in an escrow company, and for an hour and a half, we signed our names. We signed away our oil rights. We signed away our mineral rights. We signed away our firstborn child. Truth is, I have no idea to this day everything I committed to that morning. I just kept signing. But one thing was sure. Sheila and I committed to pay a ridiculous amount of money for a condominium that was not much larger than a tool shed. And I remember that night going home after spending that hour and a half signing away my life, lying in bed thinking, what have I done? I have just committed myself for, there's no way I can repay that debt any time soon. It's huge! And I felt the pressing weight of that debt. Multiply that an infinite number of times, and it is the debt we owe to God and the weight that we should feel because of that debt. Before we came to Christ, we owed Him a debt we could never repay. So how then could a just and righteous God just forgive the unpayable debt of sinners against Him? And the answer is He couldn't. He could not. His character demanded that justice be satisfied. So how did He do it? How could He forgive us? God took the promissory note with that endless record of our debt, with our signatures on it, and He nailed to the cross. Look at verse 14, “Having canceled out the certificate of debt consisting of decrees against us, which was hostile to us and He has taken it out of the way, having nailed it to the cross.” God took that promissory note that detailed your debt and He nailed it to the cross of Jesus Christ. And Jesus paid the debt in full.

But there's another wonderful picture here. Look at the first two words of verse 14, "having canceled." That word literally means *to wash or wipe away completely*. This is out of the culture of the first century. There wasn't immediate access to all the writing paper that's in our world. You just pull out another piece of paper. Writing paper was, writing documents were hard to come by. They were made carefully, meticulously, at a significant cost from papyrus reeds that were crushed together through a long process. Well, what they would do in the first century is when you were done with a document when you had finished, the usefulness of that document was done, you didn't just ball it up and throw it in the wastebasket. You washed the writing off of it so you could reuse it. That's the picture in this verse. That's what God did with our debt. Jesus paid it completely. It was nailed to the cross. Your promissory note was paid in full. And God took it, and He washed the writing off. The Father washed away the record, and that's because on the cross Jesus Himself paid all our debts to God in full. Do you understand, Christian, this is what God has done for you. If you're in Christ, this is your story. This is your spiritual biography. This is the forgiveness you enjoy from the debt that you had accumulated.

So the first half of the parable is Jesus' picture of God's forgiveness of us. That brings us to the second part of this parable; a picture of our unwillingness to forgive others. A picture of our unwillingness to forgive others; we see this in verse 28 running down through verse 35. Now, Jesus begins this picture by describing an unsettled debt. Notice verse 28, "But that slave went out and found one of his fellow slaves who owed him a hundred denarii." So here is this forgiven slave who leaves that staggering moment of forgiveness, and as he goes out either he goes looking for this guy or he just happens across him. And here is a fellow slave, here is a peer who owes him a hundred denarii. That is one-six hundred-thousandth of the debt that he's just been forgiven. A denarius was a Roman silver coin equal to about the average worker's daily pay. So a hundred denarii was about three months income for the average worker.

Now, what's important to realize here is that Jesus is acknowledging that we sin against each other, that people sin against us. And in so doing they accrue a debt toward us in the same way that when we sin we accrue a debt toward God. He's acknowledging that reality. People do sin against us. People sometimes sin against us horribly. And Jesus is not dismissing that reality.

But notice the comparative difference in size. Again, using the Dallas median income of \$50,000 and figuring it from that, this slave owed \$7.5 billion, has just been forgiven by the king, and he comes across a fellow slave who owed him \$12,500. Notice the slave's response. It's an unforgiving spirit. Verse 28, "And he seized him and began to choke him, saying, 'Pay back what you owe.'" What is going on here? Does this guy have an aggression problem? You need to understand that Roman law allowed a creditor to physically seize his debtor in order to bring him before the judge. You can only imagine how this system was abused. In fact, Roman writers describe a number of times when debtors were grabbed by their creditors and were physically beaten and bruised and bloodied. Verse 29, "So his fellow slave fell to the ground and began to plead with him, saying, 'Have patience with me and I will repay you.'" Do you see the irony? That request is almost identical to the one the first slave had just made to the king. Now, this is not a small debt, but it's certainly payable. The amount this fellow slave owes is like the debt, to make a comparison, it's like the debt you might have today for a used car. It might take several years to squeeze this out of his income, but it was certainly doable. It was a reasonable request for him to say, "Give me time, and I will repay everything I owe."

Verse 30, "But he was unwilling and [he] went and threw him in prison until he should pay back what was owed." He didn't have many options available to him. He couldn't sell him as a slave, because Roman law didn't allow a man to be sold if he owed less than the price of the sale. But he could be imprisoned. Now to us, the whole idea of a debtor's prison seems strange if not barbaric, but it was very common in the Greco-Roman world. And here was the idea behind a debtor's prison. It was to keep the one who had defaulted on the debts from leaving the area, from leaving the country, and thereby completely excusing himself from the responsibility that was his. In addition, debtor's prison put pressure on the friends and family to come up with the money in order to release the guy, to pay off the loan or the debt, and enable the person to be set free. That's the idea.

But I don't want you to miss in the details the spiritual point Jesus is making here. Let me give it to you this way. Jesus is saying this, "It is desperately wicked to have been forgiven an impossible, unpayable, almost incalculable debt, and then to refuse to forgive a small debt owed to you when you've been forgiven so much." It's just unthinkable.

Now again, Jesus is not in any way belittling how people sin against us and hurt us in this life. We do it to each other every day. But there are also occasions in which there are horrible, horrific sins that are committed against fellow human beings that leave scars for a lifetime. Jesus isn't downplaying that reality. He is simply saying you have to compare that horrific sin and the debt that's owed you with the debt you owed God and that He has forgiven you. That's His point. Regardless of how badly someone else has sinned against you, it is a very small debt compared to what you have been forgiven.

But Jesus isn't done, because He turned the parable, lastly, into an unforgettable lesson. An unforgettable lesson. Verses 31 to 35, notice verse 31,

So when his fellow slaves saw what had happened, they were deeply grieved and came and reported [and the word that's used there has the idea of they fully reported in detail] to their lord all that had happened. Then summoning him, his lord said to him, “You wicked slave, I forgave you all that debt because you pleaded with me.”

It's interesting. The word order in Greek is, literally, *all that debt I forgave you*. The king was emphasizing the sheer size of the debt that he had just forgiven. Verse 33, “Should you not also have had mercy on your fellow slave, in the same way that I had mercy on you?” The Greek text emphasizes *obligation*. Literally, it translates this way, *is it not necessary for you to have had mercy?* Is it not necessary for you to have had mercy? You are obligated to show mercy to others in the same way that I have shown mercy to you. Verse 34, “And his lord, moved with anger, handed him over to the torturers until he should repay all that was owed him.” The king commanded that this man be imprisoned and that he be periodically tortured until the last dime was repaid, an impossibility.

Now, in verse 35 Jesus applied the parable. Notice, it's no longer the king in the parable speaking. In verse 35, it's Jesus speaking, making the point that He wants to make. “My heavenly Father will also do the same to you, if each of you [notice that, no exceptions. You and

you and you and you. Jesus says, “each of you”, there are no exceptions to this] does not forgive his brother.” And here in context, certainly it includes and perhaps even emphasizes a Christian brother, but it's broader than that; any fellow human being. *From your heart*. It's not enough to say I forgive you. No. There has to be forgiveness from the heart. And notice what Jesus says, “If you don't forgive your brother from your heart, My heavenly Father is going to do to you what the king in the story did to this man.” Wow. That's powerful.

Let's be clear, though, on what Jesus does not mean because there's a lot of confusion here. Jesus does not mean that God takes back His forgiveness like the king in the parable appears to do. We know from the rest of Scripture that is absolutely not true. It's a parable. It's there to teach a lesson, a point, so you can't press every detail in that way. God doesn't take back His forgiveness once He's given forgiveness. Secondly, Jesus is not teaching here that there will be some kind of punishment after death for the Christian who doesn't forgive. Kind of like the Roman Catholic doctrine of purgatory. That's not what He's teaching here. Nor is He teaching that we can earn God's forgiveness by our forgiveness. Jesus doesn't mean that our forgiveness is the grounds on which God forgives us, that it is the reason He forgives us, that it is the merit that we earn by forgiving others. That's not what He's saying. Remember, forgiveness comes to us how? Through the grace of God and through the work of Jesus Christ. Ephesians 1:7 says, “In [Christ, that is, in His work for us and because of our connection to Him. In Christ] we have . . . the forgiveness of our trespasses, according to the riches of [God's] grace.” So, forgiveness comes through the work of Christ through the grace of God. We don't earn it.

So what does Jesus mean here? Well, I think there is disagreement. There are two basic paths that interpreters take on what Jesus means here. I don't think we have to decide between them. I think they're both true. So let's look at it. First of all, Jesus means forgiveness of others is a condition of God's forgiving us. We *must* forgive those who have sinned against us. As Christians, this is our responsibility. Matthew 6:12, “Forgive us our debts, as we also have forgiven our debtors.” We have absolutely no right as believers to expect God to forgive our sins if we are refusing to forgive others. And in fact, if we are true believers and we are harboring a resentful, bitter, unforgiving spirit, then we are inviting, and I think this is one of the points Jesus is making here, we are inviting the serious discipline of God into our lives. William Hendriksen

writes, “Prompted by gratitude, the forgiven sinner must always yearn to forgive whoever has trespassed against him, and must do all in his power to bring about complete restoration.”

Now that raises a question. What is this forgiveness that we're responsible to offer? Scripture teaches that we owe everyone who sins against us two things. Number one, a spirit or attitude of forgiveness, even toward those who have not yet repented. A spirit or attitude of forgiveness, even toward those who are not yet repentant. Our Lord modeled this, didn't He, on the cross. Luke 23:34, Jesus was saying, “Father, forgive them; for they do not know what they are doing.” Even human beings modeled this. In Stephen's case you remember, in Acts 7:60, he's being stoned by the crowd, and “falling on his knees, [Stephen] cried out with a loud voice, 'Lord, do not hold this sin against them!' Having said this, he fell asleep.” They weren't repentant. They were stoning him. And yet he exercised a spirit of forgiveness toward them. And this is something that all of us are obligated to do. To have a spirit of forgiveness means that we bear no malice, no anger, no bitterness, no hatred, and we abstain from everything that would be anything like revenge. So, a spirit or attitude of forgiveness.

Secondly, Scripture says that we owe everyone who sins against us full, personal reconciliation when there is repentance. Full, personal reconciliation when there is repentance. Colossians 3:13, “Forgiving each other, whoever has a complaint against anyone; just as the Lord forgave you, so also should you.” How did the Lord forgive you? When He forgave you, He fully and completely reconciled you to Himself. The same thing is true when others sin against us and are repentant. You say what does this look like? If you want to read a great illustration, read Genesis 50. Read the story of Joseph and his forgiveness of his brothers in their repentance.

Now let me just say, there's one important caveat for me to make here. Forgiveness and reconciliation don't erase all the consequences of sin. For example, if you've broken a law, the person you've sinned against may forgive you, but there's still the consequence of the law to be paid. If you're a leader, for example, a congregation can forgive a sinning leader in the church, but if that sin was disqualifying biblically, then reconciliation doesn't remove the disqualification. But nevertheless, there always ought to be personal reconciliation.

So this parable demands that we extend forgiveness to those who sin against us. But it also warns the person who will not forgive that you will not be forgiven. And I think this is the other side of it. I think the warning here is not only saying if you're a true Christian, you're going to face the discipline of the Father. But I think on the other side of it, it's saying this, "If you simply claim to be a Christian, but as a habit of life continually refuse to forgive those who've offended you, who've sinned against you, then it shows that you have never truly experienced God's forgiveness."

So let me just get very personal this morning. Let me ask you, and I want you to answer this in your own heart, is there someone you have not truly forgiven? Is there anyone you have refused to forgive when they have asked for your forgiveness? Clearly, that's a violation of what our Lord is teaching here. But I think at the same time it's true that sometimes we think we have forgiven because we've said the words. You know, as Christians, I think most of us understand: "I can't just hold that grudge. I've got to say I forgive you." But saying it and exercising the true spirit of forgiveness, that's two different things. So perhaps that's true of you. Maybe you think you have forgiven when in fact you haven't.

You say, well, how can I know that? Well, let me just ask you a few questions to see if I can help you discern that. Do you still hold them personally guilty for the offense? Do you still hold that offense against them? Do you still bring up the offense to them? Do you remind them of that offense? Do you still bring up their offense to others? Do you choose to think about and to meditate on and to consider their sin and the hurt that it was to you? Do you choose to think about their sin? Do you still want some measure of personal revenge? Do you want them to suffer, at least some, for how much they made you suffer? If you had to answer yes to any of those questions, then it is very possible that you have not truly forgiven that person.

So, who has sinned against you in this life the most frequently? Who has committed the greatest sin against you in this life? Who owes you the greatest debt? Who has come to you too often seeking your forgiveness, and in your mind, they've used it up? Jesus says you must forgive them as God has forgiven you. You must give what you have received, forgiveness.



Now let's just be honest with ourselves. This is hard. How can we do this? Well, the answer is right here in Matthew 18. Our forgiveness, listen carefully, our forgiveness of others flows out of a deep understanding of the forgiveness that is ours in Christ. That's why Jesus begins with our debt and what we've been forgiven. That's why He spends so much time there. So I would urge you, if you struggle to forgive, then come back to this passage and other passages like it in the New Testament and meditate on the unpayable debt you had accumulated with God.

Meditate on what you owe God and how He has, in a moment, because you plead with Him because you threw yourself on His mercy, He just wiped the debt away. And the more you come to understand that, the more profound your grasp of that, the easier it will be to extend forgiveness to others.

And if you're truly a believer and you refuse to forgive, you will face God's severe discipline. On the other hand, if there is a pattern of unforgiveness in your life, if you are one who keeps a mental record of wrongs suffered and you hold it against those people, then it may very well be, and it's likely in fact, that you're not a Christian at all; that you've never experienced God's forgiveness. That's the message of this passage.

Christian, you have been forgiven so much, a huge, unpayable debt. Jesus says go and extend that forgiveness to others, to those who owe you so much less than you owed God and He has forgiven you. Let's pray together.

Our Father, we're so grateful for this rich parable. We thank You for our Lord, for His wisdom, for His insight into human nature, for His understanding of the gospel that He communicates to us. Father, help us who are truly in Christ to get it. Help us to understand. Help us to live in light of it. Father, for those of us who maybe aren't tempted to have an unforgiving spirit, help us to think about, to meditate on, to contemplate the reality of the unpayable debt we had accumulated, that You, sheerly because of grace in Christ, You forgave. And may we live in the joy of that.

Father, if we do struggle as believers with an unforgiving spirit, help us to see that we're in a dangerous place, that we will invite Your discipline in our lives because it is a wicked thing to

hold on to that debt when You have forgiven us so much. Father, I pray that You would help us to understand the forgiveness we have in Christ and to apply that to our relationships with others.

And Lord, I pray for those who may be here this morning who have a massive debt with you, who've never been forgiven that debt. Father, help them to see the reality of how they stand before You this morning, that this is Your perspective, that they are this man. And may they do what he did in Jesus' story. Lord, before this day is over, may they throw themselves on Your mercy. May they plead with You to forgive them because of the work of Jesus Christ, to allow His work on the cross to be the full and complete payment for their debt, the debt they owe Your justice. Father, You've said that whoever will call upon the name of the Lord will be saved, whoever will come as a beggar in spirit throwing themselves on Your mercy, that You will hear and forgive. And I pray that even today there would be those here this morning who would experience that. Father, we entrust our time together, what we've learned from Your Word to You. We ask that you would plant it deep in the soil of our hearts. And may we live like this, free of the deadly danger of an unforgiving spirit. We pray in Jesus' name, amen.