

Matthew 18:21-35 “How Often Should I Forgive?”

Intro. Have you been hurt and sinned against? Has a spouse hurt you? Has a parent or child deeply hurt you? Has a coworker or neighbor said or done something against you? Has a friend rejected you, or cheated you? Well, of course you have been hurt. You can't live in this sinful world without being hurt. But how should you *respond* to that hurt? By nature we resent it when people sin against us. We want to make them pay for what's they've done. We may sulk until the person comes and apologizes. But is that the right response?

Of course, all Christians know that we should be willing to forgive. But in this text of Scripture Peter asked a very interesting question in v.21, “Lord, how often shall my brother sin against me, and I forgive him?” Simon Peter thought surely there must be some limit to forgiveness. Now the Rabbis suggested a limit of 3 times.¹ But Peter knew the Jesus would want him to forgive more than that. So he suggested, “Up to seven times?”² To him, seven times would be overly generous. That's double what the Rabbis taught, with one more to reach the number of perfection.

He may have expected to receive praise from the Lord Jesus for his bigheartedness. But notice the response of Jesus in v.22, “I do not say to you, up to seven times, but up to seventy times seven.”³ Jesus is not saying that we are to actually count up to 490. If so, then a lot of us husbands are about to run out of forgiveness! We mess up at least once a week, so in 9 ½ years of marriage, we would run out! No, forgiveness is not a matter of mathematics. Forgiveness is a matter of mercy. God is merciful and gracious, and He is willing to keep on forgiving *us*. God does not say, “I'll forgive you only seven times,” but He has forgiven us many, many times. We would all be in a sorry plight if He put a limit on His forgiveness. God keeps on forgiving, and He expects us to be like Him, and keep on forgiving.

The fact that Peter wanted to count the number of times he would forgive shows that he doesn't even understand what true forgiveness is. The word translated “forgive” (*aphiemi*) in our text literally means “to send from” or “to leave behind.” When you forgive, you leave the sin and the hurt in the past. In 1 Cor. 13 Paul says, “Love keeps no record of wrongs.”

A story is told of two friends who were walking through the desert. During some point in the journey they had an argument, and one friend slapped the other one in the face. The one who got slapped was hurt, but without saying anything, wrote in the sand, “TODAY MY BEST FRIEND SLAPPED ME IN THE FACE.” They kept on walking until they found an oasis, where they decided to take a bath. The one who had been slapped got stuck in the mire and started drowning, but the friend saved him. After he recovered from nearly drowning, he wrote on a stone, “TODAY MY BEST FRIEND SAVED MY LIFE.” Then his friend asked him, “After I hurt you,

¹ Based on Amos 1:3; 2:6; Job 33:29, 30.

² What prompted the question may have been what we read back in v.15, “Moreover if your brother sins against you, go and tell him his fault between you and him alone. If he hears you, you have gained your brother.” When someone sins against us, we should let them know of their sin, rebuke them if necessary. In fact, Jesus said in Luke 17:4, “When your brother sins against you, rebuke him.” One reason for this commandment is that sometimes people do not even realize that they are hurting you. Then, you are to forgive them when they acknowledge their wrong and turn from it.

³ It is possible to interpret the Greek as “seventy-seven times,” which is the same wording found in the LXX of Genesis 4:24.

you wrote in the sand and now, you write on a stone, why?" The other friend replied "When someone hurts us, we should write it down in sand where winds of forgiveness can erase it away. But, when someone does something good for us, we must engrave it in stone where no wind can ever erase it."⁴

So real forgiveness keeps on leaving the sins of others in the past. Yet Jesus understands the difficulty of such forgiveness, especially when we are called upon to forgive over and over. To keep on forgiving is a God-like characteristic. It is contrary to human nature. So He gives a parable beginning in v.23 which will help us obey His commandment to keep on forgiving. Let's look at the parable together, and see how Jesus drives home the point of the story. Now the first scene is that of:

I. THE KING AND HIS DEBTOR

In this story there is a King, and he did an audit and found that one of his servants (literally "slaves") owed a debt of 10,000 talents. That was a debt that was really incomprehensible. You see, a talent was the largest weight they used in their currency, and 10,000 was the largest number that they used in their language. Jesus could hardly have described a larger debt. But to help you grasp it, 1 talent was equal to 6,000 silver coins called a danarii. A common laborer would need to work about 19 years just to earn one talent. And this man owed 10,000 talents! It would take 5,000 lifetimes for a common man to earn that much money. In today's currency by American standards, this debt would be comparable to a debt of around 4 billion dollars (\$65/day X 6000 X 10,000). Even a wealthy businessman could hardly come up with that kind of money. How would you like to owe that kind of debt! Perhaps this "servant" was a governor of a region and collected taxes for the king but had squandered the amount. Or Jesus was just speaking in hyperbole to illustrate spiritual truth.

Now in this parable, the King represents God the Father. The servant is likened unto you and me. So the first lesson from this part of the parable is this:

A. Our Debt unto God Is Very Great - The Jewish concept of sin is that of a debt. Notice that in Matthew's version of the model prayer, it says, "And forgive us our debts, as we forgive our debtors." (Luke uses the word "trespasses"). So the man's condition illustrates our state before God. Romans 6:23 says, "The wages of sin is death." What we owe God for our sin is death. And we haven't sinned against God just one time, but most have sinned thousands of times. We are all ten-thousand-talent debtors, even if you feel you have lived a pretty good life. When you consider the fact that sin includes failing to do what is good and right (James 4:17), even if you sin just 2 times/day, all of us will have sinned over 10 thousand times by the time we reach the age of 70. It's quite possible that most of us have sinned 10 thousand times by the time we reach the age of 20!

B. God's Justice Towards Our Debt Is Severe – Now in this story the man had a great debt which he could not pay on demand, so we read in v.25 that "...his master commanded that he be sold, with his wife and children and all that he had, and that payment be made." Here the King pronounces the judgment against the person who could not pay such a great debt. In those days, when a person became a debtor of a large amount of money, and if he could not pay his debt, then legally he could be sold as a slave for payment on the debt. And in this case the man's wife and children were likewise to be sold as slaves (cf. 1 Kings 4:1; Neh. 5:4-8). At least some of the debt

⁴ *Preaching*, Nov.-Dec. 2005, p.70.

would then be paid, but this form of punishment also acted as a deterrent.⁵

God's justice may not come in the same form, but it can be just as severe. You have a great sin debt, and it must be paid somehow, somehow. God spoke through His prophet Ezekiel, "The soul that sins shall die." God has every right in the world to demand eternal death as payment for your sin. Don't you think for a moment that God is just going to wink at your sin debt and forget about it. Eternal death may seem to be a great price to pay for disobedience against God, but that is the sentence of the King of the Universe! This parable teaches that your debt of sin, which mounts up to heaven, shall be reckoned with.

Well, the servant is completely crushed by the realization of the severity of his impending punishment. Have you ever had a debt you just couldn't pay, and you were in danger of losing just about everything? Well this man was in that position. He was about to lose his house, his family, and his freedom. There was only one thing this man could do. He cast himself on the mercy of the king. We read in v.26, "The servant therefore fell down before him, saying, 'Master, have patience with me, and I will pay you all.'" Not understanding the good heart of his king, his first appeal was for patience. He wanted the King to delay His wrath. "Just give me more time, and I will pay the debt." I suppose he was going to pay on the installment plan! But he could not pay such a debt. A lifetime of hard work would be like pouring a cup of water into a swimming pool.

Even so, people imagine that they can do enough good works to earn forgiveness from God. It can't be done. It is useless to try. The Bible says that all our righteousnesses are as filthy rags in the sight of God (Isa. 64:6). We cannot do enough good works or religious rituals to make up for our past sins. Morally and spiritually we are bankrupt before Almighty God. We really have nothing to offer.

So based on this parable, the next truth to think about is this:

C. Our King Is Very Compassionate – This man's case was hopeless, except for one thing: The king was a man of compassion. We read in v.27 that the king was "moved with compassion." He must have thought of that dear wife and those precious children losing everything and being sold as slaves. And so out of compassion for the man and his family he assumed the loss and forgave the servant. He granted this servant far more than he had asked, completely canceling his huge debt and releasing him from punishment. The servant did not deserve this forgiveness; it was purely an act of love and mercy on the part of the master.

Even so, your only hope of avoiding God's judgment is to accept your spiritual bankruptcy and cast yourself upon the mercy of God. That is why Jesus said in Mt. 5:3, "Blessed are the poor in spirit, for theirs is the kingdom of heaven." And when you realize your own spiritual poverty, you have one hope of salvation remaining, and that is the fact that our God is a God of forgiveness. Aren't you glad He is? God says, "I will forgive their iniquity and will remember their sin no more." Isn't it wonderful to know that when God forgives our sins, He does not rub it in, but He rubs it out and it is gone, put away forever?

Now there is one more important lesson that is implied in v.27:

D. Consider the Great Cost of Forgiveness – What did it cost the King to forgive the debt? It cost Him 10,000 talents, or 4 billion dollars! This illustrates an important truth. Forgiveness may be free to us, but it is not free to God. There is no such thing as God overlooking sin. That king did not simply overlook that debt. That king absorbed that debt. And since our sin debt calls for death,

⁵ By the way, notice that this man's sin affected other people. Our sins are not committed in isolation. Our sins have an affect on everything and everyone with whom we are connected.

then the only way for God to forgive us was for a sinless Substitute to die on our behalf. It cost Jesus the shame and suffering of the cross as well as His death by the shedding of His precious blood. God does not overlook your sin. God has *paid* for your sin through the sacrifice of His Son Jesus. And therefore He forgives. Have you received the forgiveness He has provided for you?

Even so, when you forgive someone, it will cost you something. You will have to absorb the hurt, and release your claim to make the offender pay for what they have done to you. But that cost is small compared to what it cost Jesus to forgive you!

Well the first scene ends on a happy note. The king is to be praised for his goodness and grace. The servant would surely have gone home and told his family the good news: the king has forgiven his debt! Imagine the expressions of joy that were in that house that day. But then, the story takes an ugly turn, for beginning in v.28 we see:

II. THE UNFORGIVING SERVANT

We read in v.28, “But that servant went out and found one of his fellow servants who owed him a hundred denarii...” Perhaps the very next morning the king’s debtor went out and found a fellow servant who owed him some money. He owed him 100 denarii. Now even though that debt was no small sum of money, it was insignificant compared to debt that had just been cancelled. In fact, it was 600,000 times less! However, when you remove the comparison, 100 denarii was equal to 100 days of a common man’s wage. By American standards it was about \$65,000. So in his greed he grabbed his fellow servant by the throat, and demanded payment. After all, by law he could demand payment.

But what is *legally* right is not necessarily *morally* right. Should we always insist on our rights? When people hurt us, should we insist that they pay for what they have done? We feel justified in doing so. Well in this part of the story, we see first of all:

A. Unforgiveness Is Expressed – Noticed what happened in v.29, “So his fellow servant fell down at his feet and begged him, saying, ‘Have patience with me, and I will pay you all.’” The fellow servant asked for patience also. He even used the same words, which should have brought back to the mind of the man the forgiveness which he himself had received. Furthermore, the fellow-servant’s promise to pay him back was much more realistic in fulfillment.

What should he do? He should have sought to imitate the example of the king. But instead, it is at this point that the lender sinned. For v.30 says, “And he would not.” The [imperfect] tense indicates that he kept refusing the appeals for patience [“begged” in v.29 is also in the imperfect tense]. It was not that he could not, but that he was unwilling to grant mercy and either have patience or forgiveness. Instead, he demanded that the debt be fully paid *now*! Now even though he had the legal right to throw the man in prison, he did not have the moral right. He himself had been forgiven—should he not forgive his fellow servant? He and his family had been spared the shame and suffering of prison.

You would think that a man who had just been forgiven of a billion-dollar debt would have a great spirit of forgiveness in his heart. He who had been forgiven so much should have responded with the same mercy he had received. But he didn’t. His own debt had been cancelled, but his nature had not been changed. He was the same harsh, cruel man he had always been. Instead of demonstrating the characteristics of a truly saved man, he at once went out and exhibited all the harshness and ruthlessness of an unregenerate heart. So he cast his debtor into debtor’s prison where he would work off his debt with forced labor.

I believe this parable gives the real reason why we fail to forgive. It's not that you *cannot* forgive, especially if you received God's forgiveness. The truth is you are simply *unwilling* to forgive. We are living in a world that is filled with people who just won't forgive. Every time they see or think of the person who has sinned against him, their blood pressure rises, their pulse beats faster, their teeth clench, and there is bitterness and revenge in their heart. That's one of the main problems in the Middle East. No one will forgive and put the sin and the hurt in the past. And most people just dwell on thoughts of getting even. They have made up their mind to make them pay. They want to get even if it's the last thing they do.

It reminds me of the guy I heard about that was bitten by a rabid dog. He went to the doctor and the doctor said, "This is very serious, you've been bitten by a rapid dog and it's altogether possible that you aren't going to survive." The man picked up a note pad and started writing furiously. The doctor said, "Are you making out your will?" He said, "No, I'm making a list of people I want to bite."

Now you and I are in a similar position. If we are Christians, we have been forgiven a great debt. But from time to time someone sins against us. They say or do something that really hurts. And it may have happened many times over the years. You may be tempted to withhold forgiveness. You feel you should make them pay! You're thinking about taking them to court. Or you have stopped speaking to them, or something worse. But before you refuse to forgive, you need to consider the fact that:

B. Unforgiveness Will Be Judged – There are serious consequences when we do not extend to others the same forgiveness that we ourselves have received. In v.31 we see that when his fellow servants saw the harshness of this man, they told the King about it. They could see that his actions were totally out of keeping with the mercy he had received from the King.

You know what some of your fellow church members or neighbors may be doing? They may be telling God on you. You can be sure that people will repeat what they have seen or heard! They may be saying, "Do something with old Sam, Lord. Every time I get around him he's talking about how George has mistreated him. He's just eaten up with anger and bitterness." Are you the object of the sorrowful prayers of fellow believers because you have some unforgiveness in your heart?

Well, beginning in v.32 we see the anger of the King expressed, "You wicked servant! I forgave you all that debt because you begged me. Should⁶ you not also have had compassion on your fellow servant, just as I had pity on you?" Notice that the king calls him "wicked." Wouldn't you agree that such a one is an evil man? Listen, it's not just thieves, robbers, and rapists that are wicked. Having an unforgiving spirit can turn you into a wicked person, or reveal that you still have a wicked heart.

Now remember, the servant insisted on his rights, exercised justice, and cast his friend into prison. Now look what happens to him. The king calls him in and says, "So you want to live by justice? Then *you* shall have justice!" In v.34 we see that the King delivers him over to the men who were responsible to deal with the worst criminals. They tortured those who had committed atrocious crimes. He no doubt suffered greatly for the rest of his life. Mercy had been replaced with wrath.

I want to tell you what unforgiveness will do to you. It will imprison you, and torture you. When you have an unforgiving spirit in your heart and life, you are living in a dungeon. You are shackled by unforgiveness, and locked behind the doors of resentment and misery. The worst

⁶ In the Greek "should" is "must." Those who have received forgiveness from God are required to forgive others.

dungeon on this earth is a dungeon of an unforgiving heart. The thing about an unforgiving heart is that you hardly hurt the one you aren't forgiving; you are primarily hurting yourself. You are causing yourself to be miserable. Every time you recall that hurt, you are engaging in yet another rendezvous with pain. You are reliving that painful experience over and over again. Is this fair to yourself? The only way to heal the pain is to forgive the person who hurt you.

Most of you know the story of Job. When Job suffered tragedy, there were three so-called friends who came to see him. I say "so-called" friends because if you had friends like Job, who needs enemies? But when it was all over, God said to Job, "Job, pray for your friends." The Bible says that when Job prayed for his friends with a spirit of forgiveness, "the Lord turned the captivity of Job" (42:10). That is the literal translation. Job got out of the prison of his own unforgiveness and anger, and then, and only then, God blessed him greatly.

Now the last thing we see in this text is:

III. THE UNFORGETTABLE LESSON

I hope you can see the lesson expressed by Jesus in v.35. Simply put, here's the lesson for us: Prompted by gratitude for our own forgiveness, we must *always* be willing to forgive whoever has sinned against us. Jesus said, "Freely you have received. Freely give." We have no right to hold a grudge or grievance against a Christian brother when we claim the name of Jesus and He has forgiven us our trespasses. Even if your neighbor, or that fellow church member, or that relative has sinned against you 100 times, can you hold a grudge against them when you realize that God has forgiven you thousands of times in your life? It should not be too difficult for those who have been forgiven to forgive in turn.

Now Jesus warns what will happen if we fail to give heed to this parable. He said in v.35, "So My heavenly Father also will do to you if each of you, from his heart, does not forgive his brother his trespasses." Based on the total teaching of Scripture, I do not believe that Jesus is saying that if you fail to forgive you will lose your salvation and be tormented in hell. Rather, an unforgiving spirit may indicate one of two things. First, unforgiveness may indicate that you have never been saved. Look down at v.35. Notice that we are to forgive "from our hearts," and not just an outward show of forgiveness. This matter of unforgiveness is a heart problem. And the only way you can forgive others is to get a new heart, a heart that has experienced the forgiveness of God. There may be some here today who need to repent of any unforgiveness in your heart and trust in Christ as your Savior. But if you don't, then Jesus warns that you will be held captive and tormented in a place called hell. Secondly, if you are truly saved, then unforgiveness will not cause you to lose your salvation, but it will torment you in this life. You will lose the joy of your salvation. You will lose what could be a very important relationship. If you withhold your fellowship from a brother or sister, God will withhold His sweet fellowship from you. You will be tormented with high blood pressure, painful memories, and with emotional problems. Is that what you want? Do you want to live in torment? I don't think so. Some of the most miserable people I have known are those who are tormented with unforgiveness.

So you may say, "Preacher, it's so hard to forgive. I can't get over the hurt." Well let me tell you how you can keep forgiving. First, make sure you are saved. Only saved and forgiven people have the capacity to forgive. Mercy experienced will produce mercy demonstrated. Secondly, you need to get away somewhere and have a little heart session between you and the Lord and reflect once again on what God did for you when He forgave you of *all* of your sins. God has forgiven you over and over and over. Surely you can forgive a lesser debt from your Christian brother or sister,

or from that neighbor or relative or coworker. Eph. 4:32 says, “And be kind to one another, tenderhearted, forgiving one another, just as God in Christ forgave you.”⁷ Only those who are conscious of the forgiveness they have received from the Lord have the capacity to forgive others. Third, you must be *willing* to forgive. You must *choose* to forgive. Remember, Jesus said the servant was “unwilling” to forgive. Forgiveness is an act of the will. It is not something that you will feel like doing. I want to encourage you to make a commitment to God, with His help, to choose to forgive. Eph. 4:32 literally says that we are to graciously forgive. Freely forgive. Don’t wait until they deserve it, or come begging for it. Forgive, just as God in Christ has freely and graciously forgiven you! And we are to fully forgive. You may not be able to completely forget the wrong, but you are to live as though you have buried it in the sea of forgetfulness.

I’m not saying that you should not hold people accountable for their actions. Vv.15-17 make that clear. But especially when they repent of the sin,⁸ and seek forgiveness, it must always be freely given. And even if they don’t, we should release them to God. He will deal with them in due time. For your own sake, let go of the hurt, anger, and bitterness of unforgiveness. Extend to others the same forgiveness that you yourself have received many times from the Lord and others. Hebrews 12:14-15 says, “Pursue peace with all people... looking carefully lest anyone fall short of the grace of God; lest any root of bitterness springing up cause trouble, and by this many become defiled.”

Conclusion: Christian commentator Michael J Wilkins said he was raised by a stepfather who caused his family and himself a great deal of pain. The stepfather left the family in his early teens and he carried deep animosity toward him for years. When he was in Vietnam, his animosity became so great for he vowed that the first time he saw him on his return he would kill him. He would make him pay for what he had done to his family. However, within a year of his return after serving in Vietnam he became a Christian. About four years later, the stepfather found out where his stepson was living and showed up at the door. Michael’s wife let them in. During a conversation Michael remembered his vow and said to his stepfather, “I made a vow in Vietnam the first time I saw you, I would kill you. Today is that day.” The stepfather became obviously fearful so Michael went on to say, “But I now know that I too am a sinner, much like you. God has forgiven me. And if He can forgive a sinner like me, I can forgive you.” Michael went on to write, “I discovered that the key to forgiveness is to stop focusing on what others have done to us and focus instead on what Jesus has done for us.” [Wilkins, pp.636-637].

And is there someone that you are still holding a grudge against? Is there someone you have been withholding forgiveness from? Then you need to immediately grant to that person the same forgiveness that you have received from the Lord. Do it now, and you will be free from the prison of torment. Also, granting forgiveness from the heart is a vital aspect of our Christian witness. Our forgiveness points people to the forgiving love of God.

Is there someone here today who hasn’t received forgiveness from God by faith in Jesus? Is there someone watching by television who hasn’t trusted Christ as Savior? What are you going to do with that sin debt of yours? You ought to come to Jesus Christ and say, “Lord, there’s not a way in the world I can pay for all this sin, but I’m so thankful You died and paid the price for my sin on Calvary’s cross. Lord Jesus, I receive what you did for me at Calvary. I receive the forgiveness of

⁷ Furthermore, Jesus teaches that we are to forgive from our heart. It is not enough to forgive outwardly, or with just spoken words. Our forgiveness must be genuine and sincere.

⁸ Luke 17:3-4, “If your brother sins against you, rebuke him; and if he repents, forgive him. And if he sins against you seven times in a day, and seven times in a day returns to you, saying, ‘I repent,’ you shall forgive him.”

my sin.” Wouldn’t you like to do that? Do it today!

Sources: Stephen Felker, *Devotional & Explanatory Notes on the Entire Bible* (Col. Hghts, VA: Published by Author), 2020; Oliver B. Greene, *The Gospel According to Matthew*, Vol. 3, (Greenville, SC: The Gospel Hour, Inc., 1971); William Hendriksen, *New Testament Commentary: Matthew* (Grand Rapids: Baker Book House, 1973); Alexander Maclaren, *Expositions of Holy Scripture, Vol 6* (Grand Rapids: Baker Book House); J. Vernon McGee, *Thru The Bible*, Vol. 4 (Pasadena, CA: Thru The Bible Radio, 1983); John Phillips, *Exploring The Gospel of Matthew: An Expository Commentary* (Grand Rapids: Kregel Publications, 1999); Larry Pierce, *Online Bible* [Ver. 5:30] (Ontario: onlinebible.net, 2017); Alfred Plummer, *An Exegetical Commentary on the Gospel According to S. Matthew*, reprint, Christian Publishing Co.; Dr. Adrian Rogers (notes from his sermon on this text); Dr. Jerry Vines (notes from his sermon on this text dated 4/21/96); Warren W. Wiersbe, *Be Loyal: Matthew* (Wheaton: Victor Books, 1980); Michael J. Wilkins, *The NIV Application Commentary: Matthew* (Grand Rapids: Zondervan, 2004). Unless otherwise indicated, all Scripture quotations are from *The New King James Version* (Nashville: Thomas Nelson Publishers, 1982). Vines outline: His debt, his deed, his dungeon.