

Sermon outline and notes prepared by:

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8/13/06

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? By nature we resent it when people sin against us. We may sulk until the person comes and apologizes. But is that the right response?

Of course we all know that we should be willing to forgive those who sin against us. 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? Up to seven times?”¹ To him, seven times would be overly generous. After all, in rabbinical tradition, a Jew was to forgive someone up to 3 times. So Peter doubled it and added one to reach the number of perfection, which is 7.

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.” 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! 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 seven times.” We would all be in a sorry plight if He did. 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” literally means “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 of 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, 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.”²

So real forgiveness keeps on leaving the sins of others and our hurts in the past. Yet Jesus understands the difficulty of such forgiveness. 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

¹ 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.

² *Preaching*, Nov.-Dec. 2005, p.70; Illus.#C-1456.

home the point of the story. Now the first scene is that of:

I. THE KING & HIS DEBTOR

In this story there is a King, and he did an audit & 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 not 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 and by American standards, this debt would be comparable to a debt of around 3 billion dollars (\$50/day X 6000 X 10,000). Even a wealthy government official or businessman could not come up with that kind of money.

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. Consider How Great Our Debt Is unto God - 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. We are all ten-thousand-talent debtors. God has lavished on us life, skills, and opportunities. In return, we have abused His gifts, despised His laws, ignored His claims, and we have sinned constantly and with a high hand. We have accumulated an incalculable debt that we owe God. After all, Romans 6:23 says, “The wages of sin is death.” As we can see here, Jesus compares our sin debt to God as being so great, that we could never repay the debt ourselves. Your sin debt is tremendous, 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), all of us will have sinned over 10 thousand times by the time we reach the age of 70. And that figure is based on sinning just 2 times/day!

B. Consider God’s Justice Towards Our Debt – 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 he would be sold as a slave for payment on the debt. And in this case the man’s wife and children were likewise sold as slaves. At least some of the debt would then be paid. 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.

Now don’t you think for a moment that God is just going to wink at your sin debt & forget about it. God’s justice may not come in the same form, but it is just as severe. God spoke through His prophet Ezekiel, “The soul that sins shall die.” Eternal death seems 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.

But your sin debt is not a hopeless situation. For:

C. Consider the Great Compassion of the King – The servant is completely crushed by the realization of the severity of his impending punishment. 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.’”

Now the debtor in the story did not understand the 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 only pay as much debt as a thimble of water would fill 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.

His case was hopeless, except for one thing: The king was a man of compassion. And out of compassion for the man & his family he assumed the loss and forgave the servant. Out of sheer compassion the master 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 - When this King forgave the debt, it cost Him 10,000 talents. This illustrates an important truth. Forgiveness may be free to us, but it is not free to God. And since our sin debt calls for death, then the only way for God to forgive us was for His Son Jesus to die on our behalf. It cost Jesus His precious blood and the shame and suffering of the cross. And my friend, when you forgive someone, it may indeed cost you something, but think of what it cost God to forgive you!

So we see here a great evangelistic appeal to all who have not received the forgiveness of God through Christ. Later in the service, I invite you to publicly accept Jesus as your personal Savior. But most of you here today have already received God’s great forgiveness. Now the issue for you is this: how are you going to respond when someone sins against you?

Well the first scene ends on a happy note. The king is to be praised for his goodness and grace. The servant and his family should have been thrilled with the king’s forgiveness. 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...” As in the first scene, we read about a debtor. He owed his fellow servant 100 denarii. Now even though that debt was no small sum of money, it was insignificant compared to what the king had just forgiven him. 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. So in his greed he grabbed his fellow servant by the throat, and demanded payment. After all, by law he could demand payment.

But should we always insist on our rights? When people hurt us, should we insist that they pay for what they have done? 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 in his own life 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. Should he not spare his fellow servant?

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. 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 his 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 simply are unwilling to forgive. We are living in a world that is filled with people who just won’t forgive. 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. And when they think about it, their temperature rises and their pulse beats faster and their teeth begin to clench. 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 rabid 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.”

But before you refuse to forgive and instead seek to get even, you need to consider not only the unforgiveness expressed, but also 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. Now 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 may be doing? They may be telling God on you. They may be saying, “Do something with old Bill, Lord. Every time I get around him he’s talking about how Tom has mistreated him. He’s just eaten up with anger and bitterness. Lord, get hold of old Bill.” 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. Should you not also have had compassion on your fellow servant, just as I had pity on you?” Notice that the king calls him “wicked.” We too, when reading the story, would consider such a one an evil man. Listen, it’s not just the thieves, robbers, and rapists of the world 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 greatest 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'm going to tell you a worst prison than that. It's an unforgiving spirit. Some of the most miserable people I have met have been people who would not forgive others. When you have an unforgiving spirit in your heart and life, you are living in a dungeon. You are chained by hate to that person you won't forgive. You are shackled by unforgiveness, and locked behind the doors of resentment and misery. The worst dungeon on this earth is a dungeon of an unforgiving heart. The thing about an unforgiving heart is that you don't hurt the one you aren't forgiving; you are just hurting yourself. You are doing a number on yourself. You are causing yourself to be miserable. Every time you recall that hurt, you are engaging in yet another rendezvous with pain. 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 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 for us. 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, and must do all in his power to bring about complete reconciliation. 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, for what they owe God is infinitely more than what men owe them. We should memorize Eph. 4:32, "And be kind to one another, tenderhearted, forgiving one another, just as God in Christ forgave you." 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.

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 & be tormented in hell. Rather, an unforgiving spirit may indicate that you have never been saved. Look down at v.35. Notice that we are to forgive "from our hearts." 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. I want to invite you 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 tormented in a place called hell. On the other hand, if you know you are saved & yet are having a problem with unforgiveness, then 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.

As we have already seen, there is another sense in which the warning of Jesus in v.35 can come true in your life. If you hold unforgiveness in your heart, your bitterness against that person will torment you as long as you hold that grudge against them. You will lose the joy of your salvation. You will lose what could be a very important relationship with someone. If you withhold your fellowship from a brother or sister, God will withhold His sweet fellowship from you.

Conclusion: Has anybody sinned against you? Are you having a hard time getting over it? Let it go today. Remember, Jesus said the servant was “unwilling” to forgive. Forgiveness is something you will do. It is something you choose to do for Christ’s sake because God has forgiven you. With an act of your will, why don’t you just say, “I forgive that person.”

John Selwyn, who became the Bishop of the South Pacific, was renowned for his boxing skill in his university days. On a certain occasion he had to utter grave words of rebuke and warning to a professed convert. The man, removed from savagery only by a generation or two, struck the Bishop a violent blow on the face with his clenched fist.

All Selwyn did in return was to fold his arms and look into his face. With his powerful arm and massive fist he could have easily knocked him down, but instead he waited calmly for another blow. It was too much for his assailant; he was ashamed and fled into the jungle.

Years afterward the Bishop came home seriously ill. One day the man who had struck him came to his successor to confess Christ in baptism. Convinced of the genuineness of his conversion, he was asked what new name he desired to take as a Christian. “Call me John Selwyn,” he replied, “for it was he who taught me what Jesus Christ is like.”³

Is there a lost person here today? Is there someone watching by television who hasn’t trusted Christ as Savior? What are you going to do with that billion dollar 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 Jesus 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 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), 2006; 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* [CD-ROM] (Ontario: Timnathserah Inc., 1996); Alfred Plummer, *An Exegetical Commentary on the Gospel According to S. Matthew*, reprint, Christian Publishing Co.; Dr. Jerry Vines (notes from his sermon on this text dated 4/21/96); Warren W. Wiersbe, *Be Loyal: Matthew* (Wheaton: Victor Books, 1980). Unless otherwise indicated, all Scripture quotations are from *The New King James Version* (Nashville: Thomas Nelson Publishers, 1982).

³ Paul Lee Tan, *Encyclopedia of 7700 Illustrations* (Rockville, Maryland: Assurance Publishers, 1979), #1770. Also consider Jesus’ own example in Lk. 23:34.