



Forgiveness

August 16, 2026

Matthew 18:21–35 (ESV)

The Parable of the Unforgiving Servant

21 Then Peter came up and said to him, “Lord, how often will my brother sin against me, and I forgive him? As many as seven times?” **22** Jesus said to him, “I do not say to you seven times, but seventy-seven times.”

23 “Therefore the kingdom of heaven may be compared to a king who wished to settle accounts with his servants. **24** When he began to settle, one was brought to him who owed him ten thousand talents. **25** And since he could not pay, his master ordered him to be sold, with his wife and children and all that he had, and payment to be made. **26** So the servant fell on his knees, imploring him, ‘Have patience with me, and I will pay you everything.’ **27** And out of pity for him, the master of that servant released him and forgave him the debt. **28** But when that same servant went out, he found one of his fellow servants who owed him a hundred denarii, and seizing him, he began to choke him, saying, ‘Pay what you owe.’ **29** So his fellow servant fell down and pleaded with him, ‘Have patience with me, and I will pay you.’ **30** He refused and went and put him in prison until he should pay the debt. **31** When his fellow servants saw what had taken place, they were greatly distressed, and they went and reported to their master all that had taken place. **32** Then his master summoned him and said to him, ‘You wicked servant! I forgave you all that debt because you pleaded with me. **33** And should not you have had mercy on your fellow servant, as I had mercy on you?’ **34** And in anger his master delivered him to the jailers, until he should pay all his debt. **35** So also my heavenly Father will do to every one of you, if you do not forgive your brother from your heart.”

Why is forgiveness so hard for us?

- Here's a man in this story told by Jesus, who owes ten thousand talents to the King. And the king is collecting his debt.
 - A *denarii* in Jesus' day was one day's wage. But a *talent* was 15 years of wages. And this man owed the king 10,000 talents. This is 150,000 years worth of debt.
- He's going to be sold into slavery for his debt, his wife and kids are going to be sold, all that he has is going to be sold and turned over to the king.
- He knows this, so he drops to his knees and pleads with the king. *Please, give me time. I will pay everything.* (Everyone in the room knew there was no way he could ever do this!)
 - the King...it says, *Out of pity for him released him and forgave him the debt.* Now he's out from underneath the crushing weight of that debt by the King's mercy.

The twist Jesus gives the story is an unbelievable one. This servant, runs down some other poor guy who owes him money. This guy owed the first guy 100 Denarii. That's 100 days of wages.

- And it says this forgiven servant said to his fellow servant exactly what the king had said to him. *Give me my money. Repay what you owe.* It says he even tries to choke it out of him!
 - His fellow servant fell down on his knees just as he had before the king. *Please, give me time. I will repay everything.* (This was actually possible for him to do.)
 - But the first servant refused to give him time. He gives him prison. It was an act that completely cut off any ability he did have to pay back the debt.
- Word of it gets to the king. The king reacts. *How can you receive my great forgiveness for your debt and not extend that same forgiveness to another? Because you refuse to...you will be the one in prison until you repay everything...*which he would never be able to do.

1) We're in a war. A spiritual battle.

- A name for Satan is Beelzebub. Ba'al means Lord, and zebub means flies...so Lord of the flies. Beelzebub is a mocking to Satan that he's nothing but lord of the dung pile.
 - But flies aren't without harm. If you have an open wound, flies can get in and cause it to fester and suddenly a wound that hurts turns into a wound that's fatal.
- If you don't take every wound you have in this life and close them up and heal them by the power of the blood of Jesus, then you leave the wound open and you leave Satan a wide open path to come into your life and do some very destructive work.

Ephesians 4:26-27 says *don't let the sun go down on your anger.* In other words...extend forgiveness before the day ends. Why? *So that you don't give the Devil an opportunity to do damage.*

James 3 talks about bitter jealousy and selfish ambition being the opposite of those who make peace (that's forgiveness talk...making peace). But listen what James calls the spirit that doesn't want to forgive and make peace: (3:15) *earthly, unspiritual, demonic.*

- Unforgiveness is like a portal to your soul for Satan and his demons to get into your life.
 - I don't know how that works at all. I just read that it does.
 - It's hard for us to forgive because we have an enemy that wants anything but peace for us. And unforgiveness accomplishes that goal.

Josh Howerton says: *If hell is a place where no one is forgiven and heaven is a place where everyone is forgiven, then when we forgive in this life...every time we learn forgiveness...we pull heaven down into our lives. And every time we fail to forgive, we pull hell up into our lives.*

Whoever doesn't figure out forgiveness is inviting hell in. Forgiveness is hard because we're in a war.

2) We forget we're forgiven.

Very frequently, the hardest thing you will ever have to do in this life is to forgive somebody.

- The servant in Jesus' story owes an un-payable amount. Then he refuses to forgive someone who owes him the equivalent of a stamp.
 - And we say, *Who would ever do that?* Jesus' answer: you would.
 - There is only one basis for forgiveness to be possible in my life. It's understanding that I have been forgiven by God more than he will ever ask me to forgive anyone else.
- Whenever there is unforgiveness in Jesus' story the result is prison. Jesus is telling us that's what un-forgiveness is like.
 - And prison happens as a result of us forgetting, or maybe never knowing the great forgiveness of the King.

Without Jesus there is zero chance of being able to forgive someone.

With Jesus there is a trust and a hope that every single sin ever someday will be fully recompensed for.

- Either the person who has committed the sin will become a Christian, and that sin they did against us will be paid for by the blood of Jesus on the cross.
 - OR, that person won't become a Christian and they will die in their sins and they will pay for that sin done against us forever in hell.
 - One way or the other, the sin is getting paid for.

If I forget how much I've been forgiven of, it's going to be really easy not to forgive others.

How do we do forgiveness?

Matthew 18. *If your brother sins against you...GO AND TELL HIM HIS FAULT...* Here's where we fail. Let me do this with the hand clap emojis: *Talk 🙌 To 🙌 The 🙌 Person 🙌*

- Stop talking about people. Start talking to people.

- **IF HE DOESN'T LISTEN...*take one or two other fellow believers...*** Take friends who love Jesus and know the Bible with you. And with open hearts and open Bibles let's see if we can figure this thing out together.

There is a difference between forgiveness and reconciliation.

- Forgiveness: every time. We should be able to forgive anybody of anything at any time.
- Reconciliation? Maybe.
 - In reconciliation, you have to discern which person you're dealing with. Wise? Reconciliation can be possible and fruitful. Foolish? Tread carefully with your eyes open. Fools can hurt you. Evil? Run away.
- ***If he listens...you have gained your brother.***
 - The goal is not to win an argument. The goal is to win your brother. The goal is to extend forgiveness.
- This parable is laid out against the background of theft. The wrongdoer is somebody who took something from someone else.
 - A great case can be made here that this guy that is forgiven by the king is an embezzler.

When someone sins against us, the same thing is happening. That person is taking something. Stealing something from us.

- You have to identify what it is that they took.

Make a debt ledger.

When people sin egregiously against you, and they're never going to own it, treat it like a debt.

- Get pen and paper out and make a list:
 - 1) Who sinned against me?** Specificity is the aim. Resist writing the word *they*. Name names. What you'll find is that the they is usually just one or two people.
 - 2) What was taken from me?**
 - Spell it out. List everything. Why get this granular? You can't cancel a debt that you never record.

Have the ledger? Two choices now:

- 1) Hang on to it.** Embrace it. Never let it go. If I do this then everyone I meet from now on will get a taste of what I've been through.
 - One of the biggest reasons people hold on to a debt like this, is because they know that if they release the debt they also will lose the excuse they have for acting the way they do.

- Holding on to a debt is an option...but it comes at a price. It will cost you a certain amount of joy and peace and love for the rest of your life.

2) Do what God did for you.

- Colossians 2 says that *God forgave us our trespasses, how? By canceling the record (that what we just made) of debt that stood against us with it's legal demands...he set it aside...nailing it to the cross.*
- Do that. Physically do this. Find a cross somewhere and nail that list you just made to it. And leave it there.
- Go out to your fire pit in your back yard and start it up, and you take your list and throw it in. Burn it up. Wipe it out. Erase it.
- Make a decision to cancel that debt.
- This is where forgiveness gets it legs. *We trust that either: Jesus you paid the penalty for this sin on the cross...or that person will pay the penalty for it separated from you forever in hell.*

How many times should I forgive?

- A big misconception about forgiveness: it's a one time event. Nope. There is a reason Jesus tells Peter he'll have to forgive 7 x 70 times. It's because those 7 x 70 times a lot of times are for the same person and the same sin.
 - $7 \times 70 = 490$. But it's not like Jesus means we can stop on the 491st time. In Jesus math the equation means *infinite*. Infinite forgiveness.

Anger will come up again from some sin against me in the past and we think, *Maybe I didn't really forgive and that's why I'm still mad and I must not be a good Christian*. No. You're just a normal human doing the work of forgiveness over and over again.

Infinite forgiveness? How can I do that? **Only because God did it first for you.**