

Did you know that you as an individual are in debt to the amount of over a quarter of a million dollars? If you are a citizen of the United States who pays taxes, your share of the national debt is over \$361,000. As of this past week, the entire national debt has crossed over the threshold of 40 trillion dollars- that's the number 4 with thirteen zeros after it! It's an astronomical sum of money that is almost beyond our ability to comprehend (<https://usdebtclock.org/>).

But there's another debt you owe that is even more enormous. It's your debt to God. You're in debt to God because you owe a penalty-a penalty for sin. In the **eternal** scheme of things, that debt is more than \$361,000. It's even more than 40 trillion dollars! The question is, how are you going to get out from under that debt?

In our text from Matthew chapter 18, Jesus answers this question for us. But He also puts into perspective the debt of sin that others owe us and how we are to respond to that debt. He does it by telling a story, a parable about a master and his servant, that applies to our relationship with God and with those God has placed in our lives.

2. First, let's consider Jesus' parable. Jesus teaches it in response to a question posed by Peter, His disciple: "Lord, how often will my brother sin against me, and I forgive him? As many as seven times?" (v 21). No doubt Peter thought this was a noble, generous number for forgiving someone, but even so he puts a limit on forgiveness. Jesus replies: "I do not say to you seven times, but seventy-seven times. But even **that** number is just to make a point. His message is this: When you forgive, there **is** no limit-just as **God** forgives you without limit.

Our Lord then tells a story to illustrate this point: "Therefore the kingdom of heaven may be compared to a king who wished to settle accounts with his servants. When he began to settle, one was brought to him who owed him ten thousand talents" (vv 23-24). Now, we won't grasp the immensity of this debt unless we understand what a "talent" is. In the first century, an average laborer would need to work six thousand days, that's over 16 year, to earn a single talent. Multiply that by ten thousand, and you have sixty million days of work! That's 164,000

years! No doubt when those around Jesus heard this amount, they either gasped or laughed at its absurd immensity.

Jesus' **point** is that this is an **impossible** debt to pay. The servant could **never** repay it. The story continues: "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" (v 25). If the servant couldn't pay a thousand lifetimes of wages, he would still have to pay what little he had from his one lifetime in slavery.

Amazingly, the servant begs for a **time** extension: "So the servant fell on his knees, imploring him, 'Have patience with me, and I will pay you everything'" (v 26). Of course, it's ridiculous that this servant thought he could pay all his debt. He apparently had no concept of the sheer size of it. But the **master** understood that the only way out was through forgiveness. So, he forgave the servant this impossible debt: "And out of pity for him, the master of that servant released him and forgave him the debt" (v 27). The master extends forgiveness to the one who is in **enormous** debt to him.

What is the servant's response to this amazing act of mercy? For one thing, he doesn't say, "Thank you." For another, he doesn't **act** pardoned, because the mercy granted to him doesn't flow **through** him to another. Jesus continues: "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'" (v 28). A denarius was a day's wage, and one hundred of these would amount to about one-third of a year's wages. That is **minuscule** compared to the amount owed to the master! It's 1/600,000 of the debt that had just been forgiven of the thankless servant! The other servant pleads for an extension of time, just as the first servant had done before the master. Yet no grace is given. Instead, that poor unfortunate man is thrown in prison "until he should pay the debt" (v 30).

When the report of this disgraceful act reached the ears of the master, he was furious! "Then his master summoned him and said to him, 'You wicked servant! I forgave you all that debt because you pleaded with me. And should not you have had mercy on your fellow servant, as I had

mercy on you?’ And in anger his master delivered him to the jailers, until he should pay all his debt” (vv 32–34). The master now withheld mercy from the one whose heart remained hardened. And **that’s** the end of Jesus’ story.

1. So, what does this parable mean? Jesus always told parables to impart a truth to us to receive and apply. What is the application of this story? Jesus Himself makes an application after telling it. He says: “So also my heavenly Father will do to every one of you, if you do not forgive your brother from your heart” (v 35). The message applies to our relationships with God and with others. And it all has to do with forgiveness, which is the subject of Peter’s original question to Jesus about forgiving a brother.

First, this parable’s message applies to our relationship with God. The point is that God forgives us the enormous debt of our sin. When we break God’s Law, we violate His will and offend Him. We come under debt to God, owing Him a penalty for our infractions. Justice demands that “somebody’s got to pay” for the wrong that’s been done. We have done many wrong things- the Bible calls these sins- and so we are accountable to pay for them. Our wrongdoing before God puts us in debt to Him. What is the penalty for sin? The Bible says it plainly: “The wages of sin is death” (Rom 6:23). That penalty is not only physical death but also eternal death- eternal separation from God. This is why our debt is so immense! And like the servant in Jesus’ parable, there is no way we could pay it on our own. It’s an **impossible** debt for us to repay.

So, who pays the debt? God does. In the parable, the master freely forgives the entire debt of his servant. But the fact is that in **forgiving** ten thousand talents, the master **paid** ten thousand talents. All that money came out of **his** pocket! This points to the gracious act of God to forgive our enormous debt of sin. It freed **us**, but it **cost** Him. It cost Him His life in the person of Christ. King Jesus takes our sin and bears our debt and pays for it by His death. He goes to the torturers, He suffers hell itself, for us and in our place. PAID IN FULL is stamped in Jesus’ blood. Your debt of sin is canceled in Christ!

This parable applies not only to our relationship with God, it also

speaks to our relationship with other people, especially those who have sinned against us. It clearly illustrates what the proper response is to being forgiven an immense debt. That response is to forgive others. In response to God's unlimited forgiveness in Jesus Christ, we extend forgiveness to others. That's what this parable is all about.

As we've heard, Jesus teaches this parable in response to Peter's question: "Lord, how often will my brother sin against me, and I forgive him? As many as seven times?" Put yourself for a moment in Peter's place. As he listens to this parable about limitless forgiveness, there's no doubt he's cut to the heart- as are we. We can all think of the times when we failed to forgive others *as* we should have, as *quickly* as we should have, even as *often* as we should have.

And yet how great is the forgiveness we have in Christ! How immense is His compassion, His pity, His love! How enormous is His sacrifice- setting aside His power, His eternal glory, to suffer death on the cross in humiliation and weakness? How great! He forgives us not seven times, but seventy-seven times! Perfect, unlimited forgiveness. Now, how can we possibly hold back forgiveness for things done to us so small in comparison?

Recognizing *this* forgiveness does something to us- it *changes* us. The more we hear the magnitude of our debt and the complete forgiveness the more we're set free to forgive others. Because of Jesus' sacrifice for us, there *is* no limit on God's forgiveness of us. And so, there is no limit on our forgiveness of the sins of others. Amen.