MATTHEW 18:21–35. (EHV)

> Then Peter came up and asked Jesus, "Lord, how many times must I forgive my brother when he sins against me? As many as seven times?" Jesus said to him, "Not seven times, but I tell you as many as seventy-seven times. For this reason the kingdom of heaven is like a king who wanted to settle accounts with his servants. When he began to settle them, a man who owed him ten thousand talents was brought to him. Because the man was not able to pay the debt, his master ordered that he be sold, along with his wife, children, and all that he owned to repay the debt. Then the servant fell down on his knees in front of him, saying, 'Master, be patient with me, and I will pay you everything!' The master of that servant had pity on him, released him, and forgave him the debt. But when that servant went out, he found one of his fellow servants who owed him one hundred denarii. He grabbed him and began choking him, saying, 'Pay me what you owe!' So his fellow servant fell down and begged him, saying, 'Be patient with me, and I will pay you back!' But he refused. Instead he went off and threw the man into prison until he could pay back what he owed. When his fellow servants saw what had happened, they were very distressed. They went and reported to their master everything that had taken place. Then his master called him in and said to him, 'You wicked servant! I forgave you all that debt when you begged me to. Should you not have had mercy on your fellow servant just as I had mercy on you?' His master was angry and handed him over to the jailers until he could pay back everything he owed. This is what my heavenly Father will also do to you unless each one of you forgives his brother from his heart."

An out-of-the-ordinary story made the news while my wife and I were living in Texas. In September of 2018, a female police officer named Amber entered a 26-year-old man's apartment and shot and killed him, even though he was doing nothing wrong. She claimed that she thought she was entering her own apartment, and so she thought the young man was an intruder. She was put on trial, convicted of murder, and sentenced to prison.

But during the trial, the victim's 18-year-old brother, named Brandt, addressed the officer directly and told her he forgave her. He then asked the judge if he could give her a hug, and the judge allowed it. The two shared a long and emotional embrace right there in the courtroom.

That's a beautiful story of forgiveness, isn't it? Certainly it's the kind of forgiveness Jesus is encouraging here. But how do we show that kind of forgiveness? How do we have that kind of forgiveness in our hearts? Our tendency is more like Peter: "Lord, I'll forgive, but what are the limits?" Jesus not only tells him there shouldn't be limits, but also tells us how we can have a heart of limitless forgiveness.

1.

The first characteristic of a heart of limitless forgiveness is that **it regards our own debt as the greatest debt**. Wasn't that one of the problems the first servant had? He owed his master 10,000 talents, and each talent represented 6,000 days' worth, or nearly 16½ years' worth, of wages. So he owed his master the equivalent of billions of dollars, but didn't understand just how great his debt was. He begged his master to be patient with him so that he could pay it all back, which was an utterly ridiculous notion. It would have taken him over 2,000 lifetimes to pay back

his debt. In fact, he seems to have viewed it as less than several thousand dollars, because he thought his fellow servant who owed that equivalent should have to pay it back, even though he himself did not have to pay his debt back. He didn't regard his debt as the greatest debt, and so he wasn't willing to forgive the debts of others.

I am often amazed at how some so-called Christians of other denominational stripes can think that they have reached a point in their life where they no longer sin. I am even more amazed at some Christians of our own stripe and how little they think they sin on a daily basis.

If we are regularly examining ourselves before Communion, as Paul tells us we should (1 Cor. 11:28), then we will not be able to delude ourselves about the enormity of our sin. If we are regularly reviewing the Ten Commandments as Luther correctly explained them, there is not a single one we will be able to get past without having to pronounce ourselves sinners. Ask yourselves this: If we had Communion today, and then we had another Communion service tomorrow and you were in attendance at that service too, would you take Communion again? Or would you think, "I just received it for the forgiveness of my sins yesterday; I don't need it today"?

Have we forgotten how easily and regularly we sin? It does not matter if I am happily married. If I look at a magazine cover and think, "Wow, if only…?"—that is a sin. If my parents tell me to do the dishes, and I immediately do them, but I'm not happy about it and do a sloppy job—that is a sin. If I have never been late for work or missed a day of work, but have ever not given 100% of my energy and ability for my employer—that is a sin. If I have straight As on my report card, but my attention has wandered when my teacher wanted me to be paying attention—that is a sin. If I have ever judged a person badly without first getting to know him or her—that is a sin. If I say, "O my God," or, "Good Lord," and I am not praying or instructing someone about the Lord God—that is a sin.

There is *original sin*—the default sinful condition in which I am conceived and born—and *actual sin*—the sin I commit in deed, word, and thought. Actual sins can be sub classified into *sins of commission*—sins that I commit by doing something I shouldn't—and *sins of omission*—sins that I commit by not doing something I should. And then there is the sin that is attached even to my good works. Isaiah says that even all our righteous deeds are like filthy rags (Isaiah 64:6)!

We should all know our own sins better than anyone else. And if we do, and our neighbor sins against us, even if he shoots and kills someone in our immediate family, that is still just one sin in him that we know about compared to the countless sins that we should know about in ourselves. It should be like comparing a several-thousand-dollar debt of our neighbor to a multi-billion-dollar debt owed by us.

If we adopt the attitude of Paul, who said, "This is a trustworthy saying that deserves full acceptance: Christ Jesus came into the world to save sinners, of whom I am the worst" (1 Tim. 1:15), then it will be that much easier to have a heart of limitless forgiveness toward my fellowman. His or her sins will look like nothing compared to my own.

2.

The second characteristic of a heart of limitless forgiveness is that **we realize the punishment that our debt deserves**. And actually we can consider that punishment from two

perspectives. There is the punishment that was awaiting us before we became believers and really knew of our debt or our forgiveness. The master told the servant before he forgave his debt that he and his wife and his children and all that he had would have to be sold to repay his debt.

We can compare this to the ordinary punishment of hell, as it were. This is what each of us deserves by nature, to be sold to Satan and to get shipped to his estate, where our worm does not die and the fire is not quenched, where there is weeping and gnashing of teeth forever. Each and every one of the sins that I mentioned before deserves this punishment.

But there is also the punishment awaiting those who claim to be believers, and were at one time, who have not looked for opportunities to forgive others, who have not delighted in opportunities to forgive others, and who have refused to forgive others. After the master forgave his servant's debt and that servant refused to forgive his fellow servant's debt, the master told the first servant that he was going to hand him over to the care of torturous jailers. These jailers would continue to torture him until he paid back his debt, and since his debt was impossible to pay, that meant until he died. In other words, the punishment was worse afterwards than it was before.

Why? Because if you are a so-called believer who refuses to forgive the sins of others, then you cannot be a believer any longer. A believer knows he is a sinner, and knows that God has forgiven his debt. So if he goes out and refuses to forgive the debts of others, then he cannot possibly know his sin or his forgiveness any longer. To use the words of the writer to the Hebrews, such a person has trampled the Son of God under foot (Heb. 10:29), has looked at Jesus hanging on the cross and simply shrugged his shoulders as if it were no big deal.

The Bible says that such people are punished more severely in hell (Heb. 10:29), that they are worse off in the end than they were in the beginning (2 Pet. 2:20), that the ordinary punishment of hell is like getting beaten with few blows, but they will be punished with many blows (Luke 12:47–48). Jesus concluded this parable by saying, "This is what my heavenly Father will also do to you unless each one of you forgives his brother from his heart." And no jailer's torture can even begin to compare to the torture that God the Father can inflict on those who have spurned his forgiving grace.

If we see the punishment that our debt deserves, and the punishment especially that a one-time believer who refuses to forgive receives, then forgiving our neighbor should not look like a chore, no matter how many times we need to do it.

3.

But of course there is still one more important characteristic of a heart of limitless forgiveness, the most important characteristic. If all I know is my debt and the punishment it deserves, then I will be most miserable, and in spite of the fact that I know I will be punished for it, I will still act like a wretch, because I am going to be punished either way.

But Jesus gives us the final characteristic of a heart of limitless forgiveness has: **It knows that our unpayable debt has been completely forgiven**. Did you hear what the master did for the servant in the beginning? Even though he owed his master billions of dollars, his master had pity on him, released him, and simply forgave him the debt. The whole thing. No strings attached.

But the servant must not have known that his unpayable debt was forgiven. We already saw that he was deluding himself about what he owed, because he thought he could repay it when he could not, and he treated his fellow servant's debt as if it were greater. So even if he did think his debt was forgiven, he didn't think the forgiveness was that big of a deal, because he didn't think his debt was that big.

But he also must not have been convinced that his debt was forgiven at all, because surely he *must* have known that he at least owed more than his fellow servant owed him. Yet he still made him pay it back. So he must have thought that his master treated him the way he did because his plea was so sincere or because he was such a valuable servant. He must have attributed something of his status to himself, when in reality it was all due to the king's grace.

The king simply erased a multi-billion-dollar debt. The king did so, even though the servant lied to him about being able to pay it back. The king even forgave that and forgot that the servant lied to him, and he treated the servant like an honorable and upright man, because when the servant was dragged back in, the king told him, "I forgave you all that debt *when you begged me to*." No, he didn't! The servant lied to him by saying that he could pay it back; he didn't beg the king to forgive him. But this is the king: He is a man of mercy and grace. He forgives people everything that they owe, and then thinks of them in only the most admirable terms.

That is *our* King, brothers and sisters. That is our God. He is a God of mercy and grace. He has forgiven us all our unpayable debt. It is gone forever. Martin Luther once said that "the forgiveness of my sins is so expansive and takes up so much space that no creature can take in the whole view." In addition, he thinks and speaks of us in only the most admirable terms. Why? Because of his Son's heart of limitless forgiveness. His Son assumed all our unpayable debts and actually did pay for them with his divine, precious, eternal, all-powerful blood. He forgives us because his Son in exchange for our debts has given us eternal riches and an inheritance in heaven that can never perish, spoil, or fade.

Yes, know that you are an abominable debtor, more abominable than your neighbor will ever be. Yes, know that your debt has earned for you punishment that cannot even be described. But most of all, you need to come to grips with this: If you have committed adultery, murdered, used God's name in vain, disobeyed, stolen, lied, coveted, or worse, or have done every single one of those in every single form—thought, word, and deed—all at the same time on multiple occasions, God knows about each one of those, better than even you do. He had an account sheet of them all before you born. But on Good Friday, he erased the whole thing in the stream of Christ's blood, and then he transferred everything on his Son's account sheet to your account. So now he speaks of you and thinks of you only in the most honorable and admirable terms.

Those are the three characteristics of a heart of limitless forgiveness. If you fix these three truths in your mind and heart—your enormous debt to God, the punishment you deserve from God, and the full and free forgiveness of God—then forgiving your neighbor from your heart as Christ desires will not be a problem. Amen.