

The Unforgiving Servant

Matthew 18:21-35

by Steve Fricker

There are 3 sections in this parable:

1. **vvs. 23–27 — The mercy of the King**
2. **vvs. 28–30 — The unmerciful servant**
3. **vvs. 31–35 — The necessity to forgive others from the heart**

The parable of the unforgiving servant is set in context with other teachings on interpersonal relationships, particularly concerning members of the church. **Matthew 18:15–20** deals with a brother who sins against you and the biblical progression of speaking to the brother first one on one, then 2 or 3 on one, and finally the matter is to be brought to the church for final disposition. The goal of this process is reconciliation of the sinning brother. Immediately following this passage, we have **Matthew 18:21–22** where Peter questions the number of times one must forgive his brother when he sins against him. Jesus' reply was that you must forgive seventy times seven, or in essence, do not keep track of how many times you must forgive, simply forgive. Following the parable of the unforgiving servant, we see Jesus' deal with the matter of divorce in **Matthew 19:1–12**. As you are probably already aware, Matthew's gospel has often been referred to as the teaching gospel. Matthew commonly collects like topics and then places them in his narrative together. He was not as much concerned about being chronological as he was topical. Thus, to have these like relational topics together is not uncommon.

Unfortunately, we do not always agree or get along with one another. We are not always kind and sometimes we wound and sin against one another. When these situations arise, we need to go to God's word for direction and reconciliation with our brother and sister. Forgiveness from the heart is crucial to maintain the bond of peace among the brothers and, as we will see, commanded by our Lord.

Let's dive into the passage for today, **Matthew 18:21–35**.

Please stand with me in honor of the reading of God's word.

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.” (Matthew 18:21–35 ESV)

Let’s pray.

As I was growing up, I became acquainted with a saying that has stuck with me all my life. “To err is human, to forgive divine.” So, I took a few moments to look up the origin of this saying and I found that it was written in 1711 by Alexander Pope, a poet. It is the final line of the stanza. The message is plain, humans make mistakes, and we should seek to emulate God in showing mercy and forgiveness to one another.

Now before we begin our study of the parable of the unforgiving servant, let’s pause a moment to remember a few rules of interpreting parables. First, parables are stories designed to draw the hearer into the story, often times stirring up the emotions of the hearers, and deliver a heavenly message. Second, every detail of the parable is not intended to be interpreted; in fact, it is often dangerous to do so. You must focus on the overall message of the parable. Third, the most important element of the parable is not the story, but the interpretation of the parable. Parables existed long before Jesus, however Jesus was the master of telling parables. Perhaps you can recall the parable which Nathan told king David of the rich man and the poor man’s one little ewe lamb (2Samuel 12:1-14). David was so outraged by the actions of the rich man that he said the man deserved to die! Then the punch line of the parable came. David was the rich man. At this realization, David repented.

As noted earlier, the parable of the unforgiving servant is preceded by the teaching on the biblical way to proceed if your brother sins against you. It is meant to bring about reconciliation between the brothers.

However, I believe if you study this passage carefully, the brother who offends shows no signs of repentance. In light of this teaching in **Matthew 18:21–23**, Peter now wishes to understand just how forgiving he really needs to be towards someone who shows no remorse. In fairness to Peter, the rabbis of his day were teaching that your obligation to forgive was three times, a somewhat a loose interpretation of **Amos 1:3** and **2:1**. Thus Peter was being overly generous in proposing 7 times to Jesus. To his astonishment, Jesus upped the number to seventy-seven times! Or perhaps to put it another way, don't keep track, just forgive. **1 Corinthians 13:7** tells us that **Love bears all things, believes all things, hopes all things, endures all things**. Certainly, being sinned against and forgiving is a sign of godly love. We are commanded to forgive one another in such passages as **Ephesians 4:32** — **Be kind to one another, tenderhearted, forgiving one another as God in Christ forgave you.**

Colossians 3:12–13 — **Put on then, as God's chosen ones, holy and beloved, compassionate hearts, kindness, humility, meekness and patience, bearing with one another and, if one has a complaint against another, forgiving each other, as the Lord has forgiven you, so you also must forgive.**

Forgiveness is not optional. You must forgive as God has forgiven you, completely.

Now on to the parable of the unforgiving servant.

I. The Mercy of the King, verses 23-27.

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. 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. So, the servant fell on his knees, imploring him. "Have patience with me, and I will pay you everything." And out of pity for him, the master of that servant released him and forgave him the debt.

The phrase "the kingdom of heaven may be compared..." tells us that **this parable is about the kingdom of heaven**. Kingdom parables give us insight into how this world is supposed to operate. Unfortunately, this often is the exact opposite of how our world conducts itself. The king is owed a tremendous debt. 10,000 talents represent a debt that would take lifetimes to repay. A talent represents 6,000 denarii. A working man's daily wages was 1 denarius. So roughly we are talking about 60 million working days or 200,000 years. Yet the king is willing to forgive this massive debt.

We owe God an enormous debt, so large that we can never repay, no matter how hard we try in our own efforts. **Romans 3:23** — **for all have sinned and fall short of the glory of God.** Our sin disqualifies us

from experiencing the glory of God in heaven with Him forever. Yet God loves us and He intervened on our behalf by sending Jesus to redeem sinful man. **Romans 5:6** — **For while we were still weak, at the right time Christ died for the ungodly.** Christ died a horrible death on the cross to pay the debt we owe. **Ephesians 2:8–9** reminds us that **For by grace you have been saved through faith. And this is not your own doing: it is the gift of God, not a result of works, so that no one may boast.** We cannot repay the enormous debt we owe; we must embrace the grace God offers us and by faith accept the gift of God, eternal life through Jesus Christ our Lord.

In our parable, the servant fell on his knees and begged for patience to repay the debt. It was a ridiculous request. He could never repay the debt. Unfortunately, many try to pay the debt of sin they owe by performing good works. It will not pay your debt. However, the king was moved with pity and relented from exercising the punishment and forgave him the debt. How incredibly gracious this king was towards the servant!

Let me pause for a moment before moving on to the second point of the parable. Do you comprehend the massive debt you owe to God for your sins? Have you received the gift of God? Have you received by grace through faith forgiveness for your sin? Has the massive debt you owe God been erased by the blood shed by the Savior on the cross? If yes, rejoice oh Christian! If not, will you plead with the King for mercy and forgiveness through Jesus Christ our Lord?

II. The Unmerciful Servant — verses 28-30

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.” So, his fellow servant fell down and pleaded with him, “Have patience with me, and I will pay you.” He refused and went and put him in prison until he should pay the debt.

In Section 1 we saw the enormous generosity of the King, however in section 2 we see the servant who was just forgiven a great debt, now unwilling to forgive a fellow servant who owed him very little.

Apparently, the unforgiving servant was within his legal rights to expect payment or toss the unpaying fellow servant in prison. The carryover from the generosity of the King was non-existent. The unforgiving servant saw no value in showing mercy to someone who, compared to the overflowing generosity shown him, was not able to forgive his fellow servant a far less debt. In **Matthew 6:12** and **14–15** we see Jesus words from what is commonly called the Lord’s prayer, **“and forgive us our debts, as we also have forgiven our debtors. For if you forgive others their trespasses, your heavenly Father will also forgive you, but if you do not forgive others their trespasses, neither will your Father forgive your trespasses.**

Sobering words from our Lord. For you see if one has truly experienced the forgiveness of God by grace through faith, then that redeemed individual will in turn forgive the one who sins against them. My Bible footnote says it this way “Those who do not forgive others cannot expect God’s forgiveness for themselves, since a genuine apprehension of God’s grace received, will make us gracious towards others.”

May I ask you, who has sinned against you that you have refused to forgive? In light of all that has been forgiven you, what is keeping you from forgiving others?

In Section 1 we saw the mercy of the King. In Section 2 we saw the unmerciful servant seeking immediate payment rather than forgiving his fellow servant.

III. The Necessity to Forgive One Another from the Heart — verses 31–35

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. 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. So also my heavenly Father will do to every one of you, if you do not forgive your brother from your heart.

In this final section we see that the King discovers the action of the unforgiving servant. The King is angry with the unforgiving servant and calls him wicked, rebukes him for not showing mercy towards his fellow servant and then delivers him to prison until the debt of the unforgiving servant is paid. Remember that this is a parable and to draw conclusions to the parable other than the explanation of the parable can be dangerous. This parable is not addressing God taking back forgiveness once given. Rather the fact that if one is unwilling to forgive, they have not grasped the magnitude of the debt they have been forgiven and therefore have no reason to assume that they have received God’s forgiveness.

Matthew Henry writes

The greatness of sin magnifies the riches of pardoning mercy; and the comfortable sense of pardoning mercy, does much to dispose our hearts to forgive our brethren. We are not to suppose that God actually forgives men, and afterwards reckons their guilt to them to condemn them; but that this latter part of this parable shows the false conclusions many draw as to their sins being pardoned, though their after-conduct shows that they never entered into the spirit or experienced the sanctifying grace of the gospel. We do not forgive our brother aright, if we do not forgive from the heart.

Klyne R. Snodgrass writes

Mercy is not effectively received unless it is shown, for God's mercy transforms. If God's mercy does not take root in the heart, it is not experienced. Forgiveness not shown, is forgiveness not known."

The punch line to our parable is, **So also my heavenly Father will do to every one of you, if you do not forgive your brother from your heart.** (v. 35) Forgiveness is not always easy, and it can be costly, however forgiveness is to mark every child of God. Unforgiveness has no place in the heart of those who follow Jesus.

Forgiveness is not optional. You must forgive as God has forgiven you, completely.

In closing I would like to draw you attention to three examples of forgiveness from the heart.

1. In Acts 7:60 as Stephen was being stoned "And falling to his knees he cried out in a loud voice, "Lord, do not hold this sin against them". And when he had said this, he fell asleep.
2. On October 6, 2006, a gunman entered an Amish one room schoolhouse. He bound 11 girls ages 6 to 15 with plastic flex ties and prepared to shoot them. It was reported, one girl aged 13 stepped forward and said, "shoot me first". Her younger sister allegedly said, "shoot me second". In all, the gunman shot 10 girls, 6 died. A member of the brethren community living near the Amish, said local people were trying to follow Jesus' teachings in dealing with the terrible hurt. "I don't think there is anybody here that wants to do anything but forgive and not only reach out to those who suffered loss in that way but to reach out to the family of the man who committed these acts."
3. And undoubtedly the greatest act of forgiveness from the heart, in Luke 23:34, Jesus spoke as he was hung on the cross, "Father, forgive them, for they know not what they do".

Who are struggling to forgive? Could it be that you are not availing yourself of the grace of God in this area of your life? Or could it be, that you have never experienced the forgiving grace of God?

Let's pray.