

# THE SCROLLS

Grace is Greater Than | Matthew 18:23-35

## Life Lesson

One of the clearest signs that we truly understand God's grace and mercy is our willingness to forgive others. The parable of the unforgiving servant reminds us that we were spiritually bankrupt before a holy God, unable to pay our sin debt, yet Christ willingly paid what we could never pay ourselves. When we lose sight of the cross, bitterness and resentment begin to grow, and we start demanding justice from others while forgetting the mercy we have received. But when we continually remember how much God has forgiven us, our perspective changes. We begin to see ourselves not just as victims of others' wrongs, but as redeemed debtors rescued by grace. Grace was never meant to stop with us; it is meant to flow through us into the lives of others.

## Examine Scripture

*"For this reason, the kingdom of heaven can be compared to a king who wanted to settle accounts with his servants. 24 When he began to settle accounts, one who owed ten thousand talents was brought before him. 25 Since he did not have the money to pay it back, his master commanded that he, his wife, his children, and everything he had be sold to pay the debt. 26 "At this, the servant fell facedown before him and said, 'Be*

## Passing Grace On

Walking a tightrope is nearly impossible. It requires balance and skill, but it becomes even more difficult without a balancing pole. A balancing pole is a long, heavy, and often flexible rod designed to lower the walker's center of gravity and increase rotational inertia, making it harder to tip over. When flexed downward, the pole shifts the tightrope walker's center of gravity, placing the weight below the waist or even below the wire, which boosts stability. Extending far to the sides, the pole also increases the effort needed to start falling.

If forgiveness is like a tightrope, then grace and mercy must be the ends of the balancing pole that lowers our center of gravity, making it harder for us to fall into the temptation of bitterness and revenge. In other words, forgiveness is easier when balanced between grace and mercy. We have already learned that grace is "unmerited favor." In other words, it is receiving something you do not deserve. Mercy, however, is not receiving what you rightfully deserve. If we are to forgive others and extend grace to them, we must understand the mercy we have received. We do not deserve the blessing of God, yet we receive them. We do deserve the condemnation and wrath of God, but, in Christ, we do not receive it.

To truly understand the significance of Matthew 18:23-35, it is important to consider the context in which Jesus shared this parable. It was not spoken in a void of abstract ideas; it was a direct response to a question about "limitations." Peter, perhaps feeling generous, asked if forgiving a brother seven times was enough. In a world ruled by the Lex Talionis (the law of retaliation), seven times seemed like a lot of mercy. But Jesus breaks down Peter's view of grace by introducing the "Seventy-Seven Times" standard—a number that shows grace is not something to be measured, but a way of life.

The theology of this passage is built on a profound paradox: God's grace is free, yet it is active. It is a transformative power that,

*patient with me, and I will pay you everything.’ 27 Then the master of that servant had compassion, released him, and forgave him the loan. 28 “That servant went out and found one of his fellow servants who owed him a hundred denarii. He grabbed him, started choking him, and said, ‘Pay what you owe!’ 29 “At this, his fellow servant fell down and began begging him, ‘Be patient with me, and I will pay you back.’ 30 But he wasn’t willing. Instead, he went and threw him into prison until he could pay what was owed. 31 When the other servants saw what had taken place, they were deeply distressed and went and reported to their master everything that had happened. 32 Then, after he had summoned him, his master said to him, ‘You wicked servant! I forgave you all that debt because you begged me. 33 Shouldn’t you also have had mercy on your fellow servant, as I had mercy on you?’ 34 And because he was angry, his master handed him over to the jailers to be tortured until he could pay everything that was owed. 35 So also my heavenly Father will do to you unless every one of you forgives his brother or sister from your heart.”*

## Personal Notes

once it touches a human heart, must either shape that heart into its own image or prove that it was never truly accepted at all.

In this parable, we hear a story of two debts that are incomparable. It tells of a servant who was saved from a vertical fall into an endless abyss, only to turn around and demand repayment for a horizontal stumble. The Puritans called this "Gospel-Symmetry." They argued that a person's horizontal relationships (with others) are the best diagnostic tool for their vertical relationship (with God). If there is a blockage in how you treat your "fellow servant," there is almost certainly a blockage in how you perceive your Master.

The Parable of the Unforgiving Servant in Matthew 18:23–35 is perhaps the most serious warning in the New Testament about the flow of grace. It shows that grace is not a pool to be kept, but a river meant to run through us. If the flow stops at us, it becomes stagnant, leading to judgment.

### Vs. 23-25

The parable begins with the king wanting to settle his accounts with his servants: justice. Justice is what we rightfully deserve apart from grace and mercy. Jesus starts by showing the huge gap between God and sinners. The king demands that his servant pay him “ten thousand talents” (v. 24). Using exaggeration, Jesus describes an enormous sum of money. One talent equals 6,000 denarii or twenty years’ wages for a servant. This servant owed his king ten thousand talents, or 60,000,000 denarii — about 200,000 years’ wages. Only maybe the Emperor of Rome had a comparable amount of money. If calculated in gold, it would be over \$100 billion in today’s market. Clearly, Jesus uses this exaggeration to illustrate the huge debt sinners owe to a holy God.

We often underestimate our own sin. The servant could not pay, yet the king demanded an account. This reveals our complete spiritual bankruptcy before a holy God. We are not merely "short" on righteousness; we are fundamentally insolvent. Like the servant whose family would be sold into slavery to pay the debt, our souls are sold into the slavery of sin because of our debt of sin and rebellion. As Charles Spurgeon said, “We are all great debtors, and we have nothing to pay. If we are ever to be set free, it must be by a deed of enormous mercy on the part of our Great Creditor.” R.C. Sproul echoed this by emphasizing the holiness of the One we offended, which makes the debt infinite: “We are not merely 'debtors' to God in a financial sense; we are moral criminals who have committed high

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treason against the King of the Universe. The wonder is not that He demands payment, but that He would ever consider a pardon.”

### **Vs. 26-27**

The servant responded, not admitting failure and sin, but with arrogant delusion: “Be patient with me, and I will pay you everything” (v. 26). You cannot pay back infinity. The gap is too big, the price is too high, the debt is too great! Yet, the king responds not with an extension but with cancellation.

Truly amazing grace! Grace is not divine leniency where God waits for you to get your act together. It is a legal discharge of debt. The king absorbs the loss himself. There is no repayment of the debt; it is simply canceled or, better, forgiven. This is a foreshadowing of the cross: God pays what we owe so we can have what He has.

### **Vs. 28-30**

Surely the servant would be so overwhelmed by the grace and mercy he received that he would easily forgive others. However, his response is shocking. Having been forgiven millions of denarii, the servant refuses to forgive a hundred denarii (only a few months' wages). His fellow servant even used his own words: “Be patient with me, and I will pay you back” (v. 29). Instead of showing grace, he called for justice and had the servant thrown into prison. He demanded justice for himself, even after experiencing mercy and grace. How quickly he forgot what he had been forgiven! How quickly he forgot the sweetness of grace and mercy. Or, did he even truly understand the grace and mercy he received?

Jesus' lesson in this parable is direct and clear. When we refuse to forgive, we are claiming that the sins done to us are "bigger" than our sins against God. It is a kind of spiritual forgetfulness. We forget the size of the mountain removed from our path while obsessing over the pebble in our own shoe. Thomas Watson said, “He who will not forgive his brother, God will not forgive him. If you do not let the debt go, God will call for your debt. By not forgiving another, we do ourselves the greatest wrong; we block the door to heaven for ourselves.” Timothy Keller once said, “Forgiveness is a form of voluntary suffering. You are taking on the debt. You are saying, 'I will not make you pay.' This is exactly what Christ did for us. So, to be a Christian and remain unforgiving is a contradiction.”

## Personal Reflection

1. In what areas of my life am I finding it difficult to extend forgiveness, and how might that difficulty show that I have forgotten the depth of God's grace and mercy toward me?
2. In what ways have I treated God's grace more like something to keep for myself rather than something to pass on to others?
3. When someone hurts me, do I tend to see myself mainly as a victim or as a redeemed debtor who has been forgiven an enormous debt by God? How does that perspective influence my response?
4. Are there relationships in my life where bitterness, resentment, or a desire for justice have replaced mercy? What would it practically look like to forgive "from the heart" in those situations?
5. The unforgiving servant received mercy but did not extend it to others. How can I develop a daily awareness of the cross so that grace, mercy, and forgiveness flow naturally in my relationships?

## Commentaries

*Expositor's Bible Commentary (Abridged Edition): New Testament*  
Edited by Kenneth Barker

*New Bible Commentary* Edited by D. A. Carson

Various Writings from Puritans  
(Bunyan, Brooks, Edwards, Owen, Watson)

## Mt. Zion's Mission

*Mt. Zion Baptist Church exists to  
**MAKE, MATURE, and MULTIPLY**  
disciples of Jesus Christ.*

## Vs. 31-34

After witnessing this, other servants went to the king to inform him of the unforgiving servant's actions. Rightfully, the king became angry and called for the servant, judging him harshly. The king's anger is not sparked by the original debt, but by the servant's rejection of the king's character: "You wicked servant! I forgave you all that debt because you begged me. Shouldn't you also have had mercy on your fellow servant, as I had mercy on you?" (v. 33). By being unmerciful, the servant proved he never truly understood or "received" the grace he was given; he only used it as a legal loophole. Notice that once he refused to show grace and mercy to others, he faced justice, which was devoid of mercy and grace: "his master handed him over to the jailers to be tortured until he could pay everything that was owed" (v. 34).

Grace is a "pass-through" entity. In the Kingdom, you cannot keep what you will not give away. To receive God's mercy is to be drafted into His mission of showing mercy. John Bunyan once said that "the man who cannot forgive others breaks the bridge over which he himself must pass."

## V. 35

Lastly, Jesus concludes with a frightening "if/then" statement: "So also my heavenly Father will do to you unless every one of you forgives his brother or sister from your heart" (v. 35). Jesus is not saying we earn salvation by forgiving others, but rather that an unforgiving heart is evidence of an unregenerate heart. In other words, if you are unable to forgive others, show grace and mercy, then you have never truly experienced grace, mercy, or forgiveness. God's forgiveness always leads us to forgive others. As John Owen writes, "If we have not the spirit of forgiveness toward others, we have no ground to think that we are forgiven by God."

As we continue to grow in our relationship with Christ, we shift from seeing ourselves as a "victim" wronged by others to a "redeemed debtor" rescued by the King. When you realize the King has canceled your billion-dollar debt, the "hundred silver coins" someone else owes you start to seem like pocket change. Forgiveness, mercy, and grace are easily passed on to others when they first truly pass through you!