

☒ LIFE OF JESUS

October 10, 2021 | Parable of the Unmerciful Servant

PREPARATION

GETTING READY

- Can you describe a time someone forgave you?
- Read Matthew 18:21–35.
- Pray that God would instill a heart of grace and forgiveness in you.

THIS WEEK

☒ KEY BIBLICAL TRUTH

If you are unable to show grace to others, you have never experienced grace yourself.

☒ THEOLOGY APPLIED

Be willing to forgive others.

☒ MEDITATE

“So also my heavenly Father will do to every one of you, if you do not forgive your brother from your heart.” (Matthew 18:35).

GETTING STARTED

+Use this section to begin thinking about forgiveness.

Q: *What assumption would you draw if someone could not explain a concept to you?*

Q: *What would make you question whether an instructor was qualified to teach his material?*

In college, I was invited to visit a friend while he was house-sitting for a couple in his church. They had a large property with ponds and woodlands, and they told my friend he was welcome to invite a guest to hunt or fish with him while he stayed there. Their home was quite far from campus, and it took a long time and multiple turns to get there. My friend gave me directions, but I couldn't find the house. At the time, I did not own a GPS or a cell phone, so I had little choice but to backtrack from where I was until I found a gas station with a pay phone. I called my friend, got another set of directions, and set off. After some time, I realized I was no closer to finding the house than the first time, so I backtracked to the gas station again. I called my friend, got directions, and set off again. The same thing happened. This time I was quite frustrated with my friend, and he admitted he had misplaced the directions they had given him. He was trying to tell me how to get there from memory. I should have realized this a lot sooner. If you do not know the way to a place, you cannot tell others how to get there.

We see a similar principle at work in Matthew 18:21–35. Jesus had just described how to handle situations in which one of His followers has sinned against another (Matthew 18:15–20). The offended person should confront the offender, and if the offending believer accepted his fault, the dispute could be reconciled between the two of them. Peter, however, questioned how many times this pattern could play out. In response, Jesus told a parable to illustrate that if you are unable to show grace to others, you have never really experienced grace yourself.

Q: *Why should Christians be the first to extend grace to others?*

Q: *What would keep a Christian from showing grace?*

APPLICATION POINT – If you are unable to show grace to others, you have never really experienced grace yourself. A Christian unable to show grace to others is not as trivial as my friend misdirecting me. Christianity teaches that you are saved by grace through faith. If you have never experienced grace, you have not been saved.

This is the main point to be gleaned from Matthew 18:21–35. Certainly, precautions must be put into place. A wife may forgive an abusive husband, but forgiveness does not mean she must reenter the home immediately, if ever. A serial adulterer may find forgiveness from the church but should hardly expect to be given a leadership role within the body. But the point remains. Christians, above everyone else, know what it is like to need forgiveness. Therefore, we should be the ones most ready to forgive others. We should be the most forgiving people in any community. Our willingness to forgive testifies to the grace of God in our own lives.

▣ UNDERSTANDING THE TEXT

+The parable of the unforgiving servant illustrates that the inability to show grace to others stems from a failure to understand our own need for grace. This principle is derived from at least six truths evident from this parable and the surrounding context.

1. WE DO NOT UNDERSTAND GENEROSITY.
2. WE NEED FORGIVENESS.
3. SIN BLINDS US.
4. GOD HAS FORGIVEN US.
5. FAILING TO SHOW GRACE SIGNALS A FAILURE TO RECEIVE GRACE.
6. COMMUNITY GENERATES ACCOUNTABILITY.

GOING DEEPER

+This section will expand upon the six observations from Matthew 18:21–25 noted above, all related to our need for forgiveness and our need to show forgiveness to others.

1. WE DO NOT UNDERSTAND GENEROSITY.

▣ MATTHEW 18:21–22

Q: Do you think Peter thought his proposal was generous?

Q: *What did Jesus mean by “seventy-seven times”?*

In His discussion of handling disagreements among His followers, Jesus maintained the ideal of the offending party seeking forgiveness and the offended party being willing to forgive (Matthew 18:15). When this is the case, matters can be resolved without involving others. Peter recognized the ideal but wondered what limits Jesus’s followers should place on forgiveness. Surely forgiveness cannot be as open ended as Jesus implied. In posing his question to Jesus, he suggested that forgiving someone seven times might be a suitable limit. Perhaps he figured forgiving someone seven times would be extremely generous. Jesus, however, countered his “generosity” by saying His followers must be ready to forgive seventy-seven times. It is unlikely that Jesus meant seventy-seven was the magic number of times His followers should be willing to forgive. In multiplying Peter’s suggestion elevenfold, Jesus showed that Peter’s idea of generosity was far from the standard needed among His followers. It is safe to say that Jesus believed Peter’s line of inquiry was fallacious from the start. There are no limits to the forgiveness shown among Jesus’s followers. Even when Peter believed he was more than gracious, he was merely showing how far human standards of forgiveness fall from what Jesus demands.

Q: *Do people around you think of you as a forgiving or gracious person?*

Q: *How should our standard of forgiveness differ from the world’s?*

APPLICATION POINT – Peter likely thought his proposal was generous, but Jesus’s response showed he was completely off-track. The world offers us a poor standard for forgiveness. We need a much higher standard than anything this world has to offer. This is, in fact, what this passage is all about. Yet, I have seen many people who claim to be Christians adopt a standard of forgiveness that makes even worldly standards seem generous. A few years ago, I had a new co-worker I learned was a Christian. I typically saw him only in passing, but it was rare for me to have a Christian co-worker so I tried to get to know him in hopes we could encourage one another in displaying God’s glory in our workplace. Before long, I noticed this man was not well-regarded among our co-workers. I soon found out why. In one of our conversations, I said something I thought to be rather trivial, but it offended him. He completely shut me out of any conversation with him. I apologized profusely, but there was simply no room for forgiveness in this man’s heart. With him, you had one shot, and if you blew it, you could expect nothing more than curt responses and hostile interactions. It was embarrassing to know my other co-workers considered him to be a

Christian like me. Given the principle of this lesson, I have serious doubts as to whether he really was. If this story remotely describes you, I beg you to pray right now for God to begin working His standard of forgiveness into your heart. I am scared for you.

2. WE NEED FORGIVENESS.

■ MATTHEW 18:23–25

Q: *Why was the servant in danger in this passage?*

Q: *What is a “talent” in this passage?*

To illustrate why His followers must be characterized by forgiveness, Jesus told the parable of the unforgiving servant. In this parable, a king decided to settle the accounts of his servants. One servant owed him 10,000 talents. According to the note in the ESV, a “talent” was equivalent to 20 years’ worth of wages for a typical laborer. The average salary in the United States is a little more than \$30,000. This amount multiplied by twenty equals \$600,000, approximately one talent in the ancient world. This servant owed the king 10,000 talents. If the math is accurate, the servant owed approximately 6 trillion dollars. The picture Jesus painted could not be clearer. This servant had a debt he could never repay.

Matthew 18:35 is the key to understanding this parable. This verse equates the king with God and the servant with us. We owe God a debt we could never pay. Our debt is not monetary but moral. The currency is not “talents” but our own sin. We have a “sin debt” we can never repay. We have no hope of atoning for our sins. Our only hope for avoiding God’s judgment is His forgiveness. This is the glory of the gospel! Through faith in Christ, we are forgiven a debt we could never pay and given a righteousness we could never earn. The grace of Jesus is free in that we contribute nothing to earn it, but it does come with implications for the entirety of our lives, as is made clear in this parable.

Q: *Why is works-based salvation a common assumption among non-Christians, even those coming from a Christian background?*

Q: *How does the gospel provide you with the freedom to love and enjoy God?*

APPLICATION POINT – Growing up in the Bible Belt of the American south, the default religion I most often encountered was works-based salvation, the idea that if your good deeds outweigh your bad, God will be pleased with you and allow you into heaven. The fact that so many people find this appealing and assume it is true exposes a failure to understand the extent of our debt and our need for forgiveness. It also shows that most people employ this same system in their own interactions. They assume God uses this system for us because it is the system they use with others. There is little reason to wonder why we are so hesitant to forgive or seek forgiveness. Even after hearing the gospel and accepting Jesus as their Savior, many people continue employing this works-based system as the lens by which they view others. The goal of this lesson is to help you see the inconsistency of this behavior. You have been forgiven a debt you could never repay. Now that you are saved, explore how the gospel can transform the way you view and interact with others. Instead of making others earn your goodwill, give it to them freely. Our ability to let the gospel guide our interactions with others is a wonderful testimony to the transforming power of Jesus Christ.

3. SIN BLINDS US.

▣ MATTHEW 18:24–28

Q: *What was the servant's response when the king demanded repayment of his debt?*

Q: *Should the forgiven servant have been so concerned with the debt the other servant owed him?*

The king's servant had incurred a debt he would never be able to repay, even if he had several lifetimes to do it. Matthew 18:35 shows this debt corresponds to our sins. Despite the enormity of his debt, the servant begged the king for patience and committed to repaying it. He thought he was capable of repaying it. His response was foolish, almost laughable. He was delusional. The servant had not come to grips with the reality of his debt.

This alludes to the devastating delusion sin causes in our minds. The further we go into sin, the more convinced we become that our situation is not that bad. The more deluded we become over our sinful state, the more open we become to the idea we could atone for our sin, given the time. Our understanding of God's holiness diminishes. Our delusion causes us to normalize sin, and sin transforms how we view life. It is no longer something to avoid, it is the key to having a good time. But the more we look to sin to provide us with joy, the more misery we invite into

our lives. To combat that misery, we continue to turn to sin. With every cycle, it grows harder to see the reality of what sin is and what it does to us. Our only hope is the Master's grace.

Q: *How does sin's delusion continue even after we have been saved?*

Q: *Have you ever been tempted to reminisce fondly about your life before Jesus?*

APPLICATION – Sometimes believers are tempted to reminisce about their lives before they accepted the gospel, looking back almost fondly on when they indulged their sin and had no regard for the consequences. This is a lingering effect of the delusion sin causes. If you ever find yourself doing this, stop kidding yourself. You have a far greater foundation for joy and fulfillment in Christ than you ever had in sin. Furthermore, appearing to reflect fondly upon your life before Jesus can reinforce the delusion of sin in which others are still living. You do not want to contribute to sin's delusion.

4. GOD HAS FORGIVEN US.

■ MATTHEW 18:27

Q: *How did the servant resolve his debt with the king?*

Q: *Why did the king forgive his debt?*

The king recognized that the servant would never be able to pay his debt. Rather than condemning him and his family to a debtor's prison or enslaving them, the king had pity on him and forgave the debt he owed. This is what God does for His people. Each of us is guilty of sin and in need of forgiveness. Apart from God's grace, each of us would be condemned.

At the outset of this parable, Jesus framed it as a comparison to the kingdom of heaven. This may seem like a mischaracterization because the parable obviously pertains to our lives on earth before the final judgment or the inauguration of the kingdom of heaven. What did Jesus mean when He said this parable is what the kingdom of heaven is like? By comparing this parable to the kingdom of heaven, Jesus showed that the forgiveness of our sin is an end-time, heavenly reality that has been made known in the present. We do not have to wait until the last day to be forgiven of our sins. We are forgiven now, and that forgiveness is infused with the blessings we will know fully in the kingdom of heaven. This is also part of God's grace. We are not resigned to live out the rest of our days under the condemnation of sin until God decides to intercede in world history and begin His kingdom rule. We are fully forgiven of sin right now.

❓: *Why should we rejoice that we can know some of heaven's blessings now?*

❓: *What evidence of the kingdom of heaven do you see in your life right now?*

APPLICATION POINT – Our new life in Christ does not await us in the future. It has been made known to us right now. We are no longer bound to sin and its delusions. We do not have to wait to worship God in His presence. We will surely know each of these things in a greater measure in the kingdom, but the blessings of God overflow into the present. Take a moment to praise God for the new life you have in Jesus.

5. FAILING TO SHOW GRACE SIGNALS A FAILURE TO RECEIVE GRACE.

📖 MATTHEW 18:28–33

❓: *What did the servant do immediately after being forgiven by the king?*

❓: *Why did the king react the way he did?*

After being forgiven the equivalent of six trillion dollars, the servant encountered another servant who owed him 100 denarii. According to the ESV's footnote, a denarius was worth a day's wage. Using the same estimates and math above, the second servant owed him about \$8000. This is no small sum, but it pales in comparison to what he had just been forgiven. This was an opportunity to show someone else a small portion of the forgiveness he had just been shown. Instead, the forgiven servant treated his debtor more harshly than he had been treated. He condemned his fellow servant to prison.

The king's reaction is the key to understanding this parable. After hearing of the servant's actions, he summoned him again and condemned him for his original debt. Why did the king react in this way? He could have decided it was up to the servant to determine how to manage his own financial affairs. If he did not want to extend grace to others, that was his decision. Instead, the king recognized that the servant did not understand the grace the king had shown him. This is problematic, because if the servant did not understand the grace shown to him, it meant he had not really received it. The servant's actions cheapened the king's grace and made it as if he were obligated to it.

The parallel between us and the first servant could not be clearer. If we cannot show grace to others, it is a sign we have never really received grace ourselves. Thus, we are liable to the full condemnation of God.

Q: *How can you show the grace of God to others?*

Q: *Why should you show the grace of God to others?*

APPLICATION POINT – If you are unable to forgive others, it is a sign that you do not understand forgiveness. If you do not understand forgiveness, you cannot understand even the most basic aspects of the gospel. Be ready to forgive others when they offend you. Be ready to even take forgiveness a step further by being willing to give someone else the benefit of the doubt. Do not assume someone meant to offend you, even if you feel offended. This is part of leading with the forgiveness you need God to show you. Often, given time or a chance to further interact with the person, you will learn your offense was unwarranted anyway.

6. COMMUNITY GENERATES ACCOUNTABILITY.

■ **MATTHEW 18:31–35**

Q: *How is this parable connected Matthew 18:15–20?*

Q: *What role do the other servants play in the parable?*

Jesus told this parable immediately after discussing how disputes should be handled among His followers (Matthew 18:15–20). One principle in this passage is that the other members of our community help hold us accountable to righteousness. When one member falls out of line, he is first confronted by one, then two or three others, and then the entire church. The power of community helps members address sin in their own lives. We see this same principle at work in the parable of the unforgiving servant. When the king's other servants witnessed what the unforgiving servant has done, they were greatly distressed and reported the matter to their master, who addressed the issue. The servant's community held him accountable for his wicked action.

Q: *How does your church community hold you accountable to the gospel?*

Q: *Why do you need your church to hold you accountable to the gospel?*

APPLICATION POINT – The more you are involved in your church community, the better it is able to help you live out the implications of the gospel in your life. This is a good thing. We may even say it is a necessary thing for true believers. Correction is not something to be avoided, especially in matters as important as living consistently in your Christian faith. Be deeply rooted in your church community. If an occasion arises where other brothers and sisters in Christ help you reconsider the rightness of your actions, do not recoil in anger. Your church community is a gift God has given you to hold you accountable to your faith. If your heart is hardened by sin, there are few other avenues for this.

NEXT STEPS

Have you failed in showing forgiveness to others? Are you holding on to hostility against someone? Use this lesson as an occasion to repent of your unwillingness to forgive and seek reconciliation with the other person. This is an opportunity for you to seek real growth in your Christian life.

PRAY

+Use these prayer points to instill the lessons you learned from God's Word this week.

-Father, thank you for the forgiveness I have in Jesus Christ.

-God, help me to use the forgiveness I have in you as a model for how to forgive others.

-God, keep me from the blindness caused by sin.

-Jesus, help me adopt a new vision for what it means to be generous and forgiving of others.

