

Matthew 18:21-35 – Who Has the Greater Debt?

I remember a time when I was traveling on the Indiana Toll road and stopped at a rest area. I was in line for buying something to eat and drink when a group of soldiers came in line behind me. Since the line wasn't moving very quickly, I took the opportunity to speak with them and learn a little about them. When it was my turn to order, I asked the soldiers if I could buy them a meal, which they graciously accepted.

I have never been a soldier, so I don't fully understand what it means to be in the military. My buying a meal for those gentlemen was a way I could repay a debt I felt for their service in place of me.

Today the Gospel talks about accounts being settled. It is the most real of real-life situations. And it all starts, as Jesus' parables often do, with an innocent question, **"How many times must I forgive my brother when he sins against me?"** And in typical form, Jesus does not answer Peter's question with an easy or even a direct answer.

There was a King who wished to settle accounts, an audit, if you will. This man is in business. He is no philanthropist. He keeps track of what is owed. Debts were matters of law, after all. So he calls those who owe in and reads off the debt. 10,000 talents. How much? A talent is a month's wages so it is a staggering debt of 10,000 months wages – in other words, it was a debt that no man could pay in his whole lifetime. There was no possibility of paying back this debt even if the King were patient and extended the terms. It is like the high-interest credit card that accrues interest faster than you can pay. So the man was blowing smoke by asking for more time to pay it off.

Then comes the clincher. This debt, so great as to be impossible to repay, is forgiven. It is forgiven not because the debtor was worthy or because he was a good cause or because it was a hardship case. It was solely out of the compassion and mercy of the King that this debt was marked paid.

Then the same servant went to a co-worker who owed him three months' wages, choking him, having no mercy, and putting him in debtor's prison until every penny was repaid. This did not go unnoticed. It was not an injustice – the man owed the money – but it was inconsistent with the mercy the man had been shown for his large debt. In the end, his huge debt was re-instated; he was thrown in prison without hope of ever escaping his impossible to repay debt. Then Jesus turned to the disciples and said, **"So also my heavenly Father will do to every one of you, if you do not forgive your brother from your heart."**

God does not shrug His shoulders and forget our sins. The debt must be paid. Jesus has paid the debt. Our account is settled. We are forgiven. That is not in dispute. Peter's question and ours is the same. But what does God's forgiveness have to do with my dealings with other people? Give Peter some credit. He knows that the Lord is slow to anger and abounding in steadfast love. He knows the Lord is merciful. He remembers the Day of Atonement and the forgiveness in the blood that covered his sins. He just wants to know how far mercy goes. He is suggesting seven times. This is no small offer.

Think of it this way. Your deadbeat brother who does not work and his wife who shops like a pro rack up credit card debt that threatens their house. Would you give them the money to repay the debt and keep their home? If you looked into the eyes of their innocent children, would you? Some of us would. But how many of you would do it seven times? No, Peter is not being stingy. But neither does Peter grasp the depth of God's mercy. Peter is as shocked by Jesus' answer of 70 times 7 as we are. Who does that?

Only God. That is the answer. Only God has such extravagant mercy. Only God forgives like that. The problem lies in the fact that we know how much the Lord forgives others. We see the specks in their eyes so clearly. But we do not see the log in our own eyes. We do not believe that we are the debtor who could not possibly repay what he owes. We would rather be the King who forgives than the spiritually bankrupt soul who can do nothing but beg for the Lord's mercy.

Jesus is telling Peter and each one of us that we are debtors whose debt has been forgiven. That our sins are great and the mercy of God greater still. That we are the guilty beggars who were dead in trespasses and sins until someone gave us new life. That we were ones so buried in debt, guilt, and shame that somebody had to dig us out. We were not forgiven little but much – so much that our hearts and minds cannot even accurately recall or confess how many and how great are our sins. In order to accept this mercy, we must admit our guilt.

A person who receives a pardon for a crime must acknowledge his guilt in order to benefit from the pardon. You must acknowledge your guilt in order for you to benefit from God's forgiveness. The innocent are not pardoned and those who owe nothing cannot have their debts forgiven. This parable is first about you and your guilt and then about God and His mercy. But it does not end there.

The wicked debtor is condemned because he did not get that he was guilty or what mercy was. You cannot be forgiven the mountain of your debt because of sin and then hold back the same mercy from someone who committed small sins against you. And compared to the sins we have committed against God, every sin someone has committed against you is a pittance.

After the parable Peter realized that this whole discussion about forgiveness was volatile. It was more than he bargained for. If you refuse to forgive others, you are insisting that you have no sins that need forgiving. The big issue here is not how many times your brother sins against you but how great is your sin, how great is God's compassion and mercy to forgive you, and whether or not you own up to those sins and that debt to mercy.

The Lutheran Reformation was not about ceremonies or vestments or personalities or anything else but about grace, about mercy, and about forgiveness. The Reformation was about the cross where our accounts were settled, where the guilty were met by the blood of Christ that cleanses all our sins, and where those dead in trespasses and sins were made alive in Christ to do the good works of Him who called us from darkness into His marvelous light.

You do not forgive your brother because he deserves it. You did not deserve it. It is pure grace and mercy in Christ. You were not forgiven because you deserved it. It was pure grace and mercy in Christ. You do not place limits on forgiveness for others because no such limits were placed upon you. To refuse forgiveness or limit it only shows you do not get sin or your guilt.

To forgive your brother shows that you get it, by faith, through grace.