



**H.B. CHARLES, JR.**  
Pastor-Teacher

1118 W Beaver Street  
Jacksonville, FL 32204  
tel. (904)353-8829



Visit us online:  
**HBCHARLESJR.COM**

# THE FREEDOM OF FORGIVENESS

MATTHEW 18:21-35

*By: H.B. Charles, Jr.*



## SERMON MANUSCRIPT

In Matthew 18:15-20, Jesus teaches his disciples how to respond to a sinning brother. Much attention is given to the final steps of this process, which excludes stubbornly unrepentant people from the fellowship of the church. But the ultimate goal of the process is reconciliation, not excommunication. Peter got the point. In verse 21, he asked *“Lord, how often will my brother sin against me, and I forgive him?”* Then he recommended a standard: *“As many as seven times?”*

Peter knew that rabbinical tradition required that an offender be forgiven three times. There was no obligation beyond that, as four offenses would be seen as proof of a lack of genuine repentance. So Peter was being quite generous when he more than doubled the standard. Jesus was not impressed. Verse 22 says: Jesus said to him, *“I do not say to you seven times, but seventy times seven.”* The Greek here is difficult to translate. Some versions read *“seven times seven”*; while others read *“seventy seven times.”* Either way, the point is the same. Jesus commands us to forgive our brother without limits. In fact, Luke 17:4 says: *“and if he sins against you seven times in the day, and turns to you seven times, saying, ‘I repent,’ you must forgive him.”* EUGENE PETERSON’S *The Message* paraphrases 1 Corinthians 13:5 to say that love *“doesn’t keep score of the sins of others.”* Christians must forgive without limits.

C.S. LEWIS said it well: *“Forgiveness is a beautiful word, until you have something to forgive.”* Indeed, the actual process of forgiveness is often ugly business. This is why Peter’s question is so relevant. How far is too far? At what point does God deem it okay for me to withhold forgiveness? Why forgive? Jesus answers these important questions by commanding Peter to forgive without limits. And to make it clear how seriously God views this matter of forgiveness, Jesus tells THE PARABLE OF THE UNMERCIFUL SERVANT. The story has three scenes. Scene 1: A king forgives one of his servants of an astronomical debt he has incurred. Scene 2: This servant refuses to forgive a fellow servant a comparatively small debt. Scene 3: The master revokes the forgiveness he extended to the servant who refused to extend forgiveness. These three scenes make one point: YOU ARE NOT REALLY FREE UNTIL YOU SINCERELY FORGIVE THE ONES WHO HAVE SINNED AGAINST YOU. As a Christian, you must forgive because God has forgiven you, because no offense is beyond forgiveness, and because unforgiveness is too costly.

## I. I MUST FORGIVE BECAUSE GOD HAS FORGIVEN ME.

In the opening scene of this parable, a king settles accounts with the servants who had been entrusted with his financial affairs. In the process, he discovers that one servant had misappropriated or embezzled 10,000 talents of his money. This king represents God. You are the debt-ridden servant. And the interaction between the king and this servant in this scene describes your relationship to God in salvation.

### A. SIN IS A DEBT THAT YOU OWE TO GOD.

MARTIN LUTHER used to say that we are all beggars before God. This is exactly what Jesus teaches us in the opening scene of this parable. Like this servant, you and I have sin-debt for which we have to answer to God. It is an incalculable debt. Jesus says that this servant owed the king 10,000 talents. A talent referred to a weight in coins that was roughly the equivalent of 6,000 denarii. A common worker was paid one denarius for a day’s labor. And one talent was the equivalent of 6,000 denarii. Jesus says that this servant has wasted 10,000 talents of his master’s money. This would have been more than the Roman taxes levied against Palestine and the surrounding provinces combined. Commentators calculate that the debt be multiple millions, even billions, of dollars in our day. The point is that we do not know. It was an incalculable debt. And the fact that it was an incalculable debt means that it was an unpayable debt. There was absolutely no way this man could ever begin to repay what he owed the king. This is the way our sin is before God. We owe a debt that we cannot pay. And we are fooling ourselves if we think that more time or effort will allow us to pay this debt. No future obedience can pay for past transgresses. Psalm 130:3 rightly asks, *“If you, O Lord, should mark iniquities, O Lord, who could stand?”* If God gave us what we deserved, all of us would be condemned. We owe a debt we cannot pay.

### B. GOD HAS FORGIVEN YOUR SIN-DEBT THROUGH JESUS CHRIST.

The compassion this master had for his servant illustrates the free, full, and faithful forgiveness of God. First of all, the forgiveness of God is free. The master rejected the servant’s plea for more time. And

he did not demand full repayment. For that matter, he did not demand a partial repayment. He freely forgave him. That is what God does for us through the blood and righteousness of Christ. He freely forgives. Likewise, the forgiveness of God is full. Verse 27 says that the master did two things for the unworthy servant: He released him and forgave the debt. This is a picture of grace and mercy. The master both held back the punishment the servant deserved and gave him favor that he did not deserve. It was full forgiveness. That is what God does for us. Thirdly, the forgiveness of God is faithful. Do not let the tragic ending of this story taint your view of the master's compassion. When he declared the servant forgiven, it was a faithful promise. And you can count on the word of God that declares you forgiven.

1 John 1:9 says, *"If we confess our sins, he is faithful and just to forgive us our sins and to cleanse us from all unrighteousness."* God is faithful and just to forgive us and cleanse us because he sent his Son, Jesus Christ, who died on the cross to pay the penalty for our sins. John 19:30 says that just before Jesus died on the cross, he declared, *"It is finished."* The word of forgiveness is faithful because of the blood of Jesus Christ that atones for our sin. Let me pause here to say that if you do not trust Jesus Christ as the Forgiver of your sins and the leader of your life, you will probably not find this call to forgiveness to be relevant, helpful, or even logical. Here's why: The forgiveness you have received from God is the grounds upon which you extend forgiveness to others. So if you have not received the forgiveness of God through faith in the bloody cross and empty tomb of Jesus Christ, that's the first step you must take to live in true freedom. You must confess both your sin-debt to God and your inability to repay it. Then run to the cross. Look to Jesus in faith for salvation. Romans 6:23 says, *"For the wages of sin is death, but the free gift of God is eternal life in Christ Jesus our Lord."* This is the gospel in one verse. Here's the bad news. We are sinners. And there are wages to sin. And the wages of sin is death. Here's the good news. You can have eternal life. You don't have to earn

it; it's the free gift of God. But the only way you receive the free gift of eternal life is through Christ Jesus our Lord.

JESUS PAID IT ALL! ALL TO HIM I OWE!

SIN HAD LEFT A CRIMSON STAIN; HE WASHED IT WHITE AS SNOW.

For those of you who have trusted Jesus Christ as Savior and Lord, I stand to say that you must forgive others because God has forgiven you. This is what it means to be a Christians. You must forgive. There is nothing optional about forgiveness. It is a part of the logic of the cross. Our duty to forgive is not grounded in our own needs or society's needs. It's grounded in the cross. What the Lord did shows us what we must do. The cross is where we both receive forgiveness and where we learn to forgive. Ephesians 4:32 says: *"Be kind to one another, tenderhearted, forgiving one another, as God in Christ forgave you."* And Colossians 3:13 says: *"if one has a complaint against another, forgiving each other, as the Lord has forgiven you, so you also must forgive. You must forgive because God has forgiven you."*

## II. I MUST FORGIVE OTHERS BECAUSE NO OFFENSE IS BEYOND MY FORGIVENESS.

What does it mean to forgive? FREDERICK BUECHNER gives a pretty good definition in his book *Wishful Thinking*: To forgive someone is to say one way or another, "You have done something unspeakable, and by all rights I should call it quits between us. Both my pride and my principles demand no less. However, although I make no guarantees that I will be able to forget what you've done, and though we may both carry the scars for life, I refuse to let it stand between us. I still want you for my friend." Is this kind of forgiveness really possible? Yes it is. And the second scene of this parable teaches us two practical principles that make real forgiveness possible.

### A. THE WRONG YOU HAVE SUFFERED FROM OTHERS IS SIGNIFICANT.

Not long after this first servant was completely forgiven by the king, he found a fellow servant who owed him 100 denarii. A denarius was a Roman coin that was the equivalent of one day's pay for the common laborer. So 100 denarii would be more than three month's

wages for the common worker. Think about that. What would you do if you have to pay a debt today that was more than you make in three months? Most of us do not have that much money set aside at our disposal. And if we were able to pay that much outright, there would still be the dilemma of meeting your daily expenses for more those three months. This 100 denarii debt was significant. Likewise, the wrong you have suffered from others is significant. While assuring his brothers of his forgiveness, Joseph said to them, “*As for you, you meant evil against me*” (Genesis 50:20). He did not deny or diminish their evil. And you don’t have to, either. To the contrary, if you are going to be able to truly forgive, you must acknowledge the significance of the wrong you have suffered. G.K. CHESTERTON wrote: “Forgiveness means pardoning the unpardonable or it is not forgiveness at all.” Let’s be clear. This servant had a right to want his money back. But it was a right he should have never insisted upon. And neither should you.

#### B. THE WRONG YOU HAVE SUFFERED FROM OTHERS IS INSIGNIFICANT IN COMPARISON TO THE DEBT YOU HAVE BEEN FORGIVEN.

The unmerciful servant was owed a sizable debt of 100 denarii. But the 100 denarii his fellow servant owed him was nothing in comparison to the 10,000 talents he had owed his master. On one hand, 100 denarii would have been of no real help in repaying the debt he owed to the king. On the other hand, he didn’t owe the king anything. His debt had been completely forgiven. And in light of the debt of 10,000 talents he had just been forgiven, this unmerciful servant should have had absolutely no problem forgiven the debt of 100 denarii his fellow servant owed him. Do you get the point? The sins that others have committed against you are minute compared with the sins that you have committed against God. In light of what God has done for you through the bloody cross and empty tomb of Jesus Christ, you ought to resolve today to completely forgive those who have wronged you in any way.

A traveler through Burma forded a river. When he emerged on the other side, he found his body covered with small blood-sucking leeches. His first impulse was to pull them off, but his guide warned against it, explaining that to do so would leave part of the leeches buried in the skin and cause serious infection. Instead, the native prepared a warm bath for the man and added certain herbs that caused the leeches to voluntarily drop off. Unforgiven injuries are like leeches that drain us of spiritual life. Yet the mere human determination to cast them off often leaves emotional poisons in our souls. Only bathing ourselves in God’s mercy and love – constantly reminding ourselves of how much we have been forgiven – will empower us to forgive those who sin against us.

### III. I MUST FORGIVE OTHERS BECAUSE UNFORGIVENESS IS TOO COSTLY.

In *The Freedom and Power of Forgiveness*, JOHN MACARTHUR writes: “People who come for counseling generally fit into one or both of two categories. There are some who need to understand how God’s forgiveness is extended to sinners; and there are others who need to learn to be forgiving. In other words, some people are struggling with their own guilt; others have a sinful propensity to blame others and withhold forgiveness for wrongs done. (And many people struggle with both guilt and blame.)” Are you struggling with guilt in your life that needs to receive forgiveness? Are you struggling with bitterness in your life that needs to extend forgiveness? Are you struggling with both guilt and bitterness? Let me plead with you to embrace the wisdom of Jesus and address these things before God today, because unforgiveness is too costly. The closing scene and final application of this parable gives us two reasons why unforgiveness always costs too much.

#### A. UNFORGIVENESS IS WICKED.

Verse 31 says, “*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.*” The proper interpretation of parables happens by finding the main point of it, not by attaching meaning to every detail. Yet there is a lesson here in the response of the servants who witnessed the unmerciful servant’s actions toward his fellow servant. I grant you that Jesus placed them in the story simply to tell us how the king found out about the unmerciful servant’s actions. But

the fact that Jesus tells us that they were greatly distressed by this incident is powerful. It suggests that forgiveness is not just a private or personal issue between the two people who are in conflict. It's a corporate issue. Just as these servants reported the matter to the king, I exhort us as a church to pray to God that we would be a congregation of believers that is ready to forgive and eager for reconciliation.

How did the king respond when he got the news? Verse 32-33 says, *"Then his master summoned him and said to him, 'You wicked servant! I forgave you all that debt because you pleaded with me.'"* The master called this servant wicked because he quickly, easily, and conveniently forgot the grace and mercy that he had received from the king. So let me warn you: To forget the grace and mercy of God that has forgiven you may be evidence of a wicked heart that had not actually been born again. Is that you? Have you forgotten the grace and mercy of God that has forgiven you? Are you truly grateful to God for the cross of Jesus that has paid your sin-debt? Before you answer, let me further warn you that the proof of whether or not you have truly received the forgiveness of God is found in how you respond when it is time for you to forgive someone else. In verse 33, the master asks the servant: *"And should you not have had mercy on your fellow servant, as I had mercy on you?"* This is what God is asking you today? The unmerciful servant definitely had the legal right to demand justice. But in light of the great debt he had been completely forgiven, he did not have the moral right to demand justice. Neither do you. This is why unforgiveness is so wicked in the eyes of God.

After the Civil War, GENERAL ROBERT E. LEE met a woman in Virginia who angrily showed him a tree on her on her property that had been damaged by Yankee artillery. Lee's advice was straightforward: "Cut it down, dear lady, and forget it." Let me give you the same advice. There are some trees in your life that remind you of the wrong you have suffered because of what others have done to you. In the name of the one who died on a tree because of the things

you have done wrong, I exhort you to cut down those trees. To keep watering the tree of bitterness reveals a wicked heart that does not know what it means to have the blood of Jesus cover your sins before God.

## B. UNFORGIVENESS IS TORTURE.

Verse 34 says, *"And in anger his master delivered him to the jailors, until he should pay all his debts."* As the meaning of a parable is found in its main point, it is improper to draw theological conclusions from the every detail. So we should not read this master's revoked forgiveness to teach that you can lose your salvation or that there is any such thing as purgatory. But, again, there is a lesson here. The fact that the king had this unmerciful servant imprisoned and tortured teaches us that unforgiveness is torture. WARREN WIERSBE comments here: The world's worst prison is the prison of an unforgiving heart. If we refuse to forgive others, then we are only imprisoning ourselves and causing our own torment. He's right. Unforgiveness is torture.

Usually, the parables of Jesus stand on their own, leaving the hearer to draw their own conclusion about the meaning. But Jesus does not do that here. Remember that this parable is a part of Jesus' answer to Peter's question about the extent of forgiveness. And Jesus didn't want Peter (or you) to miss the point. So Jesus gave the final application of this parable of the unmerciful servant. Verse 35 says, *"So also my heavenly Father will do to every one of you, if you do not forgive your brother from the heart."* The words "every one of you" tell us that this parable does not apply to Peter alone. It applies to every disciple of Jesus – both then and now. Mark it down. God's mercy toward you turns into anger when your heart refuses to forgive. This does not mean that unforgiving people cannot be saved or can lose their salvation. Salvation is by grace through faith in Christ – plus or minus nothing. But this parable still sounds a loud alarm that you need to hear. The warning is twofold: (1) An unforgiving heart may be a sign that you are walking in a false presumption of salvation; or (2) an unforgiving heart may be a sign that you are a saved person who has strayed away from the heart of God. Either way, the point is the same: You are not really free until you forgive.



In Matthew 6:12, Jesus teaches us to pray: *“and forgive us our debts, as we also have forgiven our debtors.”* This petition of the Model Prayer is unique in that it is the only one Jesus gives commentary on. Matthew 6:14-15 says, *“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.”* Did you get that? The forgiveness you receive is directly connected to the forgiveness you extend. What does this mean? Let me answer by quoting again from FREDERICK BUECHNER’S *Wishful Thinking* again: Jesus is not saying that God’s forgiveness is conditional upon our forgiving others. In the first place, forgiveness that’s conditional isn’t really forgiveness at all, just Fair Warning: and in the second place, our unforgiveness is among those things about us which we need to have God forgive the most. What Jesus apparently is saying is that the pride which keeps us from forgiving is the same pride which keeps us from accepting forgiveness, and will God please help us do something about it. Did you get that? The pride that keeps you from extending forgiveness is the same pride that will keep you from receiving forgiveness – and thus send you to hell, even though salvation is available to you through the blood of Jesus. If you insist on treating others with absolute justice; God will treat you the same way. But if you show mercy toward others; God will show mercy toward you. So if you are going to truly be free, you must forgive.

There is a legend that LEONARDO DA VINCI had a violent quarrel with a fellow painter not long before he commended work on his famous “Last Supper” painting. He was so enraged and bitter that he determined to paint the face of this artist as the face of Judas, taking his revenge and leaving his enemy to be scorned in infamy. The face of Judas was one of the first that he finished. And everyone could easily recognize it as the face of the painter with whom he had quarreled. But when he came to paint the face of Christ, he could make no progress. Something seemed to baffle him, holding him back, and frustrating his best efforts. He

finally came to the conclusion that the problem was the fact that he had painted his enemy as the face of Judas. So he cleared out the face of Judas and commenced again on the face of Jesus, with the success the ages had acclaimed. Likewise, you cannot paint the features of Christ into your life while painting another face with the colors of resentment, bitterness, and unforgiveness.