

Forgive as the Lord Forgave You
Matthew 18:21-35

September 13, 2026 (Pen. 16-A)

St. Paul's Lutheran, North Freedom

Then Peter came to Jesus and asked, "Lord, how many times shall I forgive my brother or sister who sins against me? Up to seven times?"

Jesus answered, "I tell you, not seven times, but seventy-seven times."

"Therefore, the kingdom of heaven is like a king who wanted to settle accounts with his servants. As he began the settlement, a man who owed him ten thousand bags of gold was brought to him. Since he was unable to pay, the master ordered that he and his wife and his children and all that he had be sold to repay the debt."

"At this the servant fell on his knees before him. 'Be patient with me,' he begged, 'and I will pay back everything.' The servant's master took pity on him, canceled the debt and let him go."

"But when that servant went out, he found one of his fellow servants who owed him a hundred silver coins. He grabbed him and began to choke him. 'Pay back what you owe me!' he demanded."

"His fellow servant fell to his knees and begged him, 'Be patient with me, and I will pay it back.'

"But he refused. Instead, he went off and had the man thrown into prison until he could pay the debt. When the other servants saw what had happened, they were outraged and went and told their master everything that had happened."

"Then the master called the servant in. 'You wicked servant,' he said, 'I canceled all that debt of yours because you begged me to. Shouldn't you have had mercy on your fellow servant just as I had on you?' In anger his master handed him over to the jailers to be tortured, until he should pay back all he owed."

"This is how my heavenly Father will treat each of you unless you forgive your brother or sister from your heart." (Matthew 18:21-35 NIV)

Dear friends, fellow believers in Jesus Christ:

When a person close to you sins against you, it hurts. You feel upset. But then he or she says they're sorry. You remember Jesus and you say, "I forgive you." Everything's reconciled, but then it happens again. And again. And again. "How many times must I forgive this person? There has to be a limit!"

That's what Peter thought when he asked Jesus, "Lord, how many times shall I forgive my brother or sister who sins against me? Up to seven times?" That would be pretty generous, Peter thought, and it sounds reasonable to us. Imagine Peter's jaw dropping when Jesus replied, "I tell you, not seven times, but seventy-seven times." (Some translations put it, "seventy times seven.") In other words, there's no limit to how many times you forgive someone who sins against you. That doesn't sound reasonable! But to help us understand why we forgive, Jesus told a parable that teaches us this truth: **Forgive as the Lord Forgave You.**

In Jesus' parable, one of the king's subjects owed the king ten thousand bags of gold. It was a staggering sum, worth tens of millions of dollars in today's money. The subject was brought before the king. "Pay this back, or you and your family and all that you own will be sold to pay off this sum." But there was no way this servant could hope to pay off such a huge debt; enslavement and impoverishment would be this servant's future.

Paying off such a huge debt is hard for us to imagine too. Just in the last few weeks it was reported that the United States is now \$40 trillion in debt—not just millions, but \$40 million times a million. I can't wrap my head around such a big amount. To pay off such a huge debt would require every man, woman and child in the United States to pay over \$114,000 each, to get the treasury back to even! Huge!

But just as huge, if not more, is the debt we owe God. Every sin, every infraction of God's law, puts us in debt to God. Every little lie, every thought of lust, every curse word, ever coveting desire, every taking God's name in vain, our sins add up faster than the U.S. deficit. We commit a staggering

amount of sin over a lifetime. “Oh, I’ll just pay it back to God with my good deeds,” we might think. But Isaiah informs us that “all our righteous acts are like filthy rags” (Isa. 64:6); they’re worthless because even the good we do is tainted with sin. Our situation was just as hopeless as that servant in Jesus’ parable, if not more so.

But the master in the parable did the unthinkable. After the servant begged and pleaded for patience and time, the master “took pity on him, canceled the debt and let him go.” He was moved deep inside with compassion on this pathetic servant. Knowing that he could never pay it off, the master just canceled it. Millions of dollars, gone, forgiven!

That’s what forgiveness is: Canceling the debt, sending the sin far away, “as far as the east is from the west,” from Psalm 103:12. That’s exactly what God did for every one of us. He forgave us, not because of our sincere efforts to pay off our sin; we’re too deep in debt for that to happen. God forgave us because of his huge, great compassion on us. He saw us in our miserable state and was deeply moved to have pity on us. That’s what led him to send his one and only Son, Jesus. Jesus came to pay off the debt we owed, the millions of sins we each do times the billions of people in this world. He first lived a sinless life in place of us sinners. Then Jesus suffered for all of our sins and died for them on the cross. “It is finished!” he cried up there before he died. All sins are now paid, in full!

That means God says to each of us, “I have canceled your sin. There’s no debt to pay, you are forgiven!” No more slavery for us to have to pay for sins in hell. We are free, free to belong to God as his children, free to live in heaven!

Marvel at God’s huge compassion! What is our response? Jesus continues in his parable: “But when that servant went out, he found one of his fellow servants who owed him a hundred silver coins [maybe worth \$200 in today’s money]. He grabbed him and began to choke him. ‘Pay back what you owe me!’ he demanded.” The colleague didn’t have the money on hand but begged for patience, he would pay it back soon. But the man refused to listen, prosecuted him according to the letter of the law and had him thrown into prison until he could pay off the debt.

The master called this unforgiving servant back, calling him a “wicked servant.” He said, “I canceled all that debt of yours because you begged me to. Shouldn’t you have had mercy on your fellow servant just as I had on you?” The wicked servant forfeited his forgiveness, and now was punished in jail where he was tortured until he could pay off the debt—in other words, for the rest of his life. Jesus concluded: “This is how my heavenly Father will treat each of you unless you forgive your brother or sister from your heart.”

In the Lord’s Prayer we say it all the time: “Forgive us our trespasses, as we forgive those who trespass against us.” Matthew’s version puts it this way: “Forgive us our debts, as we forgive our debtors.” That doesn’t mean that God won’t forgive us unless we forgive: He has already forgiven us. But it does mean there’s a close connection between God’s forgiving us and our forgiving others. When we’ve been forgiven such a huge debt—all our sins!—how can we refuse to forgive the small debts that our brother or sister in Christ owes to us? If we refuse to forgive, it’s an indication that we care little about God and his forgiveness, and we forfeit that forgiveness by our wicked actions.

Aren’t we thankful for God’s forgiveness! When we come to church and we confess our sins, I’m not going to stand with my back to you and announce, “You’ve sinned too many times. God’s lost patience with you, he’s not going to forgive you.” No, each time you’ll hear me say, “In the stead and by the command of my Lord Jesus Christ, I forgive you all your sins.” So, as Paul also taught us today, “Be kind and compassionate to one another, forgiving each other, just as in Christ God forgave you.” Forgiveness doesn’t come naturally to us, but it does come to us in Christ. So we will forgive limitlessly, without counting how often we forgive; we will forgive compassionately, from the heart, as the Lord does for us. Forgive as the Lord forgave you. Amen.