

# Forgiven Forgivers

Matthew 18:21-35

Northwest Community Church, May 31, 2026, Todd Havekost

## Introduction

I travel periodically for work and family visits and several of you are kind enough to keep tabs on my comings and goings. Imagine if I responded to one of your inquiries in this animated manner.

At home I sleep on a relatively thin pillow, but when I travel, invariably the pillows in hotel rooms are far thicker and tend to interfere with my sleep. I am sick and tired of having to deal with this hardship.

How would you assess my perspective on that? Responses like my "thick pillows in hotels hardship" are sufficiently common that they have earned their own term - a "first world problem." The dictionary describes this as a relatively minor (if not trivial) problem or annoyance, experienced by people in relatively privileged circumstances, especially as contrasted with problems facing people in less developed parts of the world.

This illustrates how important perspective is as we deal with life. Today we will look at one of Jesus' compelling stories that presents the perspective He wants us to have in our dealings with others: one that is very easy to understand but very challenging to live out.

## Matthew 18:21-22

In the section of Matthew 18 immediately preceding today's passage, Jesus instructs us that if a brother sins,<sup>1</sup> we are to lovingly engage him with a view to repentance, reconciliation and restoration, first as individual believers and then if necessary together as His collective church. And since we often struggle with chronic sins, this process of repenting and forgiving may need to occur repeatedly. So as we come to verse 21, we find Peter asking the understandable follow-on question, "when is enough enough?"

**Then Peter came to Him and said, "Lord, how often shall my brother sin against me, and I forgive him? Up to seven times?"** (18:21). A common teaching of the day set the expectation of forgiving someone three times. Peter's proposal represents a noble improvement on that.

**Jesus said to him, "I do not say to you, up to seven times, but up to seventy times seven"** (18:22). Jesus instructs His followers to extend unlimited forgiveness to all who wrong them, teaching He then reinforces by means of another of His compelling stories.

At the beginning here to help make a point I am going to take the liberty of jumping ahead to the middle of Jesus' story. Those of you who are already familiar with this story are probably cringing, thinking "what are you doing, you're going to mess up Jesus' story!" I ask you to bear with me for the time being.

## Matthew 18:28-30

**But that servant went out and found one of his fellow servants who owed him a hundred denarii; and he laid hands on him and took him by the throat, saying, "Pay me what you owe!"** (18:28).

---

<sup>1</sup> Typically, this is understood as persistent sin of such a severity that it endangers the witness of the church (e.g., 1 Cor. 5).

Life routinely involves two parties entering into arrangements designed to be mutually beneficial to both parties. You need some electrical work done and arrange to pay someone to complete that work. Or vice versa, you work as an electrician, and someone hires you to complete some work for an agreed upon price. This is how day-to-day life in a society operates, anticipating that both parties will honor their side of the agreement.

If we put ourselves in the position of "that servant" in Jesus' story, it appears we have encountered the undesired situation where the other party hasn't held up their end of the deal. It is not unreasonable that we might take additional action, perhaps not the "**laid hands on him and took him by the throat**" part. But perhaps we might send an ominous "past due" notice or prepare to write a scathing Google or Yelp review while giving thought to what other options to escalate might be at our disposal.

**So his fellow servant fell down at his feet and begged him, saying, "Have patience with me, and I will pay you all" (18:29).** The debtor indicates he is currently experiencing some difficulties and begs for more time.

**And he would not, but went and threw him into prison till he should pay the debt (18:30).** While the specific actions in our culture would differ, we should understand that when we consider this situation on its own, in isolation, this is how life typically operates, assuming both parties will live up to their commitments. When one party fails to do that, it is not unreasonable that the aggrieved party would take appropriate actions to protect his interests.

#### Matthew 18:23-27

Now whether you are very familiar with this passage or this is your very first encounter with it, you recognize there is more going on here than what we just read in verses 28 to 30. Clearly we are missing some very important context, there is a bigger story going on here. So now let's go back to the beginning of the story as Jesus told it.

**Therefore the kingdom of heaven is like a certain king who wanted to settle accounts with his servants. And when he had begun to settle accounts, one was brought to him who owed him ten thousand talents. But as he was not able to pay ... (18:23-25a).**

This has a lot of similarities to the scenario we just read, two parties in an agreement, one is not able to pay. But one huge difference we must not miss here is the amount of the debt. In contrast to the 100 denarii owed to the servant which represented a few months of work, 10,000 talents here is a debt that is 600,000 times greater, one that could never be repaid.<sup>2</sup>

**His master commanded that he be sold, with his wife and children and all that he had, and that payment be made (18:25b).** Sounds familiar ...

**The servant therefore fell down before him, saying, "Master, have patience with me, and I will pay you all" (18:26).** Again sounds familiar, except from what we know about the amount, the request is preposterous, it could never be paid back from a lifetime of wages.

**Then the master of that servant was moved with compassion, released him, and forgave him the debt (18:27).** Here the story takes a surprising, dramatic turn. In response to the servant's completely unrealistic request to be given a little time to repay this enormous debt, the king extends over-the-top grace as he cancels the servant's unrepayable debt.

---

<sup>2</sup> "A talent was the largest unit of currency and ten thousand was the largest single number the Greeks could express" ([Grace New Testament Commentary](#), 1:85).

## As God has ...

Now we see the problem with the servant's refusal to forgive his fellow servant a comparably tiny debt. Viewed in isolation, the servant had some ground to stand on. But the point of Jesus' story is that we should interact with other people without considering how God has dealt with us.

The king's forgiveness in Jesus' story represents God's forgiving us our enormous debt of every sin we ever have committed and ever will commit. Jesus' story makes it so clear that, having received over-the-top forgiveness from God, it is only appropriate that we extend forgiveness to others.

In Jesus' story, the second incident follows immediately upon the first, making the inconsistency obvious. Our reluctance to forgive often arises from separating the two contexts, from failing to take into consideration how God has dealt with us at the time we are deciding how to deal with someone else.<sup>3</sup>

The primary point of Jesus' story, our primary takeaway from today's passage, is that God wants us to deal with others as He has dealt with us. God wants us to forgive others in the same manner He has forgiven us. God wants us to love other people the way He loves us.

Jesus wants us to bring that perspective to every relationship we have, to every person we encounter, to every interaction we are a part of. Our thoroughly human inclination is to treat other people the way they have treated us. Jesus says that we must live that way no longer. He says "that is not how we do things in My kingdom. That is not how I want my followers to live."

We are to deal with others the way Jesus deals with us. Very easy to say. Very easy concept to understand. Incredibly challenging way to live.

This perspective that I should deal with others as God has dealt with me appears repeatedly in the New Testament. Continuing with forgiveness, Paul wrote in Ephesians 4 **be kind to one another, tenderhearted, forgiving one another ... [how should we forgive one another?] ... forgiving one another, just as God in Christ forgave you (4:32).**<sup>4</sup>

And as you might anticipate, this concept applies more broadly to other aspects of relating beyond forgiveness. During His last evening with His disciples, Jesus told them "**a new commandment I give to you, that you love one another ... [how should we love one another? I expect you can fill in Jesus' next words without even looking up the verse] ... that you love one another; as I have loved you**" (John 13:34a).<sup>5</sup>

How about when it comes to accepting one another? **Therefore, accept one another ... [again you know what is coming next] ... accept one another, just as Christ also accepted us to the glory of God (Romans 15:7 (NASB)).**

As those upon whom God has showered His limitless love and grace, we are to be conduits, channels, pipelines of that grace. We are to "pass it on", we are to "pay it forward" to others. When we do that, forgiving others the way God forgives us, loving others as Jesus loved us, we are "bright lights" for Jesus, we make God "look good" (Matt 5:16), This is a powerful testimony to the reality of a loving, gracious God.<sup>6</sup>

---

<sup>3</sup> Nathan used this "soften them up and lower their defenses with the first story then nail them with the second" approach in 2 Samuel 12 to break through David's kingly arrogance and self-deception and get him to recognize his sinful behavior with Bathsheba and Uriah.

<sup>4</sup> Col 3:13 is a parallel passage. **Bearing with one another, and forgiving one another, if anyone has a complaint against another; even as Christ forgave you, so you also must do.**

<sup>5</sup> Loving others as He loved us is so central to how Jesus wants us to live that He repeated it again in His last words to the disciples less than two chapters later. "**This is My commandment, that you love one another, just as I have loved you**" (John 15:12).

<sup>6</sup> Jesus made this exact point immediately following His command to love in John 13. "**By this all men will know that you are My disciples, if you have love for one another.**" (John 13:35).

## Justice - Introduction

Now that we have a clear understanding of Jesus' challenging marching orders, that He wants us to forgive and love others just as He has forgiven and loved us, let's think through some of the implications of extending unlimited forgiveness to other. Let's consider what it means and what it does not mean, and specifically how it relates to justice.

[To be clear, if you are ever in a situation where you are exposed to physical harm or emotional abuse because of someone's sinful actions toward you, forgiving does not mean you are obligated to remain in that situation exposed to continued danger. Wise living may involve moving to a place of safety.<sup>7]</sup>

Inherent in the act of forgiving others is relinquishing the roles of judge / jury / enforcer. We "step down" from being personally involved in seeking to "get justice." We cease being emotionally invested trying to ensure the other person "gets what he deserves."

As He directs us to forgive others when we are wronged, does that mean that God throws justice out the window (so to speak)? Does that mean that justice is eliminated as a consideration? It does not. Justice is one of God's unchangeable attributes. Every action God takes is always fully just.

Let's think through how forgiving wrongdoing intersects with God's justice, from two perspectives.

1. First, how justice comes into play relative to a person's eternal destiny.
2. And second, how justice comes into play in this life for those who wrong us.

## Justice – Eternal Destiny

Jesus concluded His story clearly identifying God as the king who forgave the astronomical debt,<sup>8</sup> which raises the question, how can God fully forgive people who sin to such an extent that they can never "repay" their debt? How can God admit people into heaven who don't deserve it, who haven't earned it, without compromising justice?

That God considers this a question of utmost importance is apparent by the fact that it receives a thorough treatment in chapters 3 and 4 of the most theological book in the Bible, Romans. Romans 3:23 summarizes the problem: **for all have sinned and fall short of the glory of God**. We have all sinned. That appears to be an insurmountable barrier. It appears to create an unsolvable problem for a God who must remain just.

**Being justified freely by His grace** ... (Rom 3:24a). "Justified" means being declared righteous.<sup>9</sup> God credits the righteousness of Jesus to our account (more on how He can do that is coming shortly).

And He does this **freely by His grace**. That phrase uses repetition for emphasis. **Freely** means free, we get that. **By His grace**. Grace is commonly defined as "unmerited favor", favor you didn't do anything to earn or deserve, i.e., free gift. So (taking liberties with grammar) we could translate here "being justified by the freely given free gift."

This makes explicit what up to this point has been implied. This justification was never something we could earn. It must be freely given by God, and praise God, it has been. We have been **justified freely by His grace**.

---

<sup>7</sup> I say "may" because we have many faithful persecuted brothers and sisters who choose not to move away from life-threatening situations where they are being persecuted, testifying "if I leave, who will tell my neighbors about Jesus?"

<sup>8</sup> He did this by introducing His story with "**the kingdom of heaven is like**"(v. 21) and concluding it with "**so my heavenly Father also will do to you**" (v. 35).

<sup>9</sup> This is more apparent in Greek where the root of this verb is the word "righteous".

**Through the redemption that is in Christ Jesus, whom God set forth as a propitiation by His blood, through faith, to demonstrate His righteousness, because in His forbearance God had passed over the sins that were previously committed (3:24b-25).**

This justification, this redemption, this forgiveness, is made possible by the shed blood of Jesus, through His substitutionary death on the cross on our behalf. John the Baptist put it this way. "**Behold! The Lamb of God who takes away the sin of the world!**" (John 1:29b).

This was the reason God instituted the profoundly bloody, gruesome Old Testament sacrificial system, where scores of animals were being sacrificed almost continuously. That was designed to pound into Israel's understanding as well as ours that there is a penalty for sin that must be paid. We read here in Romans 3 that all those sacrifices, that entire system was pointing ahead to the redeeming death of Jesus.<sup>10</sup>

[Picking back up in the middle of verse 25] This occurs **through faith** ... hold on to that thought ...

This **demonstrated His righteousness**. This is a key point that is repeated in verse 26.

**To demonstrate at the present time His righteousness, that He might be just and the justifier of the one who has faith in Jesus (3:26)**. This is the culmination of Paul's argument here. Because of what Jesus accomplished on the cross, God's freely justifying everyone who believes demonstrates His righteousness. He is entirely just [because Jesus "paid it all"] while at the same time He freely justifies everyone who has faith in Jesus.

God knew this doctrine that He **freely by His grace** justifies **the one who has faith in Jesus** (per Romans 3), or expressed another way, that **whoever believes in Jesus ... has eternal life** (per John 3:16 and throughout that gospel<sup>11</sup> as we have seen in most every sermon this year) would cut against the grain of the human perspective on justice. He knew people would feel a strong need to "help God out," to "preserve God's justice" by adding something people must do as a condition for salvation.

So in addition to repeated statements that everyone who believes has eternal life, Scripture also explicitly calls out multiple times that it is faith to the exclusion of works. Scripture never teaches "faith AND works." It is never "believe AND do this."

Let the cumulative weight of these verses sink in.

- [One is] ... **justified by faith apart from works** ... (Rom 3:28)
- [To the one] ... **who does not work but believes in Him** ... (Rom 4:5)
- [You have been] ... **saved through faith ... not of works** ... (Eph 2:9)<sup>12</sup>

Yet despite this repeated emphasis of Scripture, sadly there is a broad consensus across the world-wide church today that something else is required.<sup>13</sup> Believing in Jesus (without anything we have to do) is considered too "easy."<sup>14</sup> So the message gets corrupted into "believe and do this" and other requirement(s) for salvation are introduced.<sup>15</sup>

---

<sup>10</sup> Hebrews 9:12-14 also makes this exact point at length.

<sup>11</sup> John 4 (with the Samaritan woman) and 11:25-27 (with Martha) are other particularly compelling references.

<sup>12</sup> Finally, in case we weren't yet clear, Gal 2:16 says it not once, not twice, but 3 times. **Knowing that a man is [1] not justified by the works of the law but by faith in Jesus Christ, even we have believed in Christ Jesus, that we might be [2] justified by faith in Christ and not by the works of the law; for [3] by the works of the law no flesh shall be justified.**

<sup>13</sup> If you think this sounds overstated, please ask me and I can provide numerous examples.

<sup>14</sup> Sadly, people commonly respond to our John 3:16 teaching by labeling it "easy believism" as if that perceived derogatory term on its own discredits the teaching. Note this often occurs without any Biblical support (the implication being "everyone knows it can't be that 'easy', something else must be required") and without interacting with key passages like John 3 & 11, Acts 16:31, 1 John 5:13, Eph. 2:8-9, or Rom. 3-4.

<sup>15</sup> It is very telling that there is a huge variance of opinions of what the other requirements are. If you ask 10 people you will likely get 11 different answers.

What Jesus accomplished through the cross and God's "terms" for how an individual receives eternal life, namely, freely by faith, are truths that we will only arrive at by believing what God has said, by accepting God's revealed truth. If instead people rely on human understanding and human experience, their innate sense of justice often leads them to conclude that simply believing Jesus' promise to freely give eternal life to everyone who believes can't be enough.

Apart from Scripture, people gravitate toward thinking that justice is not being served unless some action, some behavior, some work is added to faith. That is why it is so crucial that in this area (as in every area of our lives) we let Scripture<sup>16</sup> have the last word. Not only do the passages we surveyed this morning teach that eternal life / justification / salvation is "by faith", several go on to explicitly state that it is by faith to the exclusion of works.

### Justice – In this life

Building on those truths, now let's turn to consider that if we are called to forgive others as God has forgiven us, and we are, how does justice come into play in this life, for anyone who wrongs us? And we might particularly struggle with this when the wrongdoer is a believer, the thought being that if God isn't going to send "bad believers" to hell, and if we are going to step aside from trying to "get justice," how does justice come into play for those who wrong us?<sup>17</sup>

Two New Testament passages can be particularly helpful for our understanding here. We find the first in Paul's list of exhortations for godly living in Romans 12. **Beloved, do not avenge yourselves, but rather give place to wrath** [the rest of these two verses makes it clear this refers to God's wrath]; **for it is written, "Vengeance is Mine, I will repay," says the Lord. Therefore "If your enemy is hungry, feed him; If he is thirsty, give him a drink; For in so doing you will heap coals of fire on his head"** (Rom 12:19-20).

Here, consistent with Jesus directing us to be forgiven forgivers, Paul instructs us to not take revenge. But that does not mean there won't be any consequences when someone wrongs us. Instead, we are to leave things in God's hands.

To make that case, Paul cites 2 Old Testament passages. The first, from Deut. 32:35, is God's affirmation that He will take care of things, **vengeance is Mine, I will repay**. The second comes from Proverbs 25:21-22. The image of heaping coals of fire on an enemy's head suggests that forgiving those who wrong us has the potential to disrupt them, to penetrate their hearts, to prompt them to reconsider their present path of evil-doing.

We mentioned earlier our forgiving others as God has forgiven us is an incredibly powerful tangible witness to the existence of a loving, forgiving God. The Voice of the Martyrs newsletter frequently tells stories of our persecuted sisters who became widows when radical adherents of other religions or totalitarian governments murder their pastor husbands. But the story rarely ends there ... it continues with their forgiving their husband's murderer, and how that act of grace is a powerful testimony to the existence of a loving, super-gracious God and how it is often used by God bring the perpetrators to faith in Jesus.

A second helpful passage uses another image, that of sowing and reaping, the immutable "law of the harvest." **Do not be deceived, God is not mocked; for whatever a man sows, that he will also reap** (Gal 6:7).<sup>18</sup>

---

<sup>16</sup> E.g., see references in footnote 14.

<sup>17</sup> There seems to be a common misunderstanding that sending someone to hell is the only tool (or at least the primary tool) that God has in His "justice toolbox."

<sup>18</sup> The passage continues **for he who sows to his flesh will of the flesh reap corruption, but he who sows to the Spirit will of the Spirit reap everlasting life. And let us not grow weary while doing good, for in due season we shall reap if we do not lose heart.** When Scripture speaks of eternal life in a future tense, the focus is on the extent to which we experience that life. Jesus referred to it as **abundant life** in John 10:10.

**Do not be deceived.** Don't listen to anyone who would tell you otherwise. **God is not mocked.** God will never be taken advantage of. No one will ever "pull one over" on God. If you have ever worried about that, I have good news for you, you can stop worrying, because that is NEVER going to happen.<sup>19</sup>

Much of what we have said today about how forgiving intersects with justice can be illustrated with a scenario that often arises in crime dramas. When law enforcement officers travel to another location outside of the city or state that employs them, they are said to be "outside their jurisdiction." That means they are no longer authorized to carry out law-related duties such as arresting people, but instead they leave law enforcement duties to officers who are within their jurisdiction.

So another way to think about our forgiving others, whereby we remove ourselves from the roles of judge / jury / enforcer, is to say that we recognize that we are "outside our jurisdiction," we will not seek to act as agents seeking to enforce justice.

- Does that mean justice will not be served? Not on your life!
- Is there any place that is outside God's jurisdiction? No!
- Is God fully capable of administering justice? Absolutely!
- Is God fully committed to administering justice? Yes He is.
- Did God say "vengeance is Mine"? Yes He did.
- Did God say "whatever a person sows, he will also reap"? Yes He did.

So while our forgiving others means we go "off duty" as agents of justice, that we are now "outside our jurisdiction," ensuring "justice will be served" remains fully within God's jurisdiction. This helps us understand that forgiving others is another facet of what it means to walk by faith. As with every other aspect of our lives, we also entrust to God carrying out justice relative to any wrongs committed against us.

Philip Yancey zeroes in on this very point. "In the final analysis, forgiveness is an act of faith. By forgiving another, I am trusting that God is a better justice-maker than I am. By forgiving, I release my own right to get even and leave all issues of fairness for God to work out."<sup>20</sup>

#### Matthew 18:31-35

Jesus concluded His story on this same "reap what you sow" theme, but with an expected twist. His focus is not on what the person who wrongs me will reap, but instead what I will reap if I fail to forgive others.

**So when his fellow servants saw what had been done, they were very grieved, and came and told their master all that had been done. Then his master, after he had called him, said to him, 'You wicked servant! I forgave you all that debt because you begged me. Should you not also have had compassion on your fellow servant, just as I had pity on you?' And his master was angry, and delivered him to the torturers until he should pay all that was due to him (18:31-34).**

The strong language here<sup>21</sup> portrays the "torture" we can anticipate if we are determined to hold grudges. It provides a vivid image of the distress we can expect if we choose not to forgive.

---

<sup>19</sup> That God is the active agent in view here who ensures the fulfillment of this "law of the harvest" is assumed in verse 7 and made explicit in verses 8 and 9.

<sup>20</sup> Philip Yancey, *What's So Amazing About Grace*, p. 83.

<sup>21</sup> The severity of this language has resulted in some interpreters drawing the conclusion that someone who does not forgive loses their salvation or shows they were never saved, thereby making the work of forgiving others a requirement for salvation. Hopefully the truths covered earlier in this sermon show that is not a viable understanding of Jesus' words here. Forgiveness typically has a relational, fellowship emphasis (not heaven/hell) in Scripture, e.g., 1 John 1:9.

This internal torment that accompanies bitterness and resentment is also widely recognized by sources outside of Scripture. One form of a Chinese proverb puts it this way: before you embark on a journey of revenge, be sure to dig two graves.

Another author put it this way. "When we genuinely forgive, we set a prisoner free and then discover that the prisoner we set free was us."<sup>22</sup>

In addition to the temporal consequences in focus in verse 34, the after-this-life judgment seat of Christ (2 Cor. 5:10) where Jesus will evaluate how faithfully we served Him for the purpose of eternal reward is another significant aspect of God ensuring His justice will be served (time does not permit exploring that facet of justice today).

**So My heavenly Father also will do to you if each of you, from his heart, does not forgive his brother his trespasses (18:35).** In case we were inclined to try to avoid personally applying Jesus' story, He doesn't leave us that option.

### Conclusion

Jesus' stories typically "pack a wallop." Would you agree with me that today's story was no exception? He made it so obvious that having received enormous forgiveness from God, it is only appropriate that we extend forgiveness to others. This leads directly into today's primary Next Step for me and I expect for many of us: we are to deal with others the way Jesus deals with us, in forgiving, in loving, in accepting, in reflecting grace, in every way. This is how Jesus expects His followers to live.

This is a concept so simple that even children can understand it, but it can be incredibly challenging to live out. Let's make that our collective prayer in a moment.

Also, as we considered the intersection of forgiving others and justice, we identified that our role is to forgive, to go "off duty" as far as seeking to "get justice" for others who wrong us. As we do so, we recognize that forgiving is an act of faith. We are giving justice over to God, trusting that God is a better justice-maker than we are.

And when we do forgive, it sets us free from prisons of the spirit: grudges, bitterness, resentment. And it aligns us with Jesus' purposes, unleashing His transforming power in the lives of those we forgive, and testifying to the reality of God's grace and love to a watching world.

---

<sup>22</sup> Lewis Smedes, quoted by Yancey, p. 91.