

## Mercy

Matthew 18:21-35 on February 23, 2020

*Please read Matthew 18:21-35 before reading any further.*

Believe it or not, I can still remember a time back in my early high school days when I loaned a guy a quarter. I know that doesn't sound like very much money, but it was the principle of the thing. He asked to borrow a quarter so that he could buy a soda from the pop machine. I knew better than to loan this guy money, but, "out of the goodness of my heart," I helped him out. But, I made him swear that he would pay me back. I made him promise a couple of different times that he would for sure repay me that quarter, the very next day. He swore that he would. So I handed it over. The next day, I asked for the quarter. He laughed in my face, "what quarter? I don't owe you any quarter!" Boy did that make me angry, so I demanded that he pay me back, RIGHT THEN AND THERE! But he didn't. In fact, he didn't pay me back the next day either. But I just kept asking him, day after day after day, "Where is my quarter? I want my quarter!" Eventually, I stopped asking him for the quarter. First of all, I realized that he had no intention of EVER repaying me that quarter. But secondly, I began to enjoy the fact that this guy still owed me. I felt pretty good in my own self-righteousness. "Boy, you'll never find me not repaying one of my debts. What a jerk! What a loser!" I didn't really realize it fully at the time, but I no longer really wanted him to pay me back. Because, if he did, then I'd have to forgive him. But I didn't want to forgive him. You see, every one of us likes to be shown mercy, but we don't always want to show mercy to others. As a matter of fact, sometimes we much prefer to withhold mercy. I'm embarrassed to admit that this is a true story. I'm not proud of it, but it does remind me of how silly we can be as Christ-followers. We can hold on to grudges, we can harbor bitterness and unforgiveness for years and years, over the smallest things. In today's passage, Jesus wraps up His sermon on Kingdom Greatness, by teaching His followers about MERCY.<sup>1</sup> Kingdom Greatness calls us to be merciful. Please turn in your Bible to Matthew 18:21.

Just a few verses earlier, Jesus laid out a clear process for restoring a fellow believer who has sinned. Right after this, Peter comes up to Jesus with a burning question on his mind: "Lord, how many times?" How many times shall I forgive my brother or sister who sins against me? This process of restoring another believer sounds really good, but how many times do we need to restore someone? In other words, Peter is CERTAIN that there must be some limit to forgiveness, some limit to mercy. After all, what if a sinner, (who I decide to forgive, out of "the goodness of my heart,") ... what if he or she goes out there, and sins again!? How much of this sin do you expect us to put up with Jesus!? HOW MANY TIMES? Before Jesus can answer him, Peter actually takes a shot at answering his own question, "up to 7 times?" (Matthew 18:21) Peter probably figured 7 was pretty generous. Jesus plays along and gives Peter a number that totally blows his estimate out of the water: not 7 times Peter, but 77 times.<sup>2</sup> Jesus then goes on to tell the Parable of the Unmerciful Servant. With this parable, Jesus clarifies that...

**1) Mercy doesn't calculate limits on forgiveness.**<sup>3</sup> Matthew 18:23 begins, "Therefore, the kingdom of heaven is like..." It's like a king who shows tremendous mercy by forgiving an outrageous level of debt. Since Peter seems interested in doing the math, Jesus gives him some other numbers to think about. In verse 24, Jesus mentions a debt of "10,000 bags of gold." The technical term here is "talents." 10,000 talents. 1 talent = 20 years of wages.<sup>4</sup> So a talent was a huge amount of money. And this guy owed not just 1 talent, but 10,000 talents. So, for the sake of us Gentiles, let's calculate that out: 10,000 talents x 20 years of wages = 200,000 years of wages. How much money do you suppose a person could make in 200,000 years? Even by modest standards, this is BILLIONS of dollars!<sup>5</sup> In verse 28, Jesus contrasts this with a much smaller debt of "100 silver coins." The technical

<sup>1</sup> Jesus has actually mentioned the importance of mercy before. Very early on, way back in His introduction to the Sermon on the Mount. In Matthew 5:7 Jesus said, "Blessed are the merciful, for they will be shown mercy."

<sup>2</sup> I can imagine Peter saying, "O...kay, hum..., well, 77 is a lot, but... at least now I know what I'm dealing with. I'm gonna need some kind of a notebook to start keeping track then." This is NOT what happens though. Consider 1 Corinthians 13:5b.

<sup>3</sup> Chuck Swindoll, *A Ministry Anyone Could Trust: A Study of 2 Corinthians 1-7*, Insight for Living, Fullerton, CA, 1989, p. 29.

<sup>4</sup> *NIV Study Bible*, Zondervan, Grand Rapids, MI, 2011, p. 1623 text note of Matthew 18:24.

<sup>5</sup> \$40,000 per year x 200,000 years = \$8,000,000,000 (8 billion dollars!).

term here is “denarius,” or “denarii” in the plural. 1 denarius = 1 day’s wage.<sup>6</sup> 100 denarii x 1 day’s wage = 100 days of wages. That’s over 3 months of wages, potentially THOUSANDS of dollars! However, compared to the debt that the king forgave, this debt is miniscule. Jesus contrasts these 2 debts, in order to clarify His answer to Peter’s question: How many times? As many times as it takes! Considering how many times God has forgiven you, the small debt that someone else owes you, shouldn’t be any problem. In other words, if we want to calculate forgiveness, we need to calculate it, against the riches of God’s grace. As Christ-followers, we are intended to be a Grace Community.<sup>7</sup> Another thing that Jesus teaches us about being merciful is that...

**2) Mercy pays forgiveness forward and fully.** In Matthew 18:32-33 the master declares, “...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?” Mercy calls us to pay it FORWARD. To forgive as we’ve been forgiven.<sup>8</sup> Rather than demanding repayment from a fellow believer, we are called to pay them forward, from the vast riches of the forgiveness that has been given to us. How could we ever be unwilling to show mercy to someone else, if we truly understood the incredible mercy that has been shown to us? Why wouldn’t we gladly and eagerly reciprocate just a small portion, of that which we have received?<sup>9</sup>

In verse 26, the servant who owed this HUGE debt asked for patience, for time to pay back everything. In verse 27, the master responded with pity, by mercifully forgiving the debt and letting him go. Verse 32 clarifies, he cancelled ALL the debt. Mercy pays forgiveness forward AND FULLY. Not by extending a grace period for repayment. Not by forgiving part of the debt or by lowering the monthly payments. This was a full and complete pardon. How about you and me? When we “pay forgiveness forward,” do we offer it FULLY and wholeheartedly, or do we have strings attached? Do we cancel the entire debt or do we hold back part of it? Holding back a portion of mercy, is not really mercy at all.<sup>10</sup> Mercy cancels the debt, FULLY, and sets the other person free from it.

If someone is standing before us, genuinely broken over their sin and asking for our forgiveness, then it’s our responsibility to forgive them.<sup>11</sup> But how can we be sure whether or not someone is genuinely broken over their sin?<sup>12</sup> After all, even God doesn’t forgive unrepentant sinners; He only forgives repentant sinners.<sup>13</sup> Repentance<sup>14</sup> means “to change one’s way of life, both in thought and behavior.” Genuine repentance usually includes things like: Admitting our fault, striving not to repeat the offense, making restitution, and reversing any harmful effects where possible.<sup>15</sup> It’s fair to point out, that Matthew 18 never specifically mentions the word, “repentance.” But repentance is clear from the context. Repentance is essentially what is being conveyed in verses 15-17. The reason we point out someone else’s fault, is so that we can win them back to the truth. We hope that they’ll listen to us, or listen to the 1-2 other witnesses, or listen to the church if it goes that far. When they do finally listen, it means that they have repented. That is, they have turned back to God. They have agreed to change their way of life, both their thinking AND their behavior.<sup>16</sup>

<sup>6</sup> Note Matthew 20:2. *NIV Study Bible*, Zondervan, Grand Rapids, MI, 2011, p. 1623 text note of Matthew 18:28.

<sup>7</sup> Greatness in the Kingdom of Heaven calls us to be a Grace Community. I like the way Dave Ramsey answers the question, “how are you today?” “Better than I deserve.” This is how we are called to treat one another BETTER than our sins deserve. Read Psalm 103:8-12, “The LORD is compassionate and gracious, slow to anger, abounding in love...he does not treat us as our sins deserve or repay us according to our iniquities.”

<sup>8</sup> Ephesians 4:32-5:2 says, “Be kind and compassionate to one another, **forgiving each other, just as in Christ God forgave you. Follow God’s example, therefore**, as dearly loved children and walk in the way of love, just as Christ loved us and gave himself up for us as a fragrant offering and sacrifice to God.”

<sup>9</sup> *The NIV Zondervan Study Bible*, Grand Rapids, MI, 2015, p. 1969 footnote on Matthew 18:32-34.

<sup>10</sup> When we offer forgiveness, we shouldn’t force the guilty party to grovel and beg for a while. We shouldn’t rub their nose in it before we take pity.

<sup>11</sup> See Colossians 3:12-13.

<sup>12</sup> 2 Corinthians 7:9-10, “yet now I am happy, not because you were made sorry, but **because your sorrow led you to repentance.** For you became sorrowful as God intended and so were not harmed in any way by us. 10 Godly sorrow brings repentance that leads to salvation and leaves no regret...”

<sup>13</sup> Repentance is something that God calls all of us to. In fact, the Kingdom of Heaven is actually all about “Repentance.” Repentance is what John the Baptist preached about. In Matthew 3:2 John says, “...Repent, for the kingdom of heaven has come near.” And in Matthew 3:8 he clarifies, “Produce fruit in keeping with repentance.” This message of repentance is how Jesus first began His earthly ministry. Matthew 4:17 teaches us, “From that time on Jesus began to preach, “Repent, for the kingdom of heaven has come near.”

<sup>14</sup> μετανοέω = “to change one’s way of life as the result of a complete change of thought and attitude with regard to sin and righteousness...Though in English a focal component of repent is the sorrow or contrition that a person experiences because of sin, the emphasis in μετανοέω and μετάνοια seems to be more specifically the **total change, both in thought and behavior**, with respect to how one should both think and act. Whether the focus is upon attitude or behavior varies somewhat in different contexts. (Louw, J. P., & Nida, E. A. (1996). *Greek-English lexicon of the New Testament: based on semantic domains (electronic ed. of the 2nd edition., Vol. 1, p. 509)*. New York: United Bible Societies.)

<sup>15</sup> <https://en.wikipedia.org/wiki/Repentance>

<sup>16</sup> By the way, we can still be kind toward an unrepentant sinner, we just can’t really restore our relationship with them. In fact, until they restore their relationship with God, they can’t really restore their relationship with us. “Of course, even when there is no repentance, believers must not harbor grudges, plot retaliation, or remain embittered. But without another party’s repentance, there can be no full reconciliation.” *The NIV Zondervan Study Bible*, Grand Rapids, MI, 2015, p. 1969 footnote on Matthew 18:22.

We can't completely know someone else's heart, the way that God can, so how can we be sure that someone is sincerely repentant? It's a fair question. And there is certainly a place for being wise and discerning. If someone is playing games with sin, and just giving a mock apology, that's not repentance. The Bible never suggests that we take repentance lightly.<sup>17</sup> In fact, the Apostle Paul makes it clear in Acts 26:20 that, "...they should repent and turn to God and demonstrate their repentance by their deeds."<sup>18</sup> When someone demonstrates sincere repentance, then it's up to us to forgive them. And to forgive them again and again and again. That's what Jesus means by "77 times." To forgive a repentant sinner, even when WE feel like they have already been forgiven enough times!<sup>19</sup> Showing mercy is about restoration. We talked about this last week. Our desire is to win a fellow believer back to the Lord. If they listen to us, and admit their sin to us, then we need to restore them. They need to hear us say, "I forgive you." And not just hear us say it, but see us ACT on that forgiveness.<sup>20</sup>

Early in Matthew 18, Jesus urged each one of us, to take our own personal sin seriously. Now, at the end of Matthew 18, He urges us to take forgiveness seriously. Yes, take sin seriously, but take forgiveness just as seriously. In fact, just like repentance needs to be more than just words, so also FULLY forgiving someone, needs to be more than just words. FULLY forgiving someone is about our ACTIONS toward the restored believer.

I read an intriguing story in 2 Corinthians 2 this week. I mention this because it is relevant to what we're learning in Matthew 18. We don't have time to do a deep dive into the passage, but let me share a few highlights. The setting in 2 Corinthians 2 is the restoration of a believer, AFTER they have been excommunicated from the church. I mentioned last week that excommunication is rare, but it is sometimes necessary. But even the decision to excommunicate someone from Christian fellowship, is done in hopes of restoring them. In hopes that they will come to their senses and stop sinning. This is the kind of restoration that is laid out in 2 Corinthians 2:5-11. Take some time this week to read through it in its full context. For now, let me just show you 2 Corinthians 2:6-8, "The punishment inflicted on him by the majority is sufficient. Now instead, you ought to forgive and comfort him<sup>21</sup>, so that he will not be overwhelmed by excessive sorrow. I urge you, therefore, to reaffirm your love for him." This man is truly repentant; He no longer needs anyone to point out his fault. He doesn't need to be reminded of his sin; he needs to be reminded that he is loved. He needs to be comforted and reaffirmed. THIS is what restoration looks like in the Kingdom of Heaven. THIS is what mercy is for. If it feels risky to forgive someone over and over again, then let me assure you, it can be even more risky to withhold forgiveness. Let's keep in mind, this is the Parable of the UNmerciful Servant. The Unmerciful Servant is not the hero in this parable; he is the villain. This leads right into a 3<sup>rd</sup> thing that we need to understand about mercy.

**3) Mercy overcomes wickedness.** Let me give you two examples. First of all, **one of Satan's wicked schemes is to convince us to withhold forgiveness.** You may be asking, "Where did you get this, Pastor Jerry? Matthew 18 doesn't say anything about Satan." I know, but 2 Corinthians 2 does, and it's worth noting it, in reference to today's focus on mercy. 2 Corinthians 2:11 concludes, "in order that Satan might not outwit us. For we are not unaware of his schemes."<sup>22</sup> In other words, in the immediate context, of the church restoring this fallen Brother. In the immediate context of forgiving him, the Apostle Paul warns them not to let Satan spoil the recovery.<sup>23</sup> Chuck Swindoll summarizes it

---

<sup>17</sup> Listen to the song "Take My Life" by 3<sup>rd</sup> Day, Mac Powell and others. <https://www.youtube.com/watch?v=l3wx3v3yVHc>

<sup>18</sup> Matthew 3:8 calls sinners to, "Produce fruit in keeping with repentance."

<sup>19</sup> We should forgive as many times as someone repents. Jesus clarifies this in Luke 17:3-4, "...If your brother or sister sins against you, rebuke them; and if they repent, forgive them. Even if they sin against you seven times in a day and seven times come back to you saying 'I repent,' you must forgive them." We don't always have to necessarily like this gracious policy of forgiveness, but we are called to practice it. In other words, repeated forgiveness should be extended to the genuinely repentant. But what if they never learn their lesson? Well, who's to say that they won't learn their lesson this time. Just because one person learns a lesson the 1st, 2nd, or 3rd time, that doesn't mean someone else won't need 7 times or even 77 times to learn theirs. We might scream, "I DON'T LIKE THIS!" But we certainly like it when God shows US mercy after our 1st, 2nd, 3rd, or 77th time.

<sup>20</sup> When the prodigal son returned to his father, the son was completely filled with shame. He says, "I am no longer worthy to be called your son." But Luke 15:20 tells us that his Father, "was filled with compassion for him." In other words, the Father doesn't respond by shaming him or rubbing his nose in it. He gets him a robe and a ring and sandals, and they celebrate his return with music and dancing and a feast! Read more in Chuck Swindoll's *A Ministry Anyone Could Trust: A Study of 2 Corinthians 1-7*, Insight for Living, Fullerton, CA, 1989, pp. 31-33.

<sup>21</sup> Consider Matthew 5:4.

<sup>22</sup> "Any reticence to forgive was a satanic scheme." Robert B. Hughes, *Second Corinthians*, Moody Press, Chicago, IL, 1983, p. 37.

<sup>23</sup> Paul "suspected that Satan would find opportunity in prolonged discipline to discourage the disciplined man and to harden the congregation's heart." Richard L. Pratt, Jr. *Holman NT Commentary: I & II Corinthians*, Holman, Nashville, TN, 2000, p. 311.

well, “When you refuse to forgive someone who has genuinely repented, that person becomes confused<sup>24</sup> and unproductive, wondering: What else must I do? How else can I prove myself? Will I ever be used again by God? Ultimately, bitterness sets in and Satan claims another victory.”<sup>25</sup> 1 John 1:9 reminds us that “If we confess our sins, he is faithful and just and will forgive us our sins and purify us from all unrighteousness.”<sup>26</sup> Chuck Colson once said, “Nothing is more Christian than forgiveness...”<sup>27</sup>

A 2<sup>nd</sup> example of where mercy overcomes wickedness is right in Matthew 18. **Showing mercy keeps us from being a “wicked servant.”** Matthew 18:28-33 tells us, “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. (*Give me my quarter!*) 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... 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?’”<sup>28</sup> <sup>29</sup> I never want the Heavenly Father to call me a “wicked servant.” By now, some of us may be thinking: “Ok God. I get it; I hear what You’re saying. You want me to show mercy toward others, the way that You’ve shown mercy toward me. ...But I just CAN’T. I don’t care how repentant they are. I have forgiven SO MANY other things, SO MANY other times. I just can’t do it again. Not THIS sin. Not THIS time.”<sup>30</sup> But Jesus doesn’t give us the luxury of that option, of choosing which sins to forgive and which sins not to forgive. He corners us with this parable, and then He leaves us squirming.

Notice His crescendo, how He wraps up His sermon with this closing thought in verses 34-35, “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.’**” Jesus ends right here, with no further explanation. No caveats. No softening. Jesus ends with a VERY compelling motivation to reconsider our attitude about being merciful. So that’s where we’re going to end: reconsidering our attitude about being merciful.

This sermon was preached at the Evangelical Free Church of Bemidji  
on February 23, 2020 by Pastor Jerry R. A. Johnson

---

<sup>24</sup> We send a mixed message when we say that we forgive someone but then we fail to restore fellowship with them. When we keep our distance despite the fact that they have genuinely repented. Granted, there are times when we need to set up some accountability and some support to protect them from falling back into this same sin again. It will likely require a certain period of time to reestablish trust again. In some situations, there may also be a need for restitution. But we have to be careful here to make sure that their genuine repentance is equally matched with genuine forgiveness. One of the best ways to do this, is to consider how God forgives us. He doesn’t just partially restore our fellowship with Him. Rather, He invites us back with open arms. And yet, He does expect a change in our behavior that matches our change of heart. God is also concerned about the reputation and trust of those who serve in leadership – see 1 Timothy 3:1-13, especially verse 7.

<sup>25</sup> In other words, Satan is already happy about this believer’s fall into sin. Let’s not let him outwit us by failing to forgive a genuinely repentant Brother or Sister in Christ. Satan is NOT happy when he sees Christ-followers repent and turn back to God. But he is a crafty enemy. He doesn’t just walk away in defeat. He comes at us from another angle; the angle of “accuser of the saints.” He’d be glad to watch us “shoot their own wounded.” He’d be glad to see unforgiveness in our hearts. Failure to forgive what God wants us to forgive is nothing less than disobedience. If you want to make Satan happy today, disobey God. See Chuck Swindoll, *A Ministry Anyone Could Trust: A Study of 2 Corinthians 1-7*, Insight for Living, Fullerton, CA, 1989, p. 32-33.

<sup>26</sup> Read Revelation 12:9-10 which talks about, “...that ancient serpent called the devil, or Satan, ...the accuser of our brothers and sisters, who accuses them before our God day and night....” In 2 Corinthians 2, “**The man no longer needs discipline; he needs forgiveness.** Notice this process: There is punishment (v. 6), which leads to repentance; there is forgiveness (v. 7a), which prevents despair; there is comfort (v. 7b), which rebuilds esteem and dignity; and there is reaffirmation of love (v. 8), which gives purpose and direction to life.” Chuck Swindoll, *A Ministry Anyone Could Trust: A Study of 2 Corinthians 1-7*, Insight for Living, Fullerton, CA, 1989, p. 32.

<sup>27</sup> From “The Tale of the Tardy Oxcart,” by Chuck Swindoll. The quote continues, “...demonstrating trust in one who has fallen.”  
[https://books.google.com/books?id=Mm\\_U1VqZ9qoC&pg=PT154&lpq=PT154&dq=Colson+nothing+is+more+Christian+than+forgiveness&source=bl&ots=BS56RnAHHI&sig=ACfU3U3wH5hg3lucthV-oCUEC7hLtdoFNA&hl=en&ppis=e&sa=X&ved=2ahUKEwVq\\_jQ0eDnAhV6ITQIHUI5CHUQ6AEwAHoECAQQAQ#v=onepage&q=Colson%20nothing%20is%20more%20Christian%20than%20forgiveness&f=false](https://books.google.com/books?id=Mm_U1VqZ9qoC&pg=PT154&lpq=PT154&dq=Colson+nothing+is+more+Christian+than+forgiveness&source=bl&ots=BS56RnAHHI&sig=ACfU3U3wH5hg3lucthV-oCUEC7hLtdoFNA&hl=en&ppis=e&sa=X&ved=2ahUKEwVq_jQ0eDnAhV6ITQIHUI5CHUQ6AEwAHoECAQQAQ#v=onepage&q=Colson%20nothing%20is%20more%20Christian%20than%20forgiveness&f=false)

<sup>28</sup> It’s incredibly hypocritical for any of us, to do anything less than forgive one another.

<sup>29</sup> “...Forgiven people forgive. Those who refuse to forgive comparatively paltry offenses show that they have never truly appropriated God’s far more lavish forgiveness.” *The NIV Zondervan Study Bible*, Grand Rapids, MI, 2015, p. 1969 footnote on Matthew 18:21-35.

<sup>30</sup> But if we just CAN’T forgive another believer who has sinned against us, then we face the consequence of Matthew 18:34, the Heavenly Father will reinstate the debt that we owe Him. Consider also Matthew 6:12-15.