The Debt Paid in Full: The Heart of Kingdom Forgiveness

Speaker: Deacon Steven Sifers | **Date:** September 13, 2026
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Well, good evening church. Good evening. It's great to see all of you here. My name is Steven; it's my pleasure to be the deacon here. If we haven't met, I would really like to get together with you over tea or lunch, hear what God is doing in your life, maybe help you along that journey a little, and maybe get you connected a little more here in our community. So if you would like that, please link up with me after the service.

Well, over the last few weeks we've been looking at the Gospel of Matthew chapter 18, and our passage this evening is really the climax of that chapter. And you know, for a lot of us, it's a very hard saying that Jesus gives us. Matthew has been telling us through the words of Jesus what community in the kingdom of God is supposed to look like. Jesus calls us to connection, calls us to unity and relationship, and we will see that that is only possible if we forgive, especially our brothers and sisters who sin against us.

So this chapter paints a picture of kingdom living by answering two questions really: Who is greatest in the kingdom of God, and how often should we forgive? And Jesus answers those two questions in kind of a progression through the chapter. It starts with showing us that greatness in the kingdom doesn't come with rank and power; it comes with childlike humility. And it shows us that God Himself seeks after His lost sheep—He seeks after one, even to the extent of leaving 99 behind. Then it shows us that when a brother or a sister sins against you, our desire should be to restore that brother and sister to relationship, not to publicly humiliate them and talk them down. And usually that's the normal call of our flesh to do, and that was the topic of last week's sermon.

And so finally this week we get to the climax of the passage, and that will show us that we must forgive in an unlimited manner. As we have been forgiven, so we should forgive. So the parable that Jesus tells in this passage—and Jesse read it a few minutes ago—it describes how much, how to, and why we must forgive in the kingdom of God. And so I want to cover this parable in three movements: first, the magnitude of what we have already been forgiven; second, how someone can then forgive so greatly; and third, what happens when we don't forgive, when forgiveness is withheld. So in each of these movements I want to explain what the parable says and then examine what that means for us, because the bottom line up front is we forgive based on the magnitude of what we have been forgiven.

So before we dive into it, let me pray for us if you'll pray with me: Lord, may the words of my mouth and the meditation of my heart be acceptable in your sight, my rock and my redeemer. Give us ears to hear and hearts to receive. Help us to receive this evening all that you have for us and only what you have for us. In the name of the Father, and the Son, and the Holy Spirit. Amen.

We're in Matthew 18. There are red Pew Bibles if you want to follow along. I'm going to be skipping around, but I'll tell you kind of what verse I'm talking about. So right up front, I'm going to do some math, but the numbers here are not the important part. It's important that we understand the miracle that God

works in the hearts of those who believe, because verse 35 says you have to forgive from your heart. And that is only possible with a new heart, a heart of flesh that replaces a heart of stone. And that is a miracle.

So verse 24 says the debt the servant owes the king is 10,000 talents. I know it's very hard to do a one-for-one replacement of dollars now for talents then, but most median estimates of the amount that the servant owed was in today's dollars $10 billion. The idea here is that the servant owed an impossible amount to repay, an amount that could put the king's kingdom at risk—$10 billion—and yet he was still willing to forgive the servant this debt.

So now, how did the servant rack up that debt? I don't know. But when you think of this servant, don't think Downton Abbey; don't think Mr. Carson or Mrs. Patmore. It wasn't the butler, and it wasn't the cook in the palace. This was probably a provincial governor or some such thing who could rack up that kind of debt. But the point really is that the man could not repay the debt. When the king threatened to put him in prison with his family, see, he was looking at life without parole. If he went to prison, he was never coming out. That debt was impossible to pay, especially from prison.

So again, the actual number is not the important part, but the magnitude, the impossibility of paying the debt. And now, can you kind of feel the hopelessness that came with that debt? The servant hears he might be going to jail, and he throws himself on his knees, begging the king to have patience with him so that he can possibly try and repay the debt. But you know, even if the king didn't put him in prison, out of prison the debt still seems hopeless.

So this is what we need to take from the parable: it's not the dollar amount owed, but the magnitude. And it's the magnitude of what we are forgiven in Christ. Before we believe, before we have faith, we're bankrupt. We're not just a little behind on payments; we have nothing with which to pay. Every good thing that we have that we might offer, God gives to us. Before faith, we're trying to buy ourselves out of debt with money that God already owns.

So you know, in this parable, it would be great if we could be the forgiving king—that's who I would like to be. But unfortunately, I think too often we reflect the attitude of the wicked servant. See, we want what is owed us, right? We want some justice for the wrong that has been done to us, and really we don't give much thought to the wrong that we've done. And this is what Jesus intends for us to see in this parable.

See, in his message on this passage, Timothy Keller likens the wicked servant to a mirror that Jesus shows us that we can look into so that we can see ourselves reflected in that mirror. And so I would like to tell you a little mirror story. I recently sat in an Alcoholics Anonymous meeting with a friend of mine, and the topic of that meeting was mirror moments—the time when people were finally trying to look at themselves and see themselves honestly in the mirror. And I can tell you this: the stories were brutal; they were very hard to listen to. And the one I remember most, this one lady said, "I have many mirrors in my house, but I avoid them all." She said, "I don't even wear makeup because I can't stand to look at myself in the mirror long enough to put makeup on." So she was caught up in her shame.

And at that point, my friend leaned over to me and said something I'll never forget, I hope. He said, "Guilt says, 'I made a mistake.' Shame says, 'I am a mistake.'" And this young lady was caught up in that, and many other people were. And I just wanted to grab them; I wanted them to hear that shame and guilt is not their identity, that they don't have to live with that condemnation.

Well, Jesus is holding up the unforgiving servant like a mirror. He's saying, "This is what the unforgiving heart looks like." But we often avoid looking deeply at ourselves, right? Because we're sometimes afraid of what we might see there. But hear this: this first movement is not about how wicked you are; it's: look how much debt was canceled! When the size of the bill that was forgiven finally lands on us, we're no longer staring at an unpaid bill; we're looking at someone who's been saved. When we realize the depth of Christ's love for us, we can look in the mirror now and we are not defined by the guilt and the shame that came before. We're forgiven that; now we can see ourselves clearly.

I want to offer you this vision of looking in the mirror: when you look in the mirror, if you're in Christ, you're looking at a miracle. You're looking at someone who has been raised from the dead. You were dead in your sins and trespasses, and now you are alive in Christ. You're looking at that one sheep that God went after, leaving the 99 behind. And when He sees you, He rejoices over you more than He does over the 99 that He left behind.

So see, the foundation of our unity and connectedness is that we are all sinners saved by grace. And that grace should soften our hearts enough to begin to forgive greatly. Now listen, if that doesn't describe you, if you're not in Christ, if you don't have that faith, if you're still afraid to look in the mirror, that can change this evening in an instant. The debt that Christ paid is even big enough to pay off your debt. And if you would like to know more about that, Jesse and I would love to talk to you and pray with you about that.

So our ability to forgive starts with a transformed heart that recognizes what God through Jesus has done for us. And this has to be heart knowledge—you have to have it here, not here.

How can we forgive so greatly then, if we have it here, how much we've been forgiven? Well, there are two key words in this parable that tell us how to go about this forgiving nature. The first word comes in verses 26 and 29. Both servants say it almost exactly the same way: "Have patience with me." That word patience means long enduring, longsuffering, bearing with—and those are all words that describe the character of God when He deals with Israel and when He deals with us. So this is one of the requirements of being able to forgive so greatly: we must have the character of God. We must acknowledge that we're making a choice—we got to do it upfront—that we are going to bear the hurt, even the hurt for that person who hurt us. And as I said, this requires a new heart. It is impossible to do it with our natural hearts.

So then the second word is in verse 27: it's pity. But our modern use of pity does not get at the powerful use here. See, the Greek word—stick with me—is splagchnizomai, and it comes from splagchnon, which means bowels or intestines. It's a deep, powerful emotion. The first-century people thought that the bowels and the intestines were the seat of love and pity, and so they said splagchnizomai. That's where that compassion wells up from. And doesn't splagchn sound like something that comes from your intestines and your bowels? Yeah, does mine!

So this is an emotion that moves you; it's not just a feeling. It's not feeling sorry for somebody or sentimentality about their circumstances. See, it's gut level—it's powerful. Okay, so now this isn't just a random vocabulary lesson. Matthew uses this strong word for the king because Matthew wants us to recognize Jesus, the king's son, when he uses it. The compassion that canceled our unpayable debt is the compassion that marked Jesus's life. See, He's many things in the Gospels, but the writers use this word when they talk about His emotion when He sees the crowd, when He has compassion and pity on them.

So I think we would all like to be known as people of compassion and empathy. I would. And human compassion and empathy are very important. But if we rely on our own innate human compassion and empathy, that well is going to run dry. We're going to burn out; that well will not last long. And so the only way to maintain this compassion that I'm talking about—the compassion to forgive greatly—is to rely on the Author of that compassion. We have to be with Jesus a lot. We need to spend time with Jesus, reading about His compassion, praying about His compassion, in order for us to display that compassion.

You see, in this case, Jesus is our source and He's our example. Whenever Jesus expended His energy—healing, feeding, casting out demons, teaching, raising the dead—He invariably then went to a desolate area and spent time with His Father in prayer. It was like He was recharging His compassion battery, and we need to do the same thing. See, if we don't do that, we won't be able to go where Jesus calls us. He calls us into communion with Himself, and that's in order to provide us with this supernatural ability to be compassionate and forgive. We do not generate great mercy from our own willpower; we have to keep going back to the place where our own account was cleared.

So now let's talk about that account for just a second again. What happened to the $10 billion debt? Where did that thing go? It did not disappear into thin air. Someone had to absorb that debt; someone had to pay that debt off. And in the parable, the king paid the debt—even risking his kingdom, he paid the debt for his servant. Well, in our lives, the debt doesn't vanish into thin air either. Someone has to pay the debt. And you know, God paid it. He paid it by giving His only begotten Son; God gave everything. What we could never repay, He paid for us. And hopefully this is where we find ourselves this evening: a community of people who have been forgiven much.

But see, the parable doesn't end there. Matthew doesn't leave us there with this cleared debt. That would be great, but Matthew shows us a man who was set free from debt and he immediately went and tried to lock somebody else up in debt. And so this brings us to what happens when forgiveness is withheld.

Well, I'm going to start with Peter in verse 21. I had a lot of things to say about Peter. You know, when Matthew says "and Peter" or "then Simon" or "but Simon", you know Jesus is about to have a teachable moment. And so Peter says, "Lord, how often shall my brother sin against me, and I forgive him? Up to seven times?" He probably thinks that he is being very magnanimous with seven. And then Jesus says, "Oh no, Peter, 77 times," or in some translations, 70 times 7, which—I've done that math for you—is 490 times.

So really, the amount is still not the thing; we need to see the motivation behind Peter's question. See, Peter was really asking not how many times, but when can I stop forgiving? When is it okay for me to ghost, roast, toast, and post about my brothers? And if you don't know what those four things are, you should listen to Jesse's sermon from last week—he explains ghosting, posting, toasting, roasting. Spoiler alert: it's never okay to do those things to your brother and your sister.

See, now here again, the actual number—77, 490—is not important; the thing is the magnitude. Because can you imagine, just for a moment, the compulsion it would require to keep track of that? "Okay, brother, you lied to me; I forgive you, but I'm only going to take it 76 more times" or "489 more times." No, the point is you don't keep track; you forgive.

Now, I know that many of you don't keep actual track of the number of times you have been sinned against and hurt. But I know that many of you are dealing with lifelong hurt, either from a parent, or a sibling, or a spouse, or a close friend. In these cases, you know, this lifelong hurt is more than 77 times, it's more than 490 times. And that hurt is real, and it can feel like it has taken over your life. And yet Jesus is still saying, "Keep forgiving."

So He's not asking you to pretend it didn't happen; what He is asking you is to stop letting it define the rest of your life. See, the number wasn't a limit; it was an invitation to stop counting and start living well.

So in the parable, verse 30, the wicked servant withheld forgiveness and sent his fellow servant to prison. And then when the king found out, in verse 34, he withdrew his forgiveness and sent the wicked servant to prison. In some translations, those jailers say tormentors and torturers.

So now we need to be careful here: Jesus is issuing a warning. He's not teaching that the Father withdraws your salvation because of some failures; that is not it. The warning is that a heart which will not forgive has not yet fully embraced the mercy that saved it—that's the warning.

So today, although you can go to jail for fraud and other financial crimes, probably if you just owe somebody some money, they're not going to be able to put you in actual prison. However, this prison theme is very telling, because when we don't forgive, we might not go to prison, but we actually build a prison for ourselves, and then we are tormented and tortured there through our unforgiving spirit.

So now please again hear this very clearly: being hurt, being sinned against, that is not your fault. And the hurt that you get is not the prison. The prison is when the wound turns into a sentence that you keep serving through your inability or unwillingness to forgive. See, we're trapped. We're trapped in a prison; we're stuck replaying the offense in our head over and over. We're imagining different outcomes; we're imagining that one comeback that would really teach that person a lesson and put them in their place. It plays like a loop in our minds; you can't shut it off. It plays over and over and over again.

And the ironic part is that the person who hurt you may have already moved on. They may have already really forgotten about how much they hurt you, but it continues to eat you from the inside out. And another great tragedy for us is that that hurt, when it's unforgiven, does not stay between those two people. It expands; it begins to tear at the fabric of the community in the church. And then eventually people choose sides, and while we might sit in the same building, the body is no longer joined together.

See, connectedness for us depends on this one simple practice: we do not keep one another in debt. And when that practice dies, people split. So this is why forgiveness, especially in the body of Christ, is so critical to our well-being.

Paul reminds us in 2 Corinthians 3 that when a person turns to the Lord, a veil is removed. Now the Lord is the Spirit, and where the Spirit of the Lord is, there is freedom. We're meant to look at Christ with an open, unveiled face and then be transformed into His image. And that is the opposite of the wicked servant. He had been unveiled, he'd been set free, and he immediately covered his eyes back up and tried to put his fellow servant in jail.

The debt Jesus paid is meant to leave us unveiled and free, not holding the keys to someone else's cell and not sitting in a cell ourselves.

Now before I finish, I want to remind you of something that Jesse said last week about what forgiveness is not. See, forgiveness does not mean minimizing the debt or hurt. You can name the hurt, you can judge its magnitude, and that does not cancel forgiveness. And forgiveness does not mean staying in an abusive or unsafe relationship. You can forgive from a distance; protecting yourself and others is not unforgiveness. And finally, forgiveness does not mean skipping accountability by pretending that everything is fine. See, forgiveness of the heart does not erase every earthly consequence, particularly church discipline or necessary boundaries.

So in closing, we forgive because we have been forgiven so much. We keep forgiving because we go back to the well of forgiveness that is Jesus. And we refuse prison—ours or anybody else's—because the cross was not a partial payment that allows us to remain unforgiving; it was our debt paid in full.

Let's pray: "Lord, thank you for this message from Jesus. Lord, transform our hearts. Give us new hearts, hearts of flesh that realize the magnitude of the debt that You paid on our behalf. Let us use our new hearts for compassion, for pity, for patience, and longsuffering that we would be able to begin to forgive those who have hurt us. And Lord, keep us out of prison. Keep us out of the prison that we make in our own minds for our own selves. And help us to not try and lock other people up for their debts to us in a prison of our own making. In the name of the Father, the Son, and the Holy Spirit. Amen."