

MATTHEW

18:21-35

Matthew 18:21-35

Taught by Simeon Forder on Sunday morning, 4th May 2025 @ Deal Christian Fellowship

Reading: Ephesians 4:31-32

Introduction

This morning we are going to get back into our verse by verse study of Matthew's gospel account, finishing up chapter 18, and what we're going to read is truly important. Important, not because Matthew wrote it, but because the *Holy Spirit* prompted him to write it. And it is needful for *us* to pay attention to, because these verses deal with an area of struggle for most, if not all of us. And that is the topic of forgiveness. For who among us hasn't been wronged?! Is there really anyone here that hasn't had to forgive someone, or is even still struggling to do so?

So then, this passage, this study of it, is going to be highly relevant to each of us. And, no doubt it will be something that will be a little uncomfortable for us too, as God's Word gets to the thoughts and intents of our hearts. Indeed, this isn't a theory test, but a practical one. It will deal with our both our thoughts and our actions. It will deal with our treatment of others. And it is something that we will need to put into practice, not merely remember.

Now, last time (in our study of Matthew) we got as far as verse twenty of chapter eighteen. And as a quick recap...

Overview of chapter eighteen

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- **v1-4** — The disciples ask who will be the greatest
- **v5-7** — Our responsibility toward children
- **v8-9** — The seriousness of sin
- **v10-14** — The parable of the lost sheep
- **v15-20** — Forgiving those who have wronged you
- **v21-35** — The parable of the unforgiving servant

In the opening 4 verses we saw the disciples asked Jesus who would be the greatest in the kingdom of heaven, supposing it might be one of them, or at least one of the heroes of the faith. But Jesus' answer wasn't any of *them*, but rather He pointed to the simple faith of children; the point being that they should forget about their ambitions to be the greatest. Why? Because they were never going to enter into heaven by their *works*, but by *faith* — that is, they would need to repent and put their faith in Jesus for their salvation, just as a little child fully trusts that God is able to do *all* things.

Then, from verses 5-7, Jesus spoke of our responsibility *toward* children, that no-one lead them astray, that no-one cause them to sin — before, in verses 8-9, Jesus explained just how seriously *we* should take the issue of sin in our *own* lives. That we would deal with it urgently and decisively.

In verse 10 onwards, we got to the well known parable of the lost sheep, that reveals the heart of God, that shows of His love for you and I (and for all we know, children included), that He doesn't want even one of them to wander from the truth of His Word.

Finally, from verse 15 on, we read how Jesus spoke about how we should deal with sin *toward* us... first going to that person alone, second (if necessary) going to that person with a few other Godly people that might talk through the matter with them from a Biblical standpoint, and then, third, as a last resort, going to the whole church family, not as a matter of gossip, and not for the *humiliation* of the other person, but with *reconciliation* in mind. That the matter might not fester any more, but that the two individuals would find unity and love in Christ.

Chapter eighteen

But that raised a question in Peter's mind. We read in verse 21:

Matthew 18:21

Then Peter came to Him and said, "Lord, how often shall my brother sin against me, and I forgive him? Up to seven times?"

And this is a very practical question, right? For we surely all encounter those individuals who wrong us time after time. It *may* not be intentional, and it *may* not be in the greatest of matters, but it happens. Sometimes that might be our biological brother, or sister. It might be our children, or even our parents. But this goes far further than our blood relations — for as Christians we are all brothers and sisters in Christ, so how much should we forgive each other? And in the wider sense, how forgiving should we be to *anyone* — Christian or not?

The key thing to note here is that Peter's emphasis isn't on the action of the other person, but about how *he* should respond. That is, he's asking if there is a limit to how often *he* should forgive someone who has wronged him.

And note, this follows what Jesus had already said in His *Sermon on the Mount* back in chapter 5, where He had said there should be no retaliation. We *read* there:

Matthew 5:38-39

"You have heard that it was said, 'An eye for an eye and a tooth for a tooth.' But I tell you not to resist an evil person. But whoever slaps you on your right cheek, turn the other to him also."

So, as mentioned in our study of that chapter, Jesus comments here on Leviticus chapter 24:20 where God had instructed Moses to command this to all the people of Israel, that it might be a deterrent to sin. But the *higher* principle that Jesus then taught, was that since we have been forgiven, we are *not* to retaliate against those who harm us. That doesn't mean inaction, for there are times to intervene, to prevent tragedy, hurt, or harm. But we are not to serve up a slice of revenge in an attempt to get even. For that is not how God has treated us.

And knowing this, the question Peter *now* had wasn't about whether he could get his own back by retaliating, but whether there came a point where he could still have the hump with someone, if he could still bear a grudge — in other words, if there was point where he would no longer be obliged to forgive. And he asks whether forgiving someone seven times would be enough to draw the line (which as it happens was way more than the 2 or 3 times that the Rabbis of the day taught that you should forgive someone).

So what was Jesus' response? We read in verse 22:

Matthew 18:22

Jesus said to him, "I do not say to you, up to seven times, but up to seventy times seven."

Which is 490 times, in case you need a calculator! Obviously, this is much more than Peter had suggested. And more, in fact, than you'll read in some English translations of the Bible — such as the NIV, NCV, ESV, and ERV to name a few — which only say 77 times. So which is it? Well, the point, as we'll get to, was effectively that we are to *keep on forgiving*. But for how long? How many times? Well, let us jump back to the book of Daniel, which we're soon going to study at our Sunday evening services by the way. We read there in chapter 9:

Daniel 9:24-27

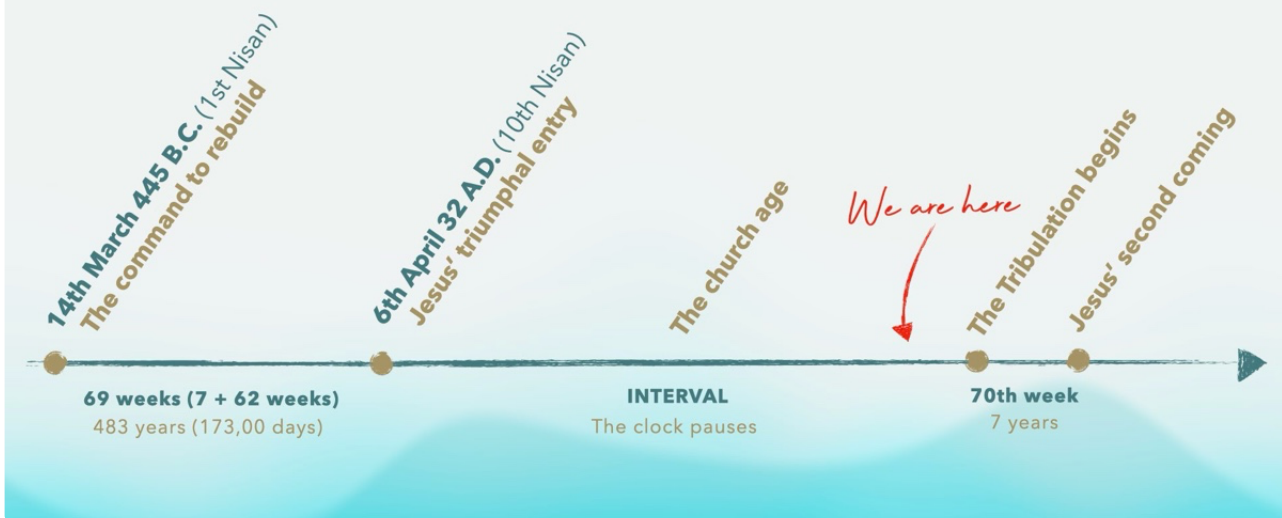
"Seventy weeks are determined For your people and for your holy city, To finish the transgression, To make an end of sins, To make reconciliation for iniquity, To bring in everlasting righteousness, To seal up vision and prophecy, And to anoint the Most Holy. "Know therefore and understand, That from the going forth of the command To restore and build Jerusalem Until Messiah the Prince, There shall be seven weeks and sixty-two weeks; The street shall be built again, and the wall, Even in troublesome times. "And after the sixty-two weeks Messiah shall be cut off, but not for Himself; And the people of the prince who is to come Shall destroy the city and the sanctuary. The end of it shall be with a flood, And till the end of the war desolations are determined. Then he shall confirm a covenant with many for one week; But in the middle of the week He shall bring an end to sacrifice and offering. And on the wing of abominations shall be one who makes desolate, Even until the consummation, which is determined, Is poured out on the desolate."

Those four verses of prophecy are collectively known as *Daniel's 70 weeks* — and you might wonder what they have to do with this passage in Matthew. Well, the term for weeks used there in Daniel isn't referring to literal weeks, as we would read it at first glance in English, but rather seventy weeks of years — that is, 70×7 (being there are seven days in the week), which means we're talking about 490 years, the starting point of which (we read here) was to be the command to restore and rebuild Jerusalem (which at Daniel's time was in ruins, with the children of Israel in captivity under Babylonian rule).

And we learn the timing of this command from the book of Nehemiah, which means we can pinpoint the start date of these 490 years to the 1st Nisan 445 BC (which in our calendar would be the 14th March of that year).

But what did these weeks point to? Well, they pointed to the Messiah — to Jesus. And that is in two ways, or rather, at two points in time. First, as we *read* in those verses, *from the going forth of the command To restore and build Jerusalem Until Messiah the Prince, There shall be seven weeks and sixty-two weeks*; which is 69 weeks, or 483 years. And in Biblical prophecy a year is reckoned as 360 days (as was the case in many ancient cultures), so that means there would be 173,880 days culminating in the arrival of the Messiah — which leads us to the 6th April A.D. 32 (which would have been the 10th of Nisan), which is the exact day of Jesus' triumphal entry into Jerusalem. The exact day!

Daniel's seventy weeks (490 years)



Given how remarkable this prophecy is, we'll come back to it when we study chapter 21 of Matthew's gospel account in the coming weeks. But we're not done with these 70 weeks here this morning, because there was 1 more week, or 7 years to be precise, still to follow. And what we find is that there is an interlude between the 69th week, and the 70th week, which is the point in history in which we find ourselves right now.

And that 70th week will begin once the church has been raptured and the focus once again turns to Israel, with the end of that week (or 7 years) culminating in Jesus' return for His people, Israel, as they turn to Him.

Now, you may still be thinking "what on earth does all this have to do with forgiveness" (aside from similarity in the 70 x 7 that is mentioned here). Well, I am confident that this is speaking of how long we should keep forgiving. For while 490 is quite the number of times to be wronged by someone (indeed that would be once a week for almost 10 years), and it *really* is quite the number to keep record of, what I believe Jesus is saying in this is simply *keep forgiving until I return (until the time that those 70 weeks are fulfilled)* — *and don't stop until I do!* In other words, we are to be relentless in our forgiveness. We are to forgive indefinitely, making it a fruitless task to keep track of how often others have wronged us.

Of course, you could try and take the view that Jesus was *only* saying forgive 490 times, and then you're free to hold a grudge. But frankly that view gets demolished by what Jesus says next, as we find in verse 23 onwards another parable of Jesus, where He said:

Matthew 18:23-27

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, his master commanded that he be sold, with his wife and children and all that he had, and that payment be made. The servant therefore fell down before him, saying, 'Master, have patience with me, and I will pay you all.' Then the master of that servant was moved with compassion, released him, and forgave him the debt.

And that is what God (what Jesus) has done for us! For the account of our sin, our debt toward God, had to be settled, and just like this man, we could in *no way* afford to pay what we owed. That was the great and terrible problem we had. In fact, the example Jesus gives here in this parable is stark reminder of that, for this man owed 10,000 talents — which in today's currency would be worth around £75 million (and that's a more conservative estimate than some would give).

But, like this man's master had compassion on him, and forgave him *all* his debt, not even requiring what he *could* pay, so God has forgiven us *all* our sin by *His* grace, not one bit of our debt cancelled out by our works. That's how wonderful our God has been to us! That nothing on our part was required for our Salvation, except to turn to Him in repentance and faith, trusting in the completed work of Jesus on the cross to pay for all our sin.

We read in Colossians chapter two:

Colossians 2:13-14

And you, being dead in your trespasses and the uncircumcision of your flesh, He has made alive together with Him, having forgiven you all trespasses, having wiped out the handwriting of requirements that was against us, which was contrary to us. And He has taken it out of the way, having nailed it to the cross.

This is the amazing grace, the wondrous story, the marvellous wonderful love that our Saviour has for us. So then, how ought we to treat others in light of what God has done for us? How ought we forgive? Well, Jesus gives us a warning as He continues this parable, for we read on:

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!' So his fellow servant fell down at his feet and begged him, saying, 'Have patience with me, and I will pay you all.' And he would not, but went and threw him into prison till he should pay the debt.

In light of what this man had been forgiven by *his* master, it is *awful* how he treated the man who owed him so little — so little in fact that a hundred denarii would still only be worth around £105 today... far short of the £75 million debt this man had just been forgiven himself. And so understandably, those around him were outraged at what he had done. We read on:

Matthew 18:31

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.

Of course, the parallel should be obvious, that just as this man was way out of line to withhold forgiveness, when he had been shown such forgiveness by his *own* master, so are we way out of line to withhold forgiveness from those who have wronged *us*, when God has so graciously forgiven us of all *our* sin against *Him*.

And likewise, just as these fellow servants were distressed at this man's lack of forgiveness, so we should be grieved when we see one Christian hold a grudge against another. When one person refuses to forgive. When a Christian brother or sister shows an attitude problem toward others. For it has no place in the life of a Christian, and no place in the life of this church. Indeed, we are family that has been bought with the blood of Christ, and this should not happen.

And if we're hesitant to be aghast at such treatment, then consider how *God* views it, for we read on in this parable:

Matthew 18:32-33

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?'

Of course, the answer is yes!

Matthew 18:34

And his master was angry, and delivered him to the torturers until he should pay all that was due to him.

And in case we're in any doubt that Jesus is using this parable to speak to us, we read in verse 35:

Matthew 18:35

"So My heavenly Father also will do to you if each of you, from his heart, does not forgive his brother his trespasses."

So then, who here this morning is holding a grudge?! I mean, we probably don't want to admit to it right? But seriously, is there anyone in your life that you need to forgive? Because, if so, you *need* to forgive them. Indeed, doing so isn't some optional extra to being a Christian. It's not like some people get the gift of tongues, some the gift of healings, and some the gift of forgiveness. No! Forgiveness is completely engrained into what it means to be a Christian. CS Lewis put it well, when he said:

To be a Christian means to forgive the inexcusable because God has forgiven the inexcusable in you.
CS Lewis

Another way of putting it, is that we are to forgive others as Christ forgave us. And if we ever find it hard to forgive someone — and I'm certain that we will each find it hard at some point — then we must remember how wretched we were before God, how much we offended Him, that we were deserving of an eternity in hell, and that the only remedy was for His only Son to die an agonising death on the cross to pay for our sin. If God can forgive us for how greatly we have wronged Him, then it is nothing in *comparison* for us to forgive others for what they have done to us — just like it was nothing in comparison for the man in this parable to forgive the debt of £100 or so, when he had himself been forgiven £75 million.

Oh, but this person really hurt me! We say or think. And I get it. I'm not immune to this. Just like you, I have been hurt but others. Deeply so in some cases. But when I consider what Jesus has done for me, there is no excuse I have to not forgive those who have wronged me — even though what they said or did hurt. Even though it might still hurt if I think of it.

Oh, but what they did was wrong! We might argue. Sure, but forgiveness isn't saying it was OK to sin. As Dustin Benge helpfully wrote:

Forgiveness isn't excusing sin. Forgiveness says, "What you did was wrong, but since God has forgiven me, I also forgive you."

Dustin Benge

Let us indeed show to others the grace that has been showed to us. Not only to believers, but to unbelievers too — for in doing so we may be such a witness to them, that they would want to know more about the God who has gone to such lengths that He might be able to forgive us.

Oh, but they keep doing it! We complain. Yet we've already seen in this chapter how Jesus has said we should continually forgive until He returns. And indeed, when we think of our sin, how we too have continually sinned against God, doing the same thing over and over and over — yet in His mercy and grace He forgave us. And let us note, we cannot have conditional forgiveness, that we will only forgive if that person never offends or hurts us again... for imagine if God did that to us, for haven't we each sinned despite having received God's amazing grace and forgiveness to us?!

Oh, but they don't deserve to be forgiven! We exclaim. But isn't that the nature of forgiveness? I mean, does anyone ever *deserve* to be forgiven? Surely no-one deserves it, but rather it is an act of grace. So may we show grace to others, as we have been shown grace by God.

Oh, but they haven't asked for forgiveness! We might think. Well, does that excuse you from forgiving them? Does it? Jesus didn't note that as an exception here — rather He says we should forgive others from our heart. And that's irrespective of their attitude, and entirely about our attitude in this. Indeed, we should consider that He died for the sins of the *whole* world, even making the first move, for we read in Romans chapter five, that *God demonstrated His own love toward us, in that while we were still sinners, Christ died for us*. That doesn't leave us room to wait for others to come to us begging for forgiveness. No, no. We simply should forgive them from *our* heart, irrespective of *their* heart.

In the end, regardless of what anyone ever does to offend you, to hurt you, or to wrong you — or me — whether carelessly, whether intentionally, we can't hold back forgiveness, because God has forgiven us. And you know what, it will not only be a blessing to that person, but to you too. For as someone wisely said, *forgiveness is really hard, but it's easier than the alternative*. And that alternative is bitterness that will eat away at you for years, even your whole life, for bitterness is like drinking the poison and expecting the other person to die. It will wreck you. And it does indeed wreck some people.

So let us forgive. Sure, it isn't easy, but it is possible. If it were not possible, Jesus would not have instructed us to do it in such serious terms. But, lest we make the mistake of thinking we can go about this in our own strength, let us not forget that we need to go to the One whom has shown a greater forgiveness than we will ever need to show. Let us remember that without Him we can do nothing. And let us remind ourselves of what we read in Hebrews chapter four. We read there:

Hebrews 4:14-16

Seeing then that we have a great High Priest who has passed through the heavens, Jesus the Son of God, let us hold fast our confession. For we do not have a High Priest who cannot sympathise with our weaknesses, but was in all points tempted as we are, yet without sin. Let us therefore come boldly to the throne of grace, that we may obtain mercy and find grace to help in time of need.

If Jesus can hang there on the cross and say "Father, forgive them, for they do not know what they do." then surely we can go to Him for help in forgiving those who have wronged us!

Conclusion

Now, as I wrap up our study this morning, I want us to note one more thing — and that is of all people, there should be forgiveness amongst us as Christians. Indeed, the church as a whole should be the place where forgiveness is supremely evident. Too often though, there are grudges amongst us, amongst Christians. And that ought not be the case. Not only does that go against what God has told us to do, but it is such a terrible witness.

And this had become a real problem in the church in Corinth, for we read in 1 Corinthians chapter six how they were not only having disputes among themselves, but they were taking each other before secular court houses to resolve the issues. So, Paul, in writing to them, noted that they should have resolved these matters among themselves, for even a person who had been a Christian for 5 minutes could see that what they were doing was wrong.

And simply put, like them, there are two options that we have in *our* church — and that is we can either fight each other, or we can behave like Christians! And to behave like a Christian means to forgive. It means to love. It means to keep no record of wrongs. So what will we do? I hope and pray that we will truly seek to follow Christ, to imitate Him, to love like Him, to forgive like Him. For we *must* do it. Just as we read in Colossians chapter three, which says:

Colossians 3:12-13

Therefore, as the elect of God, holy and beloved, put on tender mercies, kindness, humility, meekness, long-suffering; 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.

This isn't optional. So, let us not pretend that it is. Not only here in this building, but when we post online too. For it's so sad to see how some Christians can be unkind, unloving, even vindictive toward other believers when commenting on social media posts and the like — for rather than being a witness that leads people to Christ, it is a terrible example that actually pushes people away from Him. And it reminds me of Charles Spurgeon's words, for he said:

I am told that Christians do not love each other. I am very sorry if that be true, but I rather doubt it, for I suspect that those who do not love each other are not Christians.

Charles Spurgeon

And that might seem harsh, but look at what we read in 1 John chapter four:

1 John 4:7-8

Beloved, let us love one another, for love is of God; and everyone who loves is born of God and knows God. He who does not love does not know God, for God is love.

Let us behave like Christians ought to. Let us seek to emulate Christ. To act like Him. To *forgive* like Him.

Application questions

This is a topic that affects us all, right? So, since that is the case, let us all consider these things very carefully in the coming hours, days, and weeks ahead. For it is only a matter of time before you or I (and in reality both of us) will need to forgive someone. Indeed, the irony wasn't lost on my that the last time I taught in such detail on this subject, when we went through 1 Corinthians chapter six, I found myself faced with the most hurtful situation within an hour of leaving the church building. It could be the same for you today. I hope it isn't. But if it is, or whenever it is that you are next wronged by someone, or hurt by someone, may you go to Christ for help in that time of need, with a heart that is committed to forgive that person, just as Christ has forgiven you of even more.

Finally then, let me ask you three things:

- Is there anyone you need to forgive today? Remember, you *need* to. It is not optional.
- Are you determined, even now, to forgive those who will wrong you in the future?
- Have you lost sight of all Christ has forgiven you? For if you have, you will struggle to forgive others.

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