Our Saviour Lutheran Church (Parksville, BC)
Pastor Steve Chambers

+++ In the Name of Jesus +++

Date: Sept 13, 2026 (16th Sunday after Pentecost, series A) (Proper 19)
Title: "I Believe in the Forgiveness of Sins"
Text: Matthew 18: 21-35

21 Peter came to Jesus and asked, 'Lord, how many times shall I forgive my brother or sister
who sins against me? Up to seven times?'
22 Jesus answered, 'I tell you, not seven times, but seventy-seven times.
23 'Therefore, the kingdom of heaven is like a king who wanted to settle accounts with his
servants. 24 As he began the settlement, a man who owed him ten thousand bags of gold was
brought to him. 25 Since he was not able to pay, the master ordered that he and his wife and his
children and all that he had be sold to repay the debt.
26 'At this the servant fell on his knees before him. "Be patient with me," he begged, "and I will
pay back everything." 27 The servant's master took pity on him, cancelled the debt and let him go.
28 '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.
29 'His fellow servant fell to his knees and begged him, "Be patient with me, and I will pay it
back."
30 'But he refused. Instead, he went off and had the man thrown into prison until he could pay
the debt. 31 When the other servants saw what had happened, they were outraged and went and told
their master everything that had happened.
32 'Then the master called the servant in. "You wicked servant," he said, "I cancelled all that debt
of yours because you begged me to. 33 Shouldn't you have had mercy on your fellow servant just as
I had on you?" 34 In anger his master handed him over to the jailers to be tortured, until he should
pay back all he owed.
35 'This is how my heavenly Father will treat each of you unless you forgive your brother or sister
from your heart.'

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Large amounts of money can be scary. Some of you were (or maybe still are) used to dealing with *very* large amounts of money in your work, but most of us tend of balk at numbers that are bigger than an average sort of household income. According to Statistics Canada, though, even that number is getting pretty big! The average household income right now in this country is $106,000 (before tax). Here in BC it's almost $109,000. And even here in Parksville, with our very high number of retirees, the average household income is *still* almost $90,000.[1] Think back to what you and I earned 20… 30… 40 (or more!) years ago, and numbers that big probably just make our heads kind of spin.

The story Jesus tells in our Gospel reading *isn't really about money at all.* But there's a similar kind of problem with the *size* of the numbers he uses. The story begins with Peter asking the simple question, ***"How many times* do I need to forgive my brother [or sister]?"** (21) Obviously Peter had been *listening* when Jesus told all of his disciples (in last Sunday's Gospel) that we're supposed to go and *talk to* a person who sins against us, so that we can (hopefully) win that person back. "OK," Peter thinks (this week), "That's what I'll do! The only problem is, Jesus, ***How many times* shall I forgive my brother [or sister] who sins against me? Up to *seven* times?"** (21)

At first, that probably sounds like a pretty big number. I'm not sure you and I always

[1] CMHC reports average household income in 2025, before taxes, as $89,700 in Parksville, $108,700 in BC as a whole, and $106,300 in Canada as a whole.

*actually* extend that many "forgivenesses" to people who've hurt us—not only when it comes to "REALLY BIG wrongs" (like adultery, theft, or fraud) but even when it comes to minor irritations (like cutting us off in traffic, giving us the finger, or letting their dog poop on our grass). Once or twice?—OK, we'll "grin and bear it"… but seven times? That would be a *pretty generous* amount of forgiveness, right? Maybe that's even why Peter picked that number, seven being the number of completion, wholeness, and perfection, in ancient Israel. Realistically, how many of us today do much better than that?—forgiving the same person *seven times?*

As big of a goal as that seems to be, though, Jesus wasn't impressed. **"I tell you, [Peter], not seven times but seventy-seven times."** (22) Jesus wasn't just quibbling with Peter's math—as if Peter just sort of accidentally "ran the numbers wrong" in his head, or punched the wrong keys on his calculator. What Jesus was really doing (when he told Peter "**not seven times, but seventy-seven times**") was blowing up the whole concept of "countable forgiveness," completely! "*Whatever* number you think is an appropriate *limit* on your forgiveness, forget it!" is basically what Jesus is saying. "Double that number… square it… raise it to the power of a hundred"—and you STILL have not even *STARTED* to get *close to* the scale of the forgiveness that God himself offers to all of us, through Jesus.

How do we *know* that's what Jesus is saying? Well, he makes this all pretty clear, in the parable he tells after correcting Peter's number.

It's a simple story. A king calls in his loans, and what our translation says is that he discovers one guy who owes him **"10,000 bags of gold."** (24) What Jesus *really* says (in Greek) is that he owed him **"10,000 *talents.*"** *One* talent is about 75 pounds (or 34 kilos)—75 pounds, that is, of precious metal (like gold, in this case). That would take an average worker in first-century Palestine something like 40 years to earn. So, let's think about that. If the average Canadian worker today earns about $68,000 a year (and that's what Statistics Canada tells us), the math is pretty straightforward: $68,000 x 40 = $2.72 million. But that's just for ONE talent!—and remember, this guy's debt (here in Jesus' story) is 10,000 talents. So, 10,000 x $2.72 million = a little more than $27 billion. It makes me wonder what this guy could possibly have *done* to acquire that big of a debt! (*Go ahead: insert any number of current political comments here.)*

Back in the story, though, Jesus' point in making up such a ridiculous number is simply to make it clear that the guy who owes this enormous debt will *never* be able to pay it back. That's why Jesus has the king in this story take this next step that probably strikes us as barbaric, but sometimes did actually happen in the ancient world. He ordered that man's wife and kids to be sold (along with all of his property)—in order to get back at least a tiny little portion of the billions he was owed. (25)

The way the story unfolds, though, that sale never went ahead. The king changed his mind and wrote off the whole debt, 100%. **"'Be patient with me,' the servant had begged, 'and I will pay back everything.'"** But what the king did, was even better than that. **"The servant's master took pity on him, cancelled the debt, and let him go."** (26-27)

Wouldn't it be great if things worked out that way in real life? Go ahead: I challenge you to try cutting this kind of deal at your bank tomorrow morning. First, just try to borrow $27 billion, using your house and your stuff (and your family!) as collateral. EVEN IF you *get* that kind of a loan (which of course you won't), there is no way in the world the bank is going to cancel that debt just because you ask for a break. The money is too important, and the numbers are too big! A debt is a debt, and payment HAS TO be made—that's just the way <u>the world</u> works.

The point of this story, though, is that that's NOT the way <u>God</u> works. *God* is the king, and you and I are the people who owe him. Our debt is more than we can ever pay, even if we work 24 hours a day for the rest of our lives! And the worst of it is, our debt is not just anything as "simple"

or "external" as *money*. It's *our* very lives that we owe to God, because of our sin. Remember what we pray in the Lord's Prayer?—literally, **"Forgive us our *debts."*** (Matt 6:12) What we owe God *IS* a debt that just keeps growing, every time we break any one of his commands, in thought, or word, or deed. How in the world can we ever even *start* to repay *that* debt?

The "good news" is that God doesn't *require* us to! This is where this parable Jesus is telling us, "breaks down"—right at this point, where God's mercy is *even greater* than this king's mercy, here in this story!

- As David says in Psalm 51, **"Lord, you do *not* delight in sacrifice, or I would bring it; you do *not* take pleasure in burnt offerings."** Instead, David says, "**the sacrifices of God are a broken spirit; a broken and contrite heart, O God, you will not despise."** (Ps 51:16-17)
- Likewise, the prophet Micah says something very similar in his book. **"Will the Lord be pleased with thousands of rams, with 10,000 rivers of oil? Shall I offer my firstborn for my transgression, the fruit of my body for the sin of my soul? *[No!]* The Lord has told you *[already]* what is good. And what *does* the Lord require of you? To do justice, and love mercy, and walk humbly with your God."** (Micah 6:7-8)

*That* is what God requires of us—nothing more, and nothing less—a broken and humble heart that loves mercy (both giving it and getting it!)… a lowly spirit that believes in the forgiveness of sins (for ourselves and for others)… and (let me add, from a New Testament perspective) a trusting soul that looks to Jesus our Saviour, to "pay off" the very last penny of our debt, with his death on the cross.

God, you see, *did not* just sit down at his desk up there in heaven one day and say, "Hmmmm, I think I'll just give everybody a break, and *write off* all of their debts, for no reason." The reason God *didn't* choose to forgive us in quite that way is because he is a JUST God—a God who takes accounting seriously! The "debit" and "credit" columns in your and my accounts (in his books) have to balance—*and*, because of the way God worked this all out, in Jesus, they DO! That crazy-big debt *we* can't pay, *Jesus* paid—"**not with silver or gold**," as Peter writes in his first letter, **"but with his precious blood, a Lamb without blemish or defect.**" (1 Peter 1:19) You and I are *blood-bought* sinners, every single one of us. We are people who have been bought-back from our everlasting debt to God, by our Saviour's dying sacrifice in our place.

His death purchased our life.

His descent into hell opened up our ascent into heaven.

His voluntary taking-on of our sin, paid for our forgiveness.

In terms of this parable, *that* is why God our king has **"taken pity on us,"** and **"cancelled our debt,"** and **"let us go."** (27) God did that *not* because our sin means *nothing*, but because it means <u>*so much*</u> that he himself "had to" come up with a way to deal with it—by the death of his very own Son.

So far, that's what Jesus is talking about in the *first* part of this parable—the part about the King and the guy who owes him that humongous debt. In the *second* part of the story, though, Jesus shifts our focus onto the way this *newly-forgiven* man treats one of his fellow-debtors—a guy owed him the relatively-small sum of 100 silver coins. Now, each of those coins was worth about a day's wage. So, for us, based on the average Canadian wage of $262 a day, that would be a total of about $26,000. That's not pocket-change, for sure! But the point is the *CONTRAST* between this $26,000 and the $27 billion that this first man originally owed the king. If the king had already forgiven him *his own* enormous debt, you would kind of think *he* would have been able to forgive this relatively-small amount in turn.

But that's *not at all* the way the story unfolds. **"He grabbed the man and began to choke**

**him,"** we hear. **"'Pay back what you owe me!' he demanded."** (28) Then, when this second guy begs for mercy—*the way he had done, just before!*—"**he refused, [and] instead... went off and had the man thrown into prison until he could pay the debt."** (30)

The Lord's own sadness, disappointment, and anger with this kind of attitude is clear both from the way this little made-up story ends, and from Jesus' comments at the very end of this reading. In the parable, when the King hears what happened, he calls the first man onto the carpet *(again!)* and says, **"You wicked servant!... I cancelled all that debt of yours because you begged me to. Shouldn't you have had mercy on your fellow-servant, just as I had on you?" In anger, his master handed him over to the jailers, until he should pay back all his debt."** (32-34) Then—as if that wasn't serious enough—Jesus unleashes his own anger too at *anyone* who could possibly be so callous. **"This is how my heavenly Father will treat each of you,"** Jesus tells Peter (and all of us), "**unless you forgive your brother or sister from your heart."** (35)

Tough words, right? They "tie together" *way more closely* than we wish they would, the way that God deals with us, and the way we deal with others. It's almost like God is telling us that if we're going to insist on *calculating* our debts, and *balancing* everything out in our lives the way an accountant does—OK, we can do it that way if we really want to!

- *Yes,* we can collect on every last loan, right down to the penny...
- *Yes,* we can demand compensation every single time somebody hurts us...
- Yes, we can sue the socks off anybody who crosses us.

*If we want to be MISERS with mercy—FINE! God won't stop us!* BUT in that case, we better be ready for God to treat us that very same way ourselves. We need to be prepared for *him* to hold *us* accountable for every last one of *our* debts, with the same kind of ruthlessness *we* apply to others. The Lord's Prayer doesn't say **"Forgive us our trespasses (or sins)"** without that critical addition, "**as we forgive those who trespass (or sin) against us**." (Matt 6:12)

When it comes to forgiveness, then—*in a certain sense,* there are no accountants in heaven. In literal terms, I'm sure there are!—which is very good news indeed for Brenda's sister, and her husband, and all the other *Christian* accountants all of us know. But in spiritual terms, this whole idea of *keeping track* of debits and credits… *balancing* rights and wrongs… *reconciling* offences given and offences taken—well, *all* of that thinking is the total *opposite* to the way God runs his kingdom.

God's gift and command (together!) is this: **"Freely you have *received*, freely *give.*"** (Matt 10:8) That undermines every kind of mathematical calculation, beyond saying that it's a 100% deal all around. *We* commit *all* of the sin… *Jesus* paid for all of our forgiveness!

So, you and I can also now give free and gracious forgiveness toward each other, 100%--sharing with all the people God places around us, the very same gift we ourselves have received.

As they say, "Go figure!" Yes, Jesus challenges us to "go figure" *how much* God has forgiven us, in him. Just try to come up with a number! Then, "go figure out" *how little* (by comparison) other people need our forgiveness.

Which of those figures is greater? The answer is clear. None of us who know, and understand, and receive God's forgiveness in Jesus, should ever match the stereotype of "a ruthless accountant," but instead the gracious image of our "generous and freely-forgiving Saviour."

In the name of Jesus, dear friends: Amen.