

The Kingdom of Heaven is Like...

Part 5 – Bookkeeping is Hell

Matthew 18:23-35

Rev. Jeff Chapman ~ January 19, 2017 ~ Faith Presbyterian Church

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²³“For this reason the kingdom of heaven may be compared to a king who wished to settle accounts with his slaves. ²⁴When he began the reckoning, one who owed him ten thousand talent was brought to him; ²⁵and, as he could not pay, his lord ordered him to be sold, together with his wife and children and all his possessions, and payment to be made. ²⁶So the slave fell on his knees before him, saying, ‘Have patience with me, and I will pay you everything.’ ²⁷And out of pity for him, the lord of that slave released him and forgave him the debt.

²⁸“But that same slave, as he went out, came upon one of his fellow slaves who owed him a hundred denarii; and seizing him by the throat, he said, ‘Pay what you owe.’ ²⁹Then his fellow slave fell down and pleaded with him, ‘Have patience with me, and I will pay you.’ ³⁰But he refused; then he went and threw him into prison until he would pay the debt. ³¹When his fellow slaves saw what had happened, they were greatly distressed, and they went and reported to their lord all that had taken place.

³²“Then his lord summoned him and said to him, ‘You wicked slave! I forgave you all that debt because you pleaded with me. ³³Should you not have had mercy on your fellow slave, as I had mercy on you?’ ³⁴And in anger his lord handed him over to be tortured until he would pay his entire debt. ³⁵So my heavenly Father will also do to every one of you, if you do not forgive your brother or sister from your heart.” (Matthew 18:23-35, NRSV)

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I am certain that Jesus’ disciples didn’t always get along. We actually have a few recorded instances of bickering. But I think a lot more happened off the record. There must have been! These guys lived together 24/7 for three years. I bet things came to blows a couple of times. In fact, just before our passage today in Matthew 18 Jesus talks to his disciples about how to handle things when one of them sins against another.¹ Maybe he was responding to something which had just happened, who knows. Either way, he teaches them that they need to confront one another honestly when there is sin but that the goal is always reconciliation. They have to learn how to forgive and how to ask for forgiveness.

When Jesus finishes Peter has a question. Peter always has a question. But to be fair, they all were probably wondering the same thing and Peter was the only one with the guts to ask it. **“Lord,”** Peter asks Jesus, **“if somebody sins against me, how often should I forgive? As many as seven times?”**²

It’s a good question. He’s just trying to figure out the bookkeeping here. You know, if your kid moves home after college and needs a few months to get a plan together you let him stay for the summer. Then in the fall if he lets you know that he needs a little more time, you might give him until the New Year to get a job and find a place of his own. If January comes, however, and he’s still sitting on his butt playing video games in his pajamas all day, it’s time to balance the books. Either you move out or start paying rent. This can’t go on forever. That’s Peter’s question. How far does grace go?

In certain parts of the Old Testament the law says that a person only has three chances to commit an offense.³ It’s this guideline that led rabbis in Jesus’ day to teach that if a person sinned against you more than three times you did not have to forgive that person. Every one of Jesus’ disciples would have known this limit. And logically, it makes sense. Once is a mistake. Twice means it’s hard to break a habit. Three times might mean you’re a slow learner. But the fourth time you have crossed the line. You no longer deserve my forgiveness.

¹ See Matthew 18:15-20

² Matthew 18:21

³ See, for instance, Amos 1:3,6,9,11, 13 and Amos 2:1,4,6

So when Peter suggests that he might be willing to forgive somebody up to *seven* times, he's actually trying to impress Jesus and the other disciples. You see, he's taken the accepted standard, three strikes, doubled it and added an extra strike for good measure. How can Jesus not be impressed? He's willing to be *more than* twice as gracious as everybody else is. He is certainly going to get a gold star in class today.

Actually, no. Jesus is not impressed. **“Not seven times,”** he tells Peter, **“but seventy-seven times.”** He doesn't mean, of course, that the 78th time we withhold forgiveness. No, Jesus exaggerates the number as a way of saying that there is no end to the forgiveness we must extend to each other. And the looks on the disciples' faces when he said this must have told Jesus it was time for a parable.

Now remember, one of the reasons Jesus used parables was because these vivid pictures had the power to expose people's wrong thinking and shed light on the way things really work in God's kingdom. In a way, parables sucker punch people, knock the wind out of us unexpectedly, which is what we need sometimes. So Jesus uses the parable we just read to paint a picture of the way things really are, which he then hopes will become a mirror so that we can see how we have strayed from God's ways. Ultimately, then, the parable becomes a window through which we can see what God may have in store for us on the horizon if we trust him. With that in mind, and remembering the circumstances that led Jesus to paint this picture, let's turn back to the parable itself.

There is a king who decides one day to settle accounts with his servants. It's his legal right to do so. He's not using power to grab what doesn't belong to him, but letting the law dictate that outstanding debts to him must be paid. Well, the first debtor in line is a man who owes the king 10,000 talents. For those of you who have never used a talent to buy groceries, let me explain. One single talent in the ancient world was worth 6,000 denarii and a single denarius was equivalent to a day's wage for a common laborer like this servant. What this means is that this man has accumulated a debt that will take him about 60 million days, or 170,000 years, to pay back!

And right off the bat Jesus wants his picture to serve as a mirror. As you may have guessed already, the King in the parable is God and we are the servant in debt. Jesus is telling us here that we owe a debt to God which we can *never even begin to pay*. God has asked two things of us in life, that we would love him with all our heart, mind, soul and strength and that we would love everybody else in this world as much as we love ourselves. In stark terms Jesus is telling us here that we have failed in these two things to such an extent that we'll never be able, by our own moral efforts, to settle the score.

Now, this is hard for many of us to hear because we tend to compare our debt to the debts of others, which means it's not that hard to find people in the world who, at least from our vantage point, seemed to have messed up quite a bit more than we have. That, in fact, may be true. Your debt may take you 60 million days to pay back but my debt, I'm proud to say, will only take me 40 million days to pay back. Good for me. The only problem is that we both only have 90 years or so to pay our respective debts and that fact makes difference between them negligible. As theologian Reinhold Niebuhr once put it, “The differences between the best person and the worst person are insignificant in God's sight.” This is the first thing we see in the mirror of Jesus' parable. We may not like it, and many of us may not accept it, but this is the picture Jesus is painting.

Notice then what the king does. He decides to cut his losses. He's like the banker that knows she will never get the loan repaid so she forces the lender into bankruptcy to collect what she can while there's still something to collect. The slave is to be sold, both he and his family and all he still owns, to pay what can be paid. And to us this may seem harsh. Why can't the king just overlook the debt? But he cannot. What sort of kingdom would result if the king just decided that all debts could simply be ignored? Chaos would ensue. And what would this world be like if somebody did some great harm to you, or to your family, or to your nation, and God simply said, “Hey, let's just let it go. Just pretend like it never happened.” No victim, no person on the receiving end of some egregious act, wants God to just dismiss debt. Justice can't just be set aside and ignored. Sin can never be simply dismissed, even if we want it to be.

Think about it. Somebody steals your nice bicycle, sells it on eBay, and takes the money and spends every cent on a vacation in Las Vegas. You find out about it and confront that person who now owes you a debt. There are now just two options before you and one of them is *not* dismissing the debt. Either he pays the debt and reimburses you for the stolen bicycle or you forgive him and then you absorb the debt yourself, meaning you are out a bicycle. This is extremely important for you to understand. The person who forgives doesn't dismiss the debt of sin but rather takes that debt upon themselves. If a person goes around spreading vicious and false rumors about you which ruin your

reputation, you have the same two options. You can seek revenge and do the same to him and, in doing so exact the debt from him, or you can forgive him. But if you forgive him and refrain from vengeance that means you are still stuck with a wrecked reputation and the pain that comes with that. What we can never do – we or God! – is simply dismiss the debt. Keep that in mind as we work through the story.

As the servant and his family are then being carted off to be sold in the slave-market he pleads with the king to have a heart. More than pleads, he promises the king, **“Have patience with me, and I will pay you everything.”** And here is what you must understand: *this servant is not asking for forgiveness*. No, asking for forgiveness would sound like this, “Your majesty, I can never pay you what I rightfully owe you and you have every right to sell me and my family into slavery. But I beg you not to do so. Please absorb the debt yourself which I can never pay.”

That is not what the man says. No, he is so deluded that he doesn’t ask for mercy but only for patience and time. He’s convinced he can balance the books himself if only given the opportunity to do so. And as we look in the mirror here, we see Jesus telling us that this is the default position of the human heart.⁴ There is something in us that always wants to justify ourselves before God because we know that if we can justify ourselves before God then we won’t owe God anything. If it’s grace God gives me, however, then I owe God everything and, frankly, I’d prefer not to be in that much debt, even to God.

With this in mind, consider again the King’s reaction. **“Out of pity for him, the lord of that slave released him and forgave him the debt.”** The word for ‘pity’ here in the original Greek, when translated literally, would read, “out of a *yearning in his bowels* for this man he forgave him.” In other words, at the absolute core of this king we find compassion and love. You see, it is not anything in the servant that generates this king’s response of grace, not even a confession. The king does not forgive as a result of the servant’s confession because the servant didn’t confess! The king simply forgives because forgiveness is what is in the heart of the king. In terms of debt, this king simply chooses to stop keeping the books. In doing so, he doesn’t dismiss the debt but absorbs it completely to himself.

At this point, how can we not be led to the cross? Do you realize what it was that God did on the cross? Justice was not dismissed when Jesus died but was, out of gut-wrenching compassion and love, absorbed. On the cross we see God’s justice, his hatred of sin, *and at the same time* we see God’s love, his undying compassion for his world. Both are fully realized at once. At the cross God declares that he is finished keeping the books. The debt none of could ever hope to pay is completely, once and for all, forgiven. Not because we deserved it, or even because we asked for it, but because this is the heart of God. When it comes to our sin, God is not a bookkeeper.

Think about that for a minute. Please. When God looks at *your* life – your life! – *he is not keeping the books*. He’s not making a record of your sin. He’s just not. You might be. You might think he is. But he’s not. He gave that up at the cross. It’s got no place in his kingdom. And not because of anything you did. After all, he died for you and forgave your debt completely before you were even born. It’s been paid in full, once and for all. Listen to me again. When God looks at your life he is not keeping books. That truth, above all other truths, ought to change everything.

But what does it do for this servant? Absolutely nothing. As we are about to see evidenced, he walks out the same man he was when he walked in, a bookkeeper through and through. In fact, I think he takes the king for a sucker. “Somehow the king bought it. He must know I can’t pay him back but perhaps my moving display of contrition, or maybe my promise to do my best, won that foolish king over.” In other words, he’s walking away thinking that he’s paid off the debt, or is about to pay it off, that he’s squared his debts, or is on the way to squaring his debts, with the king. As one commentator puts it, “All he knew was that the heat, which formerly had been on, was now off. He hadn’t the slightest notion of what it had cost the king to put out the fire.”⁵

Do we? Do we have any idea what it meant for our King to absorb our debt? In the story we’re told of only one servant who owes an enormous debt. We can assume, however, a whole group of other similarly indebted servants behind him in line who are about to receive the same unexpected gift of forgiveness. To a far greater extent, our King doesn’t just have one indebted servant but billions and billions of indebted servants across this world and down through history who all owe wildly exorbitant debts and yet our King has absorbed them all. Only the very death of the very Son of God, eternal and fully righteous as he is, could ever be enough of a sacrifice to absorb such a debt. We have no idea.

⁴ This is a phrase use often and, to give credit, I’ve stolen it from Timothy Keller.

⁵ Robert Farrar Capon, *The Parables of Grace* (Grand Rapids: Eerdmans, 1988), 48.

In light of all this it's hard to fathom what happens next. Immediately the servant goes out from the king and *on his way home* – clear evidence that *nothing* has changed – sees a work colleague who owes him money. To be fair, it's no small sum. The man owes him 100 denarii, which is about three month's salary. It's not like the guy owes him for lunch yesterday. No, he owes him \$15,000. And under the law the first man has every right to demand payment, which he immediately does. But then, in a clear case of déjà vu, his desperate colleague begs for patience so that in time he can pay his debt. Sound familiar?

Now think about this. The words of the second servant's plea are virtually the same words the first servant pled to the king. But there is one major difference. Though the amount of debt in the second case is also significant, it's actually manageable. Clearly he doesn't have \$15,000 in his pocket right then and there but, given some time, he probably can raise the funds and settle accounts. In other words, in many instances we can make things up when we sin against each other. If I steal your bike, sell it, and spend all the money, in time I can raise the money and buy you a new bike and balance the books with you. Even if I lose your trust, I can eventually earn it back by being trustworthy. It might take a long time, but it can be done. What Jesus is trying to show us here in the mirror is that the debt we owe one another, though significant, is nothing like the debt we owe God. It's not even close.

So how in the world is it possible that this servant refused to forgive his fellow servant even though he has just been forgiven so much more by his king? It's simple. He lives in a bookkeeping world and he can't imagine how anybody could live otherwise. Even though the king has stopped keeping books on him, he doesn't realize it. He thinks that he's figured out a way to balance the books with the king and so, naturally, he's now demanding that this man balance the books with him. At least he's consistent.

But still, how is this possible? How in the world could anybody receive such a priceless gift and not have it change them? I don't know how it's possible, but it happens all the time. And it's at this point that I need you to look in the mirror with me as I ask, do *you* keep books on anybody in this life? Every one of us in this room has lived long enough to have had many people sin against us. Some of those people we know personally. Others we will never know and yet their actions have hurt us. Either way, when somebody hurts you, even if you choose not to respond in kind, have you really stopped keeping books?

Be honest. Think about people who have done you wrong. Do you ever find yourself subtly making cutting remarks about them, or to them? Do you occasionally bring up to them old injuries from the past, especially at times when you have been guilty of causing injury yourself, so you can show you're not the only guilty party? Do you ever find yourself being more demanding or controlling with such people, more than you are with others? Do you ever avoid these people or give them the cold shoulder? Do you ever punish others with self-righteous 'mercy', making a big display of your forgiveness as a way of making them feel small and justifying yourself? Do you ever remain silent and refuse to stop or correct gossip you hear about others who have gossiped about you?

Even when on the outside you display kindness and love to those who have hurt you, what about on the inside? Do you still indulge in ill-will in your heart? Do you keep replaying the tapes of the wrongdoing to keep the sense of loss fresh? Do you ever silently root for people to fail or secretly relish their pain as something they had coming? Do you ever vilify or demonize people in your imagination? Again, I'm not only talking about people you know, but even people you don't know – some public figure, maybe a politician or celebrity, who has done something you consider unforgivable.⁶

I can't speak for you, but when I honestly answer those questions I suddenly realize it is, in fact, quite possible for a person to refuse to extend even a fraction of the grace he had been shown because I've done it myself! You see, Jesus isn't telling me this parable so that I can see what somebody else is like. It's a mirror! This is me! Isn't it you as well? Aren't we all still prone to keeping the books? It's the world we live in, the air we breathe.

But here's the deal. To the extent that's true, to the extent we still keep records on one another, that is the extent to which we haven't yet realized that God is no longer keeping records on us. And if that's true, word will get back to the King. Word *always* gets back to the king. And when it does the King's response will be swift and clear. In the parable

⁶ This list of questions come from Timothy Keller, in an article entitled *Serving Each Other Through Forgiveness and Reconciliation*. It first appeared in *The Gospel and Life Conferences* of 2004 and 2005 and can be read in its entirety at <http://www.thrivingpastor.com/serving-each-other-through-forgiveness-and-reconciliation/>

when the king finds out that his pardoned servant has refused to pardon his fellow servant, that first servant is immediately dragged to prison where he will be tortured until he can pay off his entire debt. And how long will that take? Forever. Again, he will *never* be able to pay the debt.

But don't blame the king. Please don't blame the king. Listen to me carefully. *The servant is not being punished for his great debt.* No, that debt – remember! – was *already absorbed* by the king! But the servant doesn't know it, or more likely refuses to know it. He doesn't want the debt absorbed because he knows that then he'll be forever in debt to the king. Better to pay it off, by his sincere contrition or his genuine effort, and then he and the king will be even. So the servant chooses to keep on keeping the books, not only on others but even on himself. The king, therefore, is left with no other choice than to let him do it. Since this foolish and prideful servant won't let go of record keeping, he's going to have to bear the weight of the record himself.

Do you see what's happening here? God is not keeping the books on you anymore. He's just not. When we come to believe this and, in utter joy and gratitude, give our lives to Jesus, one of the first things that happens is that we are baptized. But we're only baptized once. As the Nicene Creed puts it, there is "one baptism for the forgiveness of sins." We are forgiven for all our sin, even sins we have not yet committed. So we don't have to keep getting baptized. Why would we? God's not keeping records anymore. So the only way we can ever miss out on God's grace is if we refuse to accept it and continue to imagine that the books are being kept. As has been said before, in heaven there are only forgiven sinners. But that's also true of hell. As a brilliant writer named Francis Capon puts it,

The sole difference between heaven and hell is that in heaven forgiveness is accepted and passed along, while in hell it is rejected and blocked. In heaven, the death of the king is welcomed and becomes the doorway to new life in the resurrection. In hell, the old life of the bookkeeping world is insisted on and becomes, forever, the pointless torture it always was.⁷

You might say that the only unforgivable sin is the sin of withholding forgiveness from others. It's why Jesus always ties the two together, even in the Lord's Prayer when he teaches us to pray, "Forgive us our debts *as we forgive our debtors.*" We are not forgiven because we forgive others. That is not the order. God's forgiveness has nothing to do with us and has everything to do with God. Not even our confession generates God's forgiveness. God just forgives us because that's who he is, so much so that he willingly gave his life to absorb the debt of our sin.

All this means that if we truly and humbly accept God's forgiveness it cannot help but lead us to forgive others in turn. In the same way, those who know they are blessed by God will, in turn, bless God and others, and those who know they are loved by God will, in turn, love both God and their neighbor. To make sure we understand that all this applies to us, Jesus ends his parable by insisting this isn't just a picture but a mirror and a window as well: **"So my heavenly Father will do to every one of you, if you don't forgive your brother or sister from your heart."**

Before I end, a word of hope. I know this is hard. If you're honest, you, just like me, struggle to forgive. True forgiveness is so hard, in fact, that we cannot do it on our own. But if, by the grace of God, you can come to see that Jesus, at the cross, stopped keeping the books on you, that you are loved and forgiven simply because he is a God of love and grace, then you will find yourself ready and willing to let go of everything else in your life to take hold of Jesus. And if you do that – if you have done that! – then Jesus, by the power of the Holy Spirit, literally comes to make your life his dwelling place. If you have placed your faith in Christ then Christ is in you or, perhaps more accurately, you are in Christ, which means that in time Christ will be, as Paul puts it, "formed in you."⁸ The seed of Christ is planted in your heart and has begun to grow and will, in time, produce a great harvest. Among other things, he will teach you how to forgive, even give you the power to forgive. Or perhaps more accurately, he will forgive others through you.

How have followers of Jesus over the centuries been able to forgive those who have done such appalling things to them? It is Christ in and through them which makes this possible. Similarly, as we are in Christ we can find ourselves also able to forgive others to an extent we never before thought possible. Can you imagine the freedom that comes when you not only realize that God has given up keeping books on you, but then you find yourself also able to stop keeping books on everyone else, including yourself!

⁷ Robert Farrar Capon, *The Parables of Grace*, 50.

⁸ Galatians 4:19.

Bookkeeping is hell. It is. There's no other way to say it. Praise God that in the kingdom of heaven, nobody, starting with God, keeps the books ever again.

Let us pray.

We pray as the Psalmist teaches us to pray...

Lord, you are merciful and gracious. You are slow to anger and abounding in steadfast love. You will not go on accusing us. You will not keep your anger towards us forever. You do not deal with us according to our sins. You do not repay us for all the wrong we have done, for all the ways we have failed you or others.

Lord, as high as the heavens are above the earth, that is how great your steadfast love is for those who fear you. As far as the east is from the west, that is how far you have removed our sin from us. As a good, good father has compassion on his own children, you Lord have compassion on us as we humbly come to you. You know how we were made because you made us. You remember that we are made from dust.⁹

True love keeps no record of wrongs. You are the truest love, Lord. Help us to believe it. Help us to truly believe that you are not keeping a record of our wrongs. At the cross you were finished keeping books on us, on every last one of us. We did not earn it. We did not deserve it. We did not even ask for it. Yet out of a compassion that is rooted in the deepest part of you, you forgave us. Lord, help us to know your grace and to know your grace is for us.

Reveal to us, Lord, how we still are keeping record of the wrongs of others towards us, refusing to do for others what you have done for us. Bring to mind, even in the silence of this moment, the people – those we know personally or those we only know from a distance – who we have not been willing or able to forgive.

It is too great a thing for us to do on our own. We need your help. We need your grace not only to be forgiven but to forgive. Christ in me, Christ in us, help me die to record-keeping that I may be raised to the life of forgiveness and set free. As we have been forgiven, help us to forgive. As we have been blessed, help us to bless. As we have been loved, help us, Lord, to love.

All praise, all honor, all glory, all worship, to you alone – our Lord and Savior, Jesus Christ. All this we pray in your name. Amen.

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The Next Step

A resource for Life Groups and/or personal application

1. Read Matthew 18:23-35 again. There is so much to notice in this story. What immediately stands out to you?
2. How in the world could this servant have accumulated a debt to his king that is so large it will take him 170,000 years to pay off? What does Jesus mean this debt to symbolize?
3. Why the seemingly sudden change of heart in the king? One moment he is sending the servant off to jail and the next moment he has completely forgiven his debt.
4. Jeff said that debt can never be dismissed but must either be paid off by the debtor or absorbed by the one who is owed the debt. Do you agree? Is this also true of the debt of sin?
5. Jesus tells us that if we do not forgive others he will not forgive us. Why are these two tied together?
6. Do you believe that God is done keeping the books on you, that God is finished keeping any record of your sins past, present or future?

⁹ Inspired by Psalm 103:8-14.

7. In what ways are you still keeping books on other people, either people you know or people you don't know, who have done you wrong?
8. Søren Kierkegaard once said, "Life can only be understood backwards; but it must be lived forwards." How is this true when it comes to forgiveness?



Table to Table Question

A question for kids and adults to answer together

The king forgave his servant but the servant did not forgive his fellow servant. Why not? Why do you think he didn't 'pay it forward'?