



**BETHEL**  
PRESBYTERIAN

## **MINISTRY OF THE WORD**

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### **The Parables of the Unmerciful Servant**

Matthew 18:21-35

Matthew 18:15-20 is a well-known text detailing the process of Church Discipline. If we see a brother or sister caught in sin, we are to go and “reprove [them] in private” which means we talk to them and encourage them unto repentance, v. 15. If they will not listen, we are to bring another and do the same, v. 16. If still they will not listen, we are to tell it to the church whose job it will be to shepherd the one in sin unto repentance, v. 17a. But if the brother or sister still refuses to listen, eventually the

process will lead to excommunication where the person is delivered over to Satan for the destruction of their body unto the preservation of their soul, vv. 17b-20 (cf. 1 Corinthians 5:5; 1 Timothy 1:20).

This is the very difficult process we call Church Discipline, so difficult that Christ gave the added encouragement:

Matthew 18:20, “For where two or three have gathered together in My name [the context is for the purpose of discipline], there I am in their midst.”

Now as difficult as this is, there is something more difficult that can arise in this context; what do you do when you are hurt by another person, you approach them in the spirit of Matthew 18, and their response is, “I’m so sorry! Please forgive me!” but then turn around and do it again?

What do you do when a brother or sister sins against you multiple times? Yet each time apologizing. How many times is too much? What is the stopping point when it comes to forgiveness?

That is the question which prompted the parable of the unmerciful servant. Christ exhorted His disciples regarding the importance and the process of Church Discipline. And Peter responded with the million-dollar question, “How many times must we forgive someone who sins against us?”

Matthew 18:21, “Then [more literally, ‘at that time’- τότε (*tote*)] Peter came and said to Him, ‘Lord, how often shall my brother sin against me and I forgive him? Up to seven times?’”

It is important to note that Peter is being generous here. Jewish law taught that since God is said to have forgiven Israel’s enemies three times (cf. Amos 1:3, 6, 9, 11, 13; Job 33:29), Israel’s forgiveness needn’t be any more than that.

As such, Judaism at the time of Christ taught that the limit to our forgiveness was three transgressions. Rabbi Jose ben Hanina said, “He who begs forgiveness from his neighbor must not do so more than three times.” Rabbi Jose ben Jehuda said it this way:

If a man commits an offense once, they forgive him; if he commits an offense a second time, they forgive him; if he commits an offense a third time, they forgive him; the fourth time they do not forgive him.

In this context, Peter no doubt thought that he was being rather generous. Perhaps he thought Christ would commend him! Though the Rabbis said we must forgive only three times, Peter was advocating seven times!

And yet notice, Peter's generous standard really is no different than that of the Rabbis since both portray forgiveness as something that can be measured and so has a limit. In contrast, notice Christ's response:

Matthew 18:22, "Jesus said to him, 'I do not say to you, up to seven times, but up to seventy times seven'"

By "seventy times seven" Christ did not mean 490. Rather, He took Peter's "generous" number and multiplied it by seventy... indicating a number that was beyond counting.

And that is the point! When it comes to the believer's call to forgive, there is no limit! Genuine forgiveness knows no boundaries AND SO is a state of the heart, NOT a matter of calculation. We might as well ask: How many times ought a husband to love his wife? How many times ought we to obey a commandment of God? And so, if a fellow Christian sins against you repeatedly, the call is nothing less than the standard of God's grace, which increases where sin increases (Romans 4:32)! Accordingly, there could never come a time where someone's sin surpasses our call to forgive them!

With this, Christ transitioned into a parable to illustrate the point.

Matthew 18: 23, "For this reason [or, 'in light of what I have just said...'] the kingdom of heaven may be compared to a certain king who wished to settle accounts with his slaves"

"Slaves" is used here in the broadest sense of "ones in submission to a sovereign." This was the status of every individual in the ancient world when it came to a king. In the broadest sense they were his slaves and so at his disposal. That being said, the focus of this parable clearly involves a Tax Collector.

As most of you know, during the Apostolic age the land and people of Israel were subject to Roman rule and authority. Now Rome had a policy that when they conquered a region, that region was charged for the war, which resulted in heavy taxation! And thus, during the time of Christ the system of Roman taxation was quite elaborate. The Romans had primarily two taxes:

- The Toll Tax — comparable to the modern income tax.
- The Ground Tax— which was a tax assessed on one's land and property.

When it came to the former — the Toll Tax — Roman senators and various other high-ranking officials could buy from the central government at public auction the right to collect the tax in a given country or province at a fixed rate for a period of five years. Those who purchased such a taxing right for a region were called Publicani. Now the key to the whole system — what made the work of the Publicani so desirable — is that provided they paid the taxes which Rome required for the territory, the Publicani could

collect as much as they wanted!

Now as the Publicani typically were wealthy and part of the upper class, they would NOT dirty themselves with the actual Collecting of the taxes. For this, they hired multiple Tax Farmers/Contractors who oversaw Roman taxation for their assigned region. Now provided the Tax Farmer raised what the Publicani wanted, they too could Collect as much as they wanted. Zacchaeus in Luke 19:2 most likely was the Tax Farmer over the region of Jericho.

Yet Collecting taxes was dangerous work. Accordingly, the Tax Farmer, in turn, would employ locals to do the actual work of Collecting the taxes- and hence we read of the Apostle Matthew who, before he was saved, was a “tax collector” (Matthew 9:9).

Now, based on the elements of this parable, we conclude that Christ is telling a story about the relationship between a certain king and one of his Publicani!

### [The Sympathy, vv. 24-27.](#)

Matthew 18:24, “And when he [the king] had begun to settle them [the accounts of the various Publicani who had contracted with him], there was brought to him one who owed him ten thousand talents”

To us 10,000 talents mean nothing. Yet you must see that this was a massive debt! First note that a “talent” was NOT money/currency in any form. It referred to a weight that would be placed on one side of a balance. To understand how much this weight denoted in monetary value, consider from the Old Testament we are told that the total amount of gold given to build the Temple was just over 8,000 talents (cf. 1 Chronicles 29:4, 7). The weight of the gold that came to Solomon via taxation in one year was 666 talents of gold (cf. 1 Kings 10:14).

The total annual revenue Collected by the Roman government in the second century A.D. from Idumea, Judea, Samaria, and Galilee rounded up was 900 talents. The Tax Contractor/Publicani in our parable owed 10,000 talents! And so truly, we are dealing with a massively large sum.

Financially, is there any way to know exactly how much? NOT really (for we don't know the exact exchange rate), BUT we can guess! Consider the Attic talent which most likely was the weight mentioned here. An Attic talent amounted to 6,000 denarii- or 16 1/2 years' worth of labor for a Roman foot soldier (the common man would make less). Yet if we use this standard of measurement, the pay of a Roman Soldier, it would have taken 166,667 years to amass this much wealth. Or, assuming an average life span of sixty years, it would have taken the soldier 2,777 lifetimes to accumulate 10,000 talents! It is obvious that this Publicani was in serious trouble!

- Matthew 18:25, “But since he did not have the means to repay, his lord commanded him to be sold, along with his wife and children and all that he had, and repayment to be made.”

While Christ does NOT say it, it is obvious that this Publicani had dealt poorly with his king’s money. As you scan ancient documents, paying a region’s duty was rarely a problem. Thus, it is safe to assume that the implication of this parable is that this man had embezzled the funds!

And so, as payment for his poor stewardship, the king deigns to sell the man and his family into slavery — which would NOT have begun to pay for the debt. Yet it would serve as a punishment to this man and an important example to the rest of the Publicani contracted with the king!

Matthew 18:26, “The slave therefore falling down, prostrated himself before him, saying, ‘Have patience with me, and I will repay you everything.’”

This represents much more than the usual homage paid to a king. This man’s actions are that of absolute submission. In essence, he was throwing himself completely on the king’s mercy. Now surprisingly we read this:

Matthew 18:27, “And the lord of that slave felt compassion and released him and forgave him the debt.”

What an important example for you and me when it comes to forgiveness. As 10,000 talents represented an immeasurable amount of money and yet it was forgiven, so also must be our response when it comes to another person who sins against us!

Now though this parable would have shocked the disciples upon hearing of the great debt forgiven, they would have understood the hyperbole here and so received the message! There ought to be NO limit when it comes to our forgiveness!

Yet Christ is NOT finished! He wanted them/us to understand the implication of this teaching in the body life of a covenant community, whether that be in a family, bible study, church, or beyond! That brings us to...

### [The Cruelty, vv. 28-30.](#)

Matthew 18:28, “But that slave went out and found one of his fellow slaves who owed him a hundred denarii; and he seized him and began to choke him, saying, ‘Pay back what you owe.’”

The implication is that in spite of the forgiveness, the threat of the king still weighed heavily upon the Publicani as he left the king’s presence. Accordingly, when he saw

one of his Tax Farmers who owed him 100 denarii, which was a serious amount considering it represented 100 days of labor, he sought vengeance! And so, “He seized him and began to choke him” which at this time in Rome is how creditors handled those who did NOT pay!<sup>1</sup>

Matthew 18:29-30, “So his fellow slave [IOW, he is no different from the Publicani] fell down and began to entreat him, saying, ‘Have patience with me and I will repay you.’ He was unwilling however, but went and threw him in prison until he should pay back what was owed.”

Notice, this slave’s situation was almost identical to the Publicani except for one thing: whereas the Tax Farmer could in time repay his debt of 100 denarii, the Publicani could never have repaid his to the king! In fact, it would have been expected that the plea of the Tax Farmer would have shocked the Publicani into a right way of thinking. After all, the Publicani gave the exact response to the king just a little bit ago, “Have patience with me and I will repay you.” Yet the words evoked no sympathy at all. Instead, the Publicani “threw this tax Collector into prison” most likely debtor’s prison.<sup>2</sup> That brings us to the retribution.

### The Retribution, vv. 31-34.

Matthew 18:31, “So when his fellow slaves [some of the other Tax Farmers] saw what had happened, they were deeply grieved and came and reported to their lord [the king] all that had happened”

This understandably would have been the case!

Matthew 18:32-34, “Then summoning him [the Publicani], his lord said to him, ‘You wicked slave [or ‘you scoundrel!’], I forgave you all that debt [‘debt’ being in the emphatic position] because you entreated me. Should you not also have had mercy on your fellow slave, even as I had mercy on you?’ [more vividly, ‘was not mercy your lasting obligation...’] And his lord [the king], moved with anger, handed him over to the torturers until he should repay all that was owed him”

There are two phrases that need clarification here.

Matthew 18:34b, “...handed him over to the torturers.”

The word for “torturer” (βασανιστής [*basanistēs*]) originally was used of metal testers whose job it was to test the quality of a metal coin in a crucible. As such, their task was to temper the coin to discern its quality. Later, the term was used of the person who tempers a man to discern the quality of his character.<sup>3</sup>

Clearly the king had no intention of killing this Publicani. Rather the focus was on

tempering his character! In fact, when Christ intended the listener to think of a death sentence in the parables, the terminology utilized is that of “casting into outer darkness where there is weeping and gnashing of teeth.” So, the focus here is on character development! To what end?

Matthew 18:34c, “...until he should repay all that was owed him.”

There is debate at this point as to who is being referenced here. It is clear that Christ is talking about the Publicani with the first relative pronoun and so take the verse as, “...until the Publicani should repay all that was owed him.”

The debate revolves around the second relative pronoun in the English<sup>4</sup> translation, “...until he should repay all that was owed HIM”- who is the “him” referencing? What debt is in mind here? The 10,000 talents of the Publicani? Or the 100 denarii of the Tax Farmer? Some have taken the text in reference to the Publicani and so his debt of 10,000 talents. Yet there is a problem with this as the king already forgave the debt. AND if the king corresponds to God (which he does, cf. v. 35), does this imply that we can lose our salvation if we don’t forgive others? Accordingly, modern scholarship has suggested that the debt in question is the debt of the Tax Farmer, the 100 denarii.

...in my opinion, that is the proper interpretation. The king deigns to temper the Publicani, until what? Until he pays- or essentially forgives- the debt of the Tax Farmer. In other words, the king wanted the Publicani to show the same mercy that was given to him! And that brings us to the significance.

### The Significance, v. 35.

Matthew 18:35, “so shall My heavenly Father also do to you, if each of you does not forgive his brother from your heart.”

Indeed! As the king assigned this governor to be tempered, so also God tempers His children that they might be a forgiving people!!

What an important parable! For truly, the heart of forgiveness is in no way natural to us! That is why forgiveness is such a frequently commanded activity in Scripture: Luke 7:40-50; 17:4; Matthew 5:7; 6:12, 14-15; Ephesians 4:32; Colossians. 3:13; Ephesians 4:32! Now as I have pointed out before:

- If in your reading of Scripture, you discover a command repeated multiple times, you can be sure that whatever is being commanded is something we struggle with greatly! God doesn’t command us to do that which we do naturally.
- And so it is with forgiveness! This glorious blessing each of us as received in Christ is one of our greatest struggles when it comes to one another!

J. C. Ryle put it this way:

It is a melancholy fact that there are few Christian duties so little practiced as that of forgiveness: it is sad to see how much bitterness, unmercifulness, spite, hardness and unkindness there is among men. (Ryle, 2012, p. 166)

Now toward this end, some have criticized this parable because it is so unthinkable — so unreal. There is no way that someone would forgive so large a debt. And if they did, there is no way that the one forgiven would hold another debtor accountable when what was owed was so little by comparison! One commentator called this a “moral monstrosity.”

Yet that’s the point of the parable! For you and me to be unwilling to forgive a “fellow” sinner when we have been forgiven so much is unthinkable and bizarre! It most certainly is a “moral monstrosity”!

### The Correlation in this Parable is Striking!...

The parable is about a Publicani with a massive debt he could never repay. And as each of us stand before God, we likewise stand before the Lord with a debt that we could never repay!

Don’t ever forget that the nature of sin is determined by the one who is sinned against. To sin against a fellow sinner is bad. BUT to sin against an eternal God is eternally bad! And so, while a brother or sister may offend me — and that grievously<sup>5</sup> — nevertheless, the greatest transgression that a man could commit against another man cannot compare with the violence that is done against God in even the smallest sin.

And so, to have been forgiven an eternal sin, and yet to be unwilling to forgive someone who has sinned against us so little, is truly to be guilty of a moral monstrosity!

And yet we do this all the time! We are spoken against, neglected, and overlooked. And rather than “...forgiving each other, just as God in Christ also has forgiven you” (Ephesians 4:32), we grab the brother or sister “by the throat” — as it were — and cast them into prison! In other words, we write them off and destroy them in our mind (Matthew 5:22)!

You say, I know, but it is so hard! What so-and-so did really hurt me. How do you cultivate the heart of forgiveness? Let me give you three suggestions.

It begins with cultivating a high and so an accurate view of God

Exodus 20:20, “And Moses said to the people, ‘Do not be afraid; for God has



come in order to test you, and in order that the fear of Him may remain with you, so that you may not sin.”

The more we see God for who He is, the more we will reverence Him and so look with sobriety at our sin and the sins of others. Accordingly, in your walk always be about growing in your knowledge/relationship with God. With Moses pray daily, “God, show me the weightiness of your Being!” (Exodus 33:18)

Strive to hold an accurate view of yourself.

Romans 12:3, “For through the grace given to me I say to every man among you not to think more highly of himself than he ought to think; but to think so as to have sound judgment, as God has allotted to each a measure of faith.”

How important it is that you and I view ourselves accurately! The only way I can hold a grudge against another believer is if I don’t see my sin for what it truly is: an egregious affront to an eternally holy God!

Come to know daily the cleansing grace of Christ. In Titus 3 we are exhorted with this command:

Titus 3:1a, 2: Paul told Titus with regard to the people under his care, “Remind them to be... ready for every good deed, to malign no one, to be uncontentious, gentle, showing every consideration for all men.”

## 2. On what basis does Paul exhort us here?

Titus 3:3-5a: “For we also once were foolish ourselves, disobedient, deceived, enslaved to various lusts and pleasures, spending our life in malice and envy, hateful, hating one another. But when the kindness of God our Savior and His love for mankind appeared, He saved us, not on the basis of deeds which we have done in righteousness, but according to His mercy...”

Truly, if you find that you struggle with forgiveness, you have a problem. BUT it actually is NOT that of forgiveness BUT of acceptance! See your problem is that you have yet to accept two things. The reality of your own sinfulness — the fact that your brother’s sin against you is nothing in comparison to your sin against God, and/or the gracious provision of God who — after being betrayed, falsely convicted, beaten, spat upon, and unjustly nailed to a cross to die an agonizing death on account of our sin — nevertheless cried, “Father, forgive them; for they do not know what they are doing!” (Luke 23:34) William Arnot told the following story to illustrate the importance of forgiveness:

After fording a river, a traveler in Burma discovered that his body was covered

with small leeches, busily sucking his blood. His first impulse was to pull them off, but his servant warned him against it, explaining that to do that would leave part of the leeches buried in the skin and cause serious infection. The native prepared a warm bath for the man and added certain herbs to the water that irritated but did not kill the leeches. One by one they voluntarily dropped off.

Each unforgiven injury rankling in the heart is like a leech sucking the lifeblood. Mere human determination to have done with it will not cast the evil thing away. You must bathe your whole being in God's pardoning mercy; and those venomous creatures will instantly let go their hold. (MacArthur, 1988, p. 157)

It most certainly is the case that he who is forgiven much, loves much! (cf. Luke 7:47)

## References

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## End Note(s)

<sup>1</sup> According to ancient Roman writers, it was not uncommon for a creditor to actually wrench a debtor's neck until blood ran from his nose.

2. This could have been one of two prisons: (1) Debtor's Prison- this was a prison in which those with unpaid debts were cast. Food and drink often would not be provided. Care for the prisoner would only be given by family. Amazingly, the person cast into this prison was confined until he paid his debt. Q & A: How could he pay his debt if he was in prison? He couldn't- and that was the point! (2) A Labor Camp- here the indebted individual work until his debt was paid.

<sup>3</sup> "The *básanos* was originally used by inspectors of coins, then the word became a commercial term for checking calculations, later it was used figuratively for testing, and finally it came to signify putting to the test by torture." (Kittel, 1977, p. 96)

<sup>4</sup> In the Greek, there is no second relative pronoun. The text literally reads, "Until he should repay all that was owed." Yet that does not answer the question as to whose debt is in mind here.

<sup>5</sup> It is important to note again that the debt of the 100 denarii slave was no small sum- it represented in Christ's day a very large amount! And likewise, to cheat and steal, to grumble against another, or to murder or destroy all are serious sins and must be viewed as such!