

Lesson D14: The Unmerciful Servant

Matthew 18:21-35; Matthew 6:12

I. SIN AS DEBT—much bigger than willfully breaking a list of rules we could have kept

A. The Magnitude of Our Debt to God (24)—a talent was the highest unit of currency; 10,000 talents=several million dollars.

1. The Debt of Law—*every time we break the law or fail to keep it*

God as the Judge: We are morally, legally answerable to Him.

a. **Commission**—doing what is forbidden (*active*)

b. **Omission**—failing to perform what is commanded (*passive*)

2. The Debt of Management—*we have squandered His resources (“talents”)*

God as the Owner: We are responsible to manage His resources for His profit.

3. The Debt of Service—*we expect the salary but don’t work diligently*

God as the Employer: He pays salary & benefits; we owe Him good work.

4. The Debt of Offense—*dishonored, committed treachery, failed to pay taxes*

God as the King: He grants title/land & provides protection; we owe honor, loyalty, taxes

5. The Debt of our Ancestors—*original sin; we are born already in debt*

Adam & Eve bound future generations to their debt; Jesus is the only human capable of repaying the debt and redeeming the human family.

B. The Smallness of Others’ Debts to Us (28)—*one denarius was the daily wage for workers; this debt was less than 1/100,000 of what the first servant owed!*

1. Not saying our hurt is insignificant. Simply perspective and self-awareness

2. The measure of reality is God. Our true situation seen only in relation to Him

II. THE CHARACTER OF THE SERVANT

A. Unrealistic—still thinks he can pay if he has enough time; overestimation of self
Time is not our friend; it allows us to accumulate *more* debt!

- B. **Unreasonable**—total lack of self-awareness and empathy
1. **High Expectations of Others**—excuse self but don't give same courtesy to others
 2. **Harsh Treatment of His Debtor**—legal but not justified, beneficial or charitable
- C. **Ungrateful**—He feels entitled to mercy he received. Gratitude is a product of Humility.
1. **Does not feel the enormity of his own debt**
 2. **Does not truly appreciate the mercy shown to him**
- D. **Wicked** (32)—Unforgiveness is sin; it dishonors God and despises His mercy.

III. **THE CHARACTER OF GOD THE FATHER** (35; Psalm 103:4)

- A. **He is Loved for His Mercy.** He is kind, patient and willing to forgive.
- B. **He is Feared for His Justice.** He will call us to account.
1. He does not *excuse*; He *forgives*.
 2. Forgiveness *costs Him*.
 3. He will be glorified either for His mercy or for His justice.
- C. **He is Served by our Gratitude.** Not to *earn* forgiveness but *because* forgiveness given
1. Because of His forgiveness, we are able to serve Him.
 2. Because of the price He paid, we should be more eager to serve Him well.
- D. **He is Honored by our Emulation.** Forgiveness is the Christian way of life. Those who have *truly received* (experienced and understood) mercy will aspire to holiness and extend mercy to others.
1. Be holy because God is holy.
 2. Be merciful because God is merciful.

