

The Sermon On The Mount

*Seeing the crowds, he went up on the mountain, and when he sat down, his disciples came to him.
2 And he opened his mouth and taught them, saying: (Matthew 5:1-2 ESV)*

Forgiveness

January 19th, 2025

Matthew 6:14-15, 18:21-35

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Introduction:

Good morning! Please turn with me in your Bibles to Matthew 6.

This morning, we are going to turn our attention to Jesus' teaching on forgiveness. Now, if I were to ask you to name the top five most *controversial* topics that we could discuss, I would hazard to guess that none of you would put 'forgiveness' on your list. We often assume that forgiveness is one of the more celebrated aspects of our faith to the outside world.

Unfortunately, that is no longer the case.

We live in a culture that HATES forgiveness. Forgiveness gives the offender a mercy that they do not deserve. But in this day and age offenders MUST get what they deserve! We have become a cancel culture. We have become a vengeance culture. We have become a 'one-strike-and-you're-out' culture.

That's true out there. And, unfortunately, it is becoming more and more true in here. To be clear, we know what led to this development: Jesus' beautiful teaching on forgiveness HAS been misused by sinful people. Spouses have been forced to stay in abusive situations. Victims have been told to keep quiet. Terrible injustices have been swept under the rug. All in the name of 'forgiveness'.

But – as we often say – the abuse of a thing does not negate the reality of the thing itself. Bad people have done bad things, but we cannot – we MUST NOT – throw the baby out with the bathwater! Now more than ever, this world needs to learn what it means to forgive. I pray that we

would set a compelling example that is worth following. To that end, look with me to Matthew 6:14-15. Hear now God's holy, inspired, inerrant, living and active word to us today.

For if you forgive other people when they sin against you, your heavenly Father will also forgive you. ¹⁵ But if you do not forgive others their sins, your Father will not forgive your sins. (Matthew 6:14-15 ESV)

This is the word of the Lord. Thanks be to God.

If you were with us last week, then you know that our text for this morning is a follow-up – an appendix – to the Lord's prayer. In the fifth petition of the Lord's prayer, Jesus taught us to pray:

and forgive us our debts,
as we also have forgiven our debtors. (Matthew 6:12 ESV)

In our text this morning, Jesus is *looping back* to that prayer and fleshing it out further.

Stop and think about that for a moment. The use of repetition here should grab your attention. Out of *everything* that Jesus taught in the Lord's prayer, Jesus identified THIS as the lesson that we needed to hear twice. Why is that?

I suspect it is because Jesus knows that forgiveness is HARD. You don't need to remind me twice to ask for my daily bread. You don't need to remind me twice to pray for deliverance from evil. But forgiving those who have wronged me? Daily coming to the Lord and choosing to absorb the debt of those who have hurt me? Jesus knows I need to hear that call more than once.

As we consider this passage, we will see that the principle itself is clear, but the application is challenging. First, let's consider the clear principle in this passage.

A Clear Principle

Stated simply, Jesus teaches us here that:

1. **Forgiven people MUST be forgiving people**

I don't see how anyone could deny this interpretation. Look again at our text. Jesus states:

For if you forgive other people when they sin against you, **your heavenly Father will also forgive you.** ¹⁵ **But if you do not forgive** others their sins, **your Father will not forgive** your sins. (Matthew 6:14-15 ESV)

This teaching is consistent with what Jesus will go on to say in the next chapter when he turns his attention to the way that we judge others and warns:

For with the judgment you pronounce you will be judged, and **with the measure you use it will be measured to you.** (Matthew 7:2 ESV)

The Apostles took this teaching to heart. James – for example – wrote:

For judgment is without mercy to one who has shown no mercy. (James 2:13a ESV)

As I wrote this sermon, I chose to put these verses back-to-back to back because I think that we need to be BLASTED with the firehose of God's Word this morning. We've spent all week swimming in an angry, vindictive, self-righteous fishbowl. But God's Word is clear – we CANNOT adopt that unforgiving spirit. John Piper summarizes these verses in a sobering way:

If you are a merciless person, you meet a merciless God.¹

Jesus himself provides us with a powerful illustration to hammer this point home. I want to invite you to flip ahead in your Bible to Matthew 18. The disciples continued to struggle with Jesus' teaching on forgiveness and eventually Peter comes right out and asks:

“Lord, how many times shall I forgive my brother or sister who sins against me? Up to seven times?” (Matthew 18:21b ESV)

Peter's suggestion of forgiving a person seven times might seem stingy in our reckoning, but in his mind, he thought he was being wildly generous. As D.A. Carson notes:

¹ John Piper, 'Ask Pastor John' podcast episode 1039, recorded on May 10, 2017 and accessed on January 13, 2025 at <https://www.desiringgod.org/interviews/can-i-forgive-someone-who-doesnt-confess-wronging-me>.

In rabbinic discussion the consensus was that a brother might be forgiven a repeated sin three times; on the fourth, there is no forgiveness.²

Peter takes the expectation of his day, and he doubles it! Plus one! He thinks that he is finally understanding Jesus' teaching, and that he is beginning to grasp the extent of this new call to forgiveness. And, before we give a condescending chuckle to how limited Peter's understanding of forgiveness was, let's be honest with ourselves. In the church today, even Peter's suggestion of forgiving seven offenses feels radical. In this church-hopping, conflict-avoiding day and age, we are far closer to the Pharisees' 'three-strikes-you're-out' mindset than we are to Peter's seven. And that's a sobering reality, because Jesus responds to Peter and says:

²² I tell you, not seven times, but seventy-seven times. (Matthew 18:22 ESV)

Of course, Jesus isn't calling us here to a literal limit of 77. His point is that our desire to limit forgiveness – our incessant need for record keeping – needs to go out the window all together! As the Apostle Paul would later write, love:

keeps no record of wrongs. (1 Corinthians 13:5b NIV)

If you have a tit-for-tat mindset – if you have a ledger of every wrong that has ever been done to you – then you are not living in Christian love. Jesus goes on to illustrate his point by telling the well-known parable of the unforgiving servant. I'm going to read it in its entirety because Jesus believes that this is essential to wrapping our hearts around the need to forgive. He explains:

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, canceled 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.

² D.A. Carson, *The Expositor's Bible Commentary (Matthew-Luke)*, ed. Frank A. Gaebelin, vol. 8, 12 vols. (Grand Rapids, MI: Zondervan, 1981), 405.

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 canceled 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.” (Matthew 18:23-35 ESV)

If we want to understand this parable, we need to be clear about the dollar amounts in this story. The first servant had amassed a debt of ten thousand bags of gold. This was an absurd debt. For this illustration, Jesus is using the greatest currency denomination in the empire, and the highest number for which the Greek language had a specific word.³ We’re talking about the equivalent of 300 billion dollars!

And yet, the king waived the debt.

After his unimaginable debt had been waved, the servant went out into the street where he bumped into a person who owed him a hundred silver coins. To be clear, a hundred silver coins was nothing to scoff at. A silver coin was equivalent to a day’s wages, so this outstanding loan represented more than *three months* of pay. The debtor pleaded for forgiveness, but the servant decided that this debt was simply too much to forgive. He threw his debtor in prison and intended to leave him there until every last penny was accounted for.

When the king heard about this, he was furious! He placed the servant back under his debt and had him tortured!

In this story, Jesus provides us with a powerful illustration of the principle from our passage: Forgiven people **MUST** be forgiving people. John Stott says it well:

³ Timothy Keller, *Forgive* (New York, NY: Viking, 2022), 5.

Once our eyes have been opened to see the enormity of our offence against God, the injuries which others have done to us appear by comparison extremely trifling. If, on the other hand, we have an exaggerated view of the offences of others, it proves that we have minimized our own.⁴

Jesus was so wise when he chose the currencies for this parable. If the servant had simply overreacted to a five-dollar debt, then we would miss the point of the story.

Most of us have no problem forgiving ‘five-dollar’ offences. That’s easy.

But where the rubber really meets the road – where we find out what we truly believe – is when we’re faced with ‘three-month’s-wages’ offences.

Sure, I can forgive when someone puts a dent in my car. But can I forgive after I have been betrayed? Can I forgive after I have been slandered? Can I forgive after my business has taken a significant hit? Can I forgive infidelity? Can I forgive being publicly embarrassed? In short, can I forgive when it hurts? That’s what this parable is about. And again, the simple and profound point that Jesus unapologetically makes is that forgiven people **MUST** be forgiving people.

For if you forgive other people when they sin against you, your heavenly Father will also forgive you. ¹⁵ But if you do not forgive others their sins, your Father will not forgive your sins. (Matthew 6:14-15 ESV)

As I mentioned earlier, the principle is clear, but the application is challenging. What does it look like to put this into practice? Let’s begin by stating very clearly what forgiveness is **NOT**.

What Forgiveness Is Not

In my preparation for this section, I was strongly influenced by Timothy Keller’s book ‘Forgive’. I would highly recommend his book for those of you who are wrestling to extend forgiveness in your own life. Admittedly, I will not be able to touch on every nuanced question that this topic

⁴ John Stott as quoted in D.A. Carson, *The Expositor’s Bible Commentary (Matthew-Luke)*, ed. Frank A. Gaebelin, vol. 8, 12 vols. (Grand Rapids, MI: Zondervan, 1981), 172-173.

will naturally give rise to, but this book will be a helpful resource for you. We will move through these relatively quickly. First:

1. **Forgiveness does not mean minimizing or excusing sin**

When God forgave me, he placed my sin upon Jesus and nailed it to a cross. I don't think that means that God didn't think my sin was a big deal. I think the opposite. Clearly my sin WAS a big deal. It was even worse than I understand. It was so big that Jesus had to die. If the forgiveness that we extend is meant to resemble THAT example, then obviously forgiveness doesn't mean minimizing or excusing sin.

The God who forgives our sin, tells the truth about sin. So, when someone sins against you, you don't need to say, 'No big deal. No worries! Carry on!'. No. You can say: 'That was wrong. It was totally inappropriate. It hurt me a great deal. And I forgive you.'

Second:

2. **Forgiveness does not mean ignoring justice and consequences**

Quite frankly, this is where some churches have really blown it. Romans 13 teaches us that God has put a governing authority in place over us to restrain evil, and we are accountable to that authority. Paul explains:

for he is God's servant for your good. **But if you do wrong, be afraid**, for he does not bear the sword in vain. For he is the servant of God, an avenger who carries out God's wrath on the wrongdoer. (Romans 13:4 ESV)

To be crystal clear: When a person breaks the law, forgiveness does not mean protecting the offending party from justice and consequences. You are called to forgive the abusive husband, even as you remove yourself and your children and dial 911. God set that authority in place as a GIFT for us, and – in fact – He commands us to submit to our rulers as they administer justice.

This seems like a good time to answer a common question: Am I called to forgive those who do not repent?

In our text for this morning, we read:

For if you forgive other people **when they sin against you**, (Matthew 6:14a ESV)

Jesus doesn't say here, 'If you forgive other people when they *repent*.' The forgiveness here is extended immediately at the point when we are sinned against. If you've been paying attention through the Sermon on the Mount, then you likely notice that this sounds strikingly similar with something Jesus said earlier:

But I say to you, Do not resist the one who is evil. But if anyone slaps you on the right cheek, **turn to him the other also**. (Matthew 5:39 ESV)

And again:

You have heard that it was said, 'You shall love your neighbor and hate your enemy.'⁴⁴ But I say to you, **Love your enemies and pray for those who persecute you** (Matthew 5:43-44 ESV)

On our end – we are called to extend forgiveness even before an apology is offered. That being said, if our forgiveness is to resemble God's forgiveness, then we need to notice that – while we offer forgiveness immediately – the relationship cannot be restored until there is REPENTANCE on the part of the guilty party.

This leads to one last clarification of what forgiveness is not.

3. Forgiveness does not mean immediate reconciliation

You have likely heard it said that reconciliation is a bridge that must be built from both sides. On your end, you are called by Jesus to forgive, and you are responsible to do that. On their end, they are called to repent. When that repentance happens, you can begin the process of reconciliation, but that process will inevitably take time.

The Bible clearly calls us to forgive those who have wronged us. One thing the Bible does NOT say, however, is that we must then immediately extend trust to those who have proven to be untrustworthy. In the same vein, when you have been sinned against, it is not wrong for you to say, 'I forgive you, but it is going to take some time to rebuild and restore trust.'

Unfortunately, even if forgiveness and repentance have taken place, one of the CONSEQUENCES of sin may be that the relationship can no longer be restored to what it was. The serial adulterer –

while forgiven – may also receive divorce papers. The child molester – while forgiven – will serve his prison sentence and will never again be permitted to work with children. The pastor caught in scandal – while forgiven – will never be permitted again to serve in spiritual leadership.

In summary, forgiven people **MUST** be forgiving people, but forgiveness does not mean minimizing or excusing sin, ignoring justice and consequences or immediate reconciliation. Well then, as we conclude, what **IS** forgiveness?

What Forgiveness Is

We will move very quickly here as we have already studied the text and laid a foundation for biblical forgiveness. First:

1. Forgiveness is the desiring of your debtor's good

The forgiveness that we have received – the forgiveness that we are called to resemble – was not a begrudging forgiveness. It was an expression of love.

For God so loved the world, that he gave his only Son, that whoever believes in him should not perish but have eternal life. (John 3:16 ESV)

For God so loved the world that He absorbed the debt! Therefore, if we want to understand what it means to truly forgive the people who have wronged us, we need to push beyond begrudging obedience and learn what it is to **LOVE** the people who hurt us. The Apostle Paul wrote:

Bless those who persecute you; **bless and do not curse them.** (Romans 12:14 ESV)

Very practically then, when you choose to forgive a person, you are also choosing to sincerely desire their good. You are choosing to pray for them. You are choosing to bless them.

This is **ESPECIALLY** hard if they have not offered an apology to you. It is **MIRACULOUSLY** hard, actually. In fact, the only way this is possible is if – with the help of the Holy Spirit – we are truly transformed by the grace that we see displayed at the cross. When the Apostle Paul wrote to the church in Ephesus to call them to trade their anger and slander for kindness and forgiveness, he rooted that command in the example of the cross. He wrote:

Let all bitterness and wrath and anger and clamor and slander be put away from you, along with all malice. ³² Be kind to one another, tenderhearted, forgiving one another, **as God in Christ forgave you.** (Ephesians 4:31-32 ESV)

True forgiveness is impossible apart from the cross of Christ. We wouldn't have the capacity to truly understand it, and we wouldn't have the resources to truly offer it. Forgiveness is the desiring of your debtors good. And lastly:

2. Forgiveness is the absorbing of your debtor's debt

That is the clear message of the parable to the unforgiving servant. When you forgive a person, you are choosing to take all of the hurt that deserves retaliation, and all of the wrong that deserves bitterness and to absorb that debt yourself. You are choosing NOT to exact that from your debtor.

As Tim Keller explains:

Forgiveness, then, is a form of voluntary suffering. In forgiving, rather than retaliating, you make a choice to bear the cost.⁵

And let's be honest with ourselves: There IS a cost. If we want to grow in our ability to forgive, then we need to stop deluding ourselves into thinking that forgiveness will be easy. It is decidedly NOT easy. When you choose to forgive a person, you are choosing not only to absorb the hurt that was done to you but ALSO to absorb the hurt that wants to flow back OUT of you in retaliation. Forgiveness, therefore, is not a one-time decision. It is a daily battle. Dan Hamilton provides a powerful illustration of this:

Forgiveness can be like buying an expensive gift for someone on credit. The gift is received in one moment [when you say to the person, 'I forgive you'] and enjoyed from there on, but the giver will continue to pay unseen until the full debt is satisfied.⁶

If you have forgiven someone a great debt, your unforgiveness will want to flare up at times. If you are aggressive, you might be tempted to lash out in anger. Forgiveness absorbs that. If you are passive aggressive, you might be tempted to share a story with the person who hurt you about painful memories that resurfaced. Forgiveness absorbs that. If you are manipulative, you might be

⁵ Timothy Keller, *Forgive* (New York, NY: Viking, 2022), 6.

⁶ Dan Hamilton as quoted in Timothy Keller, *Forgive* (New York, NY: Viking, 2022), 168.

tempted to gossip to others about the wrong that was done to you to exact debt from your debtor without them even knowing. Forgiveness absorbs that.

Forgiveness – true, Christian forgiveness – sees Jesus on the cross bearing *your* sin and proclaiming ‘It is finished!’, and chooses to let the sin that was inflicted against you be finished as well. John Piper describes it powerfully:

God took the record of all your sins that made you a debtor to wrath (sins are offences against God that bring down his wrath), and instead of holding them up in front of your face and using them as the warrant to send you to hell, God put them in the palm of his Son's hand and drove a spike through them into the cross.⁷

It was finished upon that cross.

Your debt – your sin – every time you betrayed God and were unfaithful to Him – was NAILED to the cross! If you have repented and placed your trust in Jesus, then that sin is GONE! FOREVER! God will never wag that in your face. He won't make you rot in purgatory to settle accounts. He has removed it as far as the east is from the west! You have received that gift, Christian. Your debt is paid.

If you truly see that – if that reality has really taken root in your heart – then it will UNLOCK in you the ability to do a supernatural thing: You can finally forgive.

You MUST finally forgive.

It's hard. Make no mistake about it. But the God who calls you to do hard things is also the God who enables you to do hard things. He has filled you with His Spirit. He has paid your debt with the blood of His Son. And now, he is calling you to take up YOUR cross and to lay down your bitterness. It is time to forgive.

For if you forgive other people when they sin against you, your heavenly Father will also forgive you. ¹⁵ But if you do not forgive others their sins, your Father will not forgive your sins. (Matthew 6:14-15 ESV)

This is the word of the Lord. Thanks be to God. Let's pray together.

⁷ John Piper, *This Momentary Marriage* (Wheaton, IL: Crossway, 2009), 45.