

WHAT HAS GOD FORGIVEN ME OF?

MATTHEW 18:21-27

BECAUSE WE LIVE IN THE WORLD, WE OFTEN FORGET HOW AWFUL SIN REALLY IS. IT COST JESUS HIS LIFE.

I. THINKING FROM HEAVEN'S PERSPECTIVE (VS 21-22)

THERE WILL COME A TIME FOR EVERY HUMAN BEING TO STAND BEFORE GOD AND GIVE AN ACCOUNT OF THEIR SINS.

A. STARTING FROM AN EARTHLY PERSPECTIVE (21a)

B. MOVING TO A MORE NOBLE PERSPECTIVE (21b)

C. MOVING TO A HEAVENLY PERSPECTIVE (22)

II. A HEAVENLY PERSPECTIVE OF OUR SIN (VS 23-25)

AT OUR JUDGMENT BEFORE GOD, WE WILL COME TO SEE HOW HORRIBLE OUR SIN REALLY IS.

A. THERE ARE ETERNAL CONSEQUENCES FOR SIN (23)

B. ALL OF US WILL HAVE TO GIVE AN ACCOUNT (24)

C. WE CAN NEVER SETTLE UP OUR DEBT TO GOD (25)

III. THE PAYMENT FOR SIN (VS 26-27)

WE CAN ONLY APPRECIATE WHAT JESUS DID ON OUR BEHALF WHEN WE COME TO ACKNOWLEDGE HOW EVIL AND HOPELESSLY LOST WE ARE.

A. A DEBT WE COULD NEVER PAY (26)

B. THE PAYMENT FOR OUR DEBT (27)

C. WHO ABSORBS THE LOSS?

What Has God Forgiven Me Of?

Matthew 18:21-27

For those of you who are newcomers to Devon Church, I don't want to scare you off. We have gone through a very difficult year in which a group of people rose up and attempted to derail our church with false teaching. In fact, an independent mediator was called in and those connected with the false teaching are now gone. However, perhaps because feelings may have been hurt throughout this process and perhaps individuals have not been given a chance to reconcile with other individuals, as we go on from here, we want to take this Lenten season as an opportunity for relationships to be restored so that we can move on to be a real testimony for Jesus Christ in this neighborhood. So if you are a newcomer to Devon Church, you are in on the ground floor for this exciting new work. And so, for the next 6 Sundays, we will be studying through reconciliation and on Good Friday, have a healing and reconciliation service.

I think that when studying through any theological topic that has to do with relationships, we should start with the study of sin and how it affects us personally. The Calvinists talk about the Total Depravity of human beings. In other words, every part of our being has been tainted by sin. Our intellect, our emotions, our talents, skills, thinking pattern and bodies are all infected with sin. The problem is that we don't want to face how evil and how polluted by sin we are.

Let me give you an example. A congregation had just installed a new baptistery in their sanctuary as part of their remodeling project. However, when it came time for the building inspector to give them an occupancy permit, it was denied. The building inspector said the baptistery had to be hooked up into its own septic system. He went on to explain that it was to prevent the ground from being polluted.

One of the church board members thought he understood and said, "I guess it would pollute, ... with all those sins being washed away!"

You see, sometimes I think that we forget that Jesus died for my personal sin and for your personal sin. It really doesn't matter if my sin is gossip and another's sin is murder. Jesus suffered and died for both of those sins. There was no distinction as the nails were pounded into His hands and feet. This morning I want us to think about what Jesus accomplished for each one of us individually on the cross.

Most of us don't spend much time contemplating our sin and how it affects God. Even though we are citizens of heaven, we spend more time thinking about life from a worldly perspective. And that brings us to the main idea of this morning's text. **BECAUSE WE LIVE IN THE WORLD, WE OFTEN FORGET HOW AWFUL SIN REALLY IS. IT COST JESUS HIS LIFE.** If you're anything like me, you get focused on what you are doing. I move from one task to the next. I am driven by my day planner and my schedule. I spend most of my time thinking about life from a worldly, work-a-day point of view. When I do that, I unconsciously compare myself to the people I come in contact with, and feel pretty good about myself. And I think most of my family and friends would say the same about me; that I'm a pretty good guy. That would

be okay if I was a citizen of this world. However, if I want to claim to be a Christian, then I must look at me from a heavenly perspective.

THINKING FROM HEAVEN'S PERSPECTIVE (VS 21-22)

As verses 21-22 illustrate thinking from heaven's perspective takes some intentional work. The heavenly truth is this. **THERE WILL COME A TIME FOR EVERY HUMAN BEING TO STAND BEFORE GOD AND GIVE AN ACCOUNT OF THEIR SINS.** I think that most of us forget this. We believers tend to think that salvation took place in the past and now that we have prayed that magical prayer and been baptized, we are good to go. We forget that the Bible says not only were we saved in the past, but also through sanctification, we are in the continuing process of being saved and at the glorification, we will be saved. We are commanded to be at war with the sin in our lives. There will come a day in which we stand before Jesus and be required to give an account of our lives. To be sure, those who are genuine Christians will be saved, but we will still stand before the One Who suffered and died for our sin. We have come to take sin in our lives much too lightly.

As the first half of verse 21 points out our first mistake is starting from an earthly perspective. Peter approaches Jesus with the question about how many times God expects him to forgive people who sin against him. Let's start here. First of all, an earthly perspective is almost always self-centered and self-referential. Peter is wondering about how he should respond to people who sin against him. Do you catch the arrogance in that statement? Peter isn't God. He should be concerned about how many times God will forgive him when he sins. This is the critical error in worldly thinking. When I compare myself to other people, I always think of myself as better than most people, whether that assessment is accurate or not. In most cases, that type of thinking is deluded. In reality, I'm probably just as bad or even worse than the people I come in contact with every day.

How many times have we seen Peter sin in the Bible? In fact, He denied even knowing Jesus three times. Peter could reason, "I wasn't one of the soldiers who nailed Jesus to the cross," but he should have been reasoning, "It was my sin that caused Jesus to have to be nailed to the cross. And after He had shown me how much He loved me time and time again, how could I deny knowing Him?" But like Peter, it is easier for us to look at the sin in others' lives than it is for us to face up to our own sin.

And like Peter, we like to think of ourselves as people who are moving to a more noble perspective in the second half of verse 21. Listen to how noble Peter sounds as he throws out the number 7. In other words, Peter is trying to be very noble by asking Jesus if forgiving someone 7 times is enough? When we come to church, we think we are being better than most of the people who stay home Sunday mornings and sleep or go play golf. Studies show that people who claim to be Christians give about 2% of their income to church and we come to think of ourselves as noble because we give some money to God's work. We volunteer to do things and come to think of ourselves as more noble than our neighbors. Certainly Peter was more noble than most people. He gave it all up to follow Christ. He was an Apostle who in the end was martyred for Christ. Peter thought he was being noble when he threw out the number 7 times for forgiving others. We think we are pretty noble because we are church people.

Can you imagine Peter's surprise when Jesus moves him to a heavenly perspective in verse 22? Peter thought he was being really holy by being willing to forgive someone 7 times. Jesus answers him by saying that 7 is nothing. If Peter wanted to even start to think of himself as good, then he would have to forgive people 70 times 7 times. In other words, Jesus is telling Peter that what he thought was really being righteous was nothing from heaven's perspective. Can you imagine having to forgive someone 490 times? That's like an impossible task. Let's think about this from our personal situations. We said that we come to think of ourselves as good because we come to church on Sundays.

We talk as if that's a great sacrifice. There was a day where people used to come to Sunday morning services and then come back at night for Sunday evening services. They used to come out to Wednesday night prayer service and often Friday evening Bible studies. Is that really such a big sacrifice to give God one hour a week? Let's say that we give ten percent of all our earnings to church. Jesus kind of mocked those who gave ten percent but spoke highly of the poor widow who threw her last penny into the collections. It really doesn't matter what we point to, to prove we are good or holy, it is all from an earthly perspective. Listen to what Jesus says:

³⁷If you love your father or mother more than you love me, you are not worthy of being mine; or if you love your son or daughter more than me, you are not worthy of being mine. ³⁸If you refuse to take up your cross and follow me, you are not worthy of being mine. ³⁹If you cling to your life, you will lose it; but if you give it up for me, you will find it" (Matthew 10:37-39 / NLT).

Which one of us can claim to be living our Christianity at that level? So any time we come to think of ourselves as good in any way, let us measure ourselves up to Jesus' commands.

Let me just summarize this section by bringing us back to the truths that drive this section. First of all Peter started out this discussion by asking Jesus how many times he was required to forgive others who sin against him. We said that was a wrong question for Peter to even ask. He should have been more concerned about how many times he had sinned against God and how many times God would be willing to forgive him. Secondly, each of us will have to give an account of our lives before Jesus. The Apostle Paul summarizes these two thoughts in his letter to the Romans:

¹⁰So why do you condemn another Christian? Why do you look down on another Christian? Remember, each of us will stand personally before the judgment seat of God. ¹¹For the Scriptures say, "As surely as I live," says the Lord, "every knee will bow to me and every tongue will confess allegiance to God." ¹²Yes, each of us will have to give a personal account to God" (Romans 14:10-12 / NLT).

Here is what we need to think about as we contemplate the sin in our lives, no matter how small and insignificant our sins are. **THERE WILL COME A TIME FOR EVERY HUMAN BEING TO STAND BEFORE GOD AND GIVE AN ACCOUNT OF THEIR SINS.** I'm not sure about you, but I am certainly not looking forward to that day. Even though I know that I will be forgiven, I still feel a great deal of shame and anxiety to give an account. How does one explain sin to the One Who died for that sin?

A HEAVENLY PERSPECTIVE OF OUR SIN (VS 23-25)

In Paul's letter to the Philippian church he told them to work out their salvation in fear and trembling. I think it would be a good exercise to take a heavenly perspective our sin as laid out by Jesus in verses 23-25. I know there are many of us who think we are pretty good. But **AT OUR JUDGMENT BEFORE GOD, WE WILL COME TO SEE HOW HORRIBLE OUR SIN REALLY IS.** Please try and really understand this because without coming to accept this truth, it is impossible to first of all understand how wonderful the Gospel is and secondly to receive the forgiveness the Gospel offers.

In verse 23 Jesus informs us that there are eternal consequences for sin. Peter was speaking about his attitude towards people who had sinned against him. Then Jesus turned it back on Peter by reminding him that God is the One Who is offended by sin. Here Jesus paints a very graphic picture of the consequences of sin. He portrays God as a King who has decided to settle up His accounts with all His subjects. As we have already said, since God is a perfectly holy and righteous God, He cannot allow anyone or anything who is not perfect, holy, and righteous, into His presence. Since we were all born into sin, since we have a natural bent towards sin, and since we all have sinned, none of us can stand in the presence of God nor can we be in a relationship with Him. We owe a debt to Him. Somehow we have to make up for this sin. When we compare ourselves to thieves, murderers, liars, prostitutes, drug dealers, we seem to think that our debt is not so great. We just tell little white lies. We just miss church when we don't feel like going. We neglect reading our Bibles and we neglect our prayer life. And when money gets tight, we cut out our giving to God's work first. But we are not as bad as the thieves, murderers, liars, prostitutes, drug dealers, and those type of people. But the point is that since God is so pure, one little infraction sets us infinitely apart from Him.

Let me put it in these terms. Let's say that we are better than these horrible people. What is the difference between being infinitely separated apart from God or infinitely plus more infractions separated apart from God?

That is the thought in verse 24 when all of us will have to give an account. God is not going to compare us with other people. In verse 24 the King has one of his debtors stand before him and give an account. The debt here is given in terms of millions of dollars. In our modern day situation, it would be better to put the debt in terms of billions of dollars. In other words, this is supposed to be an impossible debt to pay. Do you remember when I talked about our having to somehow make up for our sin so we could be perfect and pure enough to stand in God's presence and be in a relationship with Him? And do you remember that I said even the smallest sin infinitely separates us from God? And then we wanted to compare ourselves to other people? What is the difference when it comes to paying our debt? Let's say our debt is in terms of 2 billion dollars and the evil person's debt is 4 billion dollars? Both sums are impossible to pay. I know that I don't take sin in my life nearly seriously enough. When God looked over humankind and saw how evil we had become, it discouraged Him to the point He wished He never created us in the first place. Listen to how the Bible describes God's feelings:

⁵Now the LORD observed the extent of the people's wickedness, and he saw that all their thoughts were consistently and totally evil. ⁶So the LORD was sorry he had ever made them. It broke his heart" (Genesis 6:5-6 / NLT).

Do we ever stop and think about how we make God feel when we don't take our sin seriously? It should break our hearts to think we can make God this sad. But that is exactly what sin does.

And then to make things worse, verse 25 painfully reminds us that we can never settle up our debt to God. This sin debt is so big, it would take each of us an eternity in hell to pay for it. Let's say that we wanted to settle the debt of our sin with God by paying for it ourselves. The price is an eternity in hell. I would have to go to hell and stay there for an eternity in order to settle up my debt for sin. And then, if I read this story correctly, even that could not settle up the debt. In this scenario, the King had this man thrown into debtors' prison. Along with him, his wife and children were also thrown into prison. They would be in prison for generations to come forever. In other words, this debt could never possibly be paid.

I know that our society wants to talk about how naturally good we human beings are. But the Bible's assessment of us is much different. Listen to how the Apostle Paul sums it up by quoting several Old Testament assessments:

¹⁰ *... No one is good—
not even one.*

¹¹ *No one has real understanding;
no one is seeking God.*

¹² *All have turned away from God;
all have gone wrong.*

*No one does good,
not even one."*

¹³ *"Their talk is foul, like the stench from an open grave.
Their speech is filled with lies."*

"The poison of a deadly snake drips from their lips."

¹⁴ *"Their mouths are full of cursing and bitterness."*

¹⁵ *"They are quick to commit murder.*

¹⁶ *Wherever they go, destruction and misery follow them.*

¹⁷ *They do not know what true peace is."*

¹⁸ *"They have no fear of God to restrain them."*

¹⁹ *Obviously, the law applies to those to whom it was given, for its purpose is to keep people from having excuses and to bring the entire world into judgment before God. ²⁰For no one can ever be made right in God's sight by doing what his law commands. For the more we know God's law, the clearer it becomes that we aren't obeying it" (Romans 3:10-20 / NLT).*

That is a description of who each of us are. We have a sin debt that we can never pay. Even an eternity of personal suffering in hell cannot atone for our sins. If we don't realize that now, some day we will. **AT OUR JUDGMENT BEFORE GOD, WE WILL COME TO SEE HOW HORRIBLE OUR SIN REALLY IS.**

THE PAYMENT FOR SIN (VS 26-27)

Verse 26-27 clearly lays out what it would take for payment for our sin. In other words, **WE CAN ONLY APPRECIATE WHAT JESUS DID ON OUR BEHALF WHEN WE COME TO ACKNOWLEDGE HOW EVIL AND HOPELESSLY LOST WE ARE.**

In verse 26, the debtor attempts to pay a debt we can never pay. In order to demonstrate how absurd we are when claiming to be good in any way, I want to quote this debtor's response to the King:

"But the man fell down before the king and begged him, 'O, sir, be patient with me, and I will pay it all'" (Matthew 18:26 / NLT). Here is a guy who is broke. He owes billions of dollars and even has the nerve to beg the King for patience and more time to pay the debt. Where is this fool going to get billions of dollars? How much patience will the King have to have for this guy to make billions of dollars? This guy has an impossible debt. He could never ever come up with this money no matter how much time he was given. And yet he has the audacity to tell the King he will pay it all back. It's insulting the King's intelligence. The proper response for the King would be to have the guy executed on the spot. The guy is not only broke, he is foolish, blind, evil, and conniving. If he is serious, then he is clinically insane.

If we think that we can be in a right relationship with God by being good, doing good, being religious, or anything else, then we are as crazy as this guy. Please, I'm begging all of us to take a realistic view of who we are and how horrible our sin really is. But in order to do that, we must be transformed by the renewing of our minds and take a heavenly view of our situation.

Please listen to how Jesus assesses the situation when talking about a religious guy who thought he was pretty good and a less desirable tax collector:

¹⁰Two men went to the Temple to pray. One was a Pharisee, and the other was a dishonest tax collector. ¹¹The proud Pharisee stood by himself and prayed this prayer: 'I thank you, God, that I am not a sinner like everyone else, especially like that tax collector over there! For I never cheat, I don't sin, I don't commit adultery, ¹²I fast twice a week, and I give you a tenth of my income.'

¹³"But the tax collector stood at a distance and dared not even lift his eyes to heaven as he prayed. Instead, he beat his chest in sorrow, saying, 'O God, be merciful to me, for I am a sinner.' ¹⁴I tell you, this sinner, not the Pharisee, returned home justified before God. For the proud will be humbled, but the humble will be honored" (Luke 18:10-14 / NLT).

The Pharisee was a pretty good guy wasn't he? Couldn't we say with him, "I never cheat, I don't sin, I don't commit adultery, I fast twice a week, and I give a tenth of my income? Oh, maybe not. Perhaps the Pharisee is a lot better than we are. And yet Jesus said that the Pharisee did not leave forgiven. His debt was not paid. You see, the Pharisee somehow thought he could pay his debt to God.

On the other hand, the tax collector realized that his debt to God was impossible to pay. And Jesus says that he left with his debt to God all paid up.

That leads nicely into verse 27 where it describes how the payment for our debt was paid. The text simply says, "Then the king was filled with pity for him, and he released him and forgave his debt. This is the only possible way for this guy's debt to be settled up with the King. The King had pity on this guy, even though the guy did not deserve it, and simply called the debt canceled.

I don't think that I can hammer this home enough and I actually love to tell this part over and over again. Jesus said this about the debt we have that an eternity in hell cannot pay for:

"¹⁶For God so loved the world that he gave his only Son, so that everyone who believes in him will not perish but have eternal life" (John 3:16 / NLT).

If we are willing to come before Jesus with the same repentant heart as the tax collector and if we will acknowledge with the tax collector that we have a debt to sin we cannot pay, and if we ask Jesus to pay it for us, He will. Let's all take John 3:16 and personalize it. Where Jesus said "the world" put your name there. So it will read for me, "For God so loved John." When I come to the place where it says "everyone who believes" quietly put your name in that space. For me, it will read, "so that when John believes in Him." I'm going to reread the verse again and we will put our name there:

"For God so loved ... John ... that he gave his only Son, so that ... when John ... believes in him ... he ... will not perish but have eternal life."

As we journey through Lent and proceed towards Good Friday, let us remember what it cost Jesus to make that promise a reality. The prophet Isaiah described it like this:

"¹³See, my servant ... ¹⁴Many were amazed when they saw him—beaten and bloodied, so disfigured one would scarcely know he was a person ... ³He was despised and rejected—a man of sorrows, acquainted with bitterest grief. We turned our backs on him and looked the other way when he went by. He was despised, and we did not care.

⁴Yet it was our weaknesses he carried; it was our sorrows that weighed him down. And we thought his troubles were a punishment from God for his own sins! ⁵But he was wounded and crushed for our sins. He was beaten that we might have peace. He was whipped, and we were healed! ⁶All of us have strayed away like sheep. We have left God's paths to follow our own. Yet the LORD laid on him the guilt and sins of us all.

⁷He was oppressed and treated harshly, yet he never said a word. He was led as a lamb to the slaughter. And as a sheep is silent before the shearers, he did not open his mouth. ⁸From prison and trial they led him away to his death. But who among the people realized that he was dying for their sins—that he was suffering their punishment? ⁹He had done no wrong, and he never deceived anyone. But he was buried like a criminal; he was put in a rich man's grave.

¹⁰But it was the LORD'S good plan to crush him and fill him with grief. Yet when his life is made an offering for sin, he will have a multitude of children, many heirs ... And because of what he has experienced, my righteous servant will make it possible for many to be counted righteous, for he will bear all their sins ... He bore the sins of many and interceded for sinners" (Isaiah 52:13-53:12 / NLT).

That is what it cost to pay up the debt we owed. Jesus didn't owe a thing. He was perfect. He was God from eternity past. He is God and He will be God in eternity future. He was perfect from eternity past through eternity future. There is no sin in Him. By suffering and dying, He paid the debt we owed. Now to understand this a little bit better, let's think about this. Our payment for sin is to suffer and to be tormented for eternity in hell with no hope of reprieve or

relief or end. That is what Christ experienced through His torture, His suffering, and His death on the cross. He experienced what an eternity in hell would be for me and for you. That is how our debt is paid.

And please, as this morning's text reminds us, let us never forget Who absorbs the loss. When the King forgave this debtor of all his debt, the King absorbed the billion-dollar loss. The debtor got off scot-free. When we place our faith in the finished work of Christ, we are let off the hook scot-free. Jesus paid the entire debt on our behalf. This is important for us to understand. The Gospel accounting system is that Jesus paid a debt He did not owe for my debt and your debt; debts that we could never pay. **WE CAN ONLY APPRECIATE WHAT JESUS DID ON OUR BEHALF WHEN WE COME TO ACKNOWLEDGE HOW EVIL AND HOPELESSLY LOST WE ARE.**

As we start to work our way through the reconciliation process as a church, we must stand corrected first with Peter. Peter was worried about those who had sinned against him when he should have been concerned first of all with how much he had sinned against God. We must first come to see how much we have sinned against God before we concern ourselves with who has sinned against us. **BECAUSE WE LIVE IN THE WORLD, WE OFTEN FORGET HOW AWFUL SIN REALLY IS. IT COST JESUS HIS LIFE.**

Whenever we come to the place where we think our sins are small or insignificant, let's remember how C.S. Lewis described the danger in that thinking in his book The Screwtape Letters:

"It does not matter how small the sins are, provided that their cumulative effect is to edge the man away from the Light and out into nothing. Murder is no better than lies if lying does the trick."

Let's take some time during this coming week to think about the horrific consequences of our sin. Perhaps we have gone free, but certainly our Lord and Savior did not.