

The following sermon was preached at Redemption Baptist Church on Sunday, 16 February 2025. We encourage you to look up the Scriptures that are referenced and see the context for yourself. May the Lord speak to your heart as you study His Word.

The Christian's New Debt

Matthew 18:21-35

On 29 February 1948, a Romanian Jew named **Richard Wurmbrandt**, who had placed his faith in Christ about ten years earlier, and who was now a pastor, was arrested and imprisoned by the communist authorities for the “crime” of preaching the Gospel. For the next fourteen years, the prison guards tortured Wurmbrandt with the most cruel, satanic malice imaginable. Every day they beat him mercilessly for daring to pray to God within the confines of his pitch-black, rat-infested cell. Yet, all he had to do to be a “free man” was to betray his Christian brethren, by reporting their names and addresses. All he had to do was to deny that the Bible is God’s Word; deny the Gospel; renounce Christ’s name, and agree to join the state-run “church”; and he would be released. Yet, not only did Wurmbrandt *not* deny his Lord, but he actually won fellow prisoners *and prison guards* to Christ. Now, what would make a hardened prison guard, who had everything in this world to lose by becoming a Christian, consider Christ? The **love and forgiveness** that the Christians showed them was what won them! Years after Wurmbrandt’s escape to the West, he said this about his prison years: “When I look back on my fourteen years in prison, it was occasionally a very happy time. Other prisoners, and even guards, very often wondered at how happy Christians could be under the most terrible circumstances. We could not be prevented from singing, although we were beaten for this....Christians in prison danced for joy.”¹

How could the Christians rejoice, when they were in such relentless pain and suffering every single day? Because they knew that through their testimony, their persecutors might come to know Christ! Wurmbrandt said, “I could see...in our persecutors a Saul of Tarsus—a future Apostle Paul. And some have already become so. Many officers of the secret police, to whom we witnessed, became Christians, and were happy to later suffer in prison for having found our Christ. Although we were whipped, as Paul was, in our jailors we saw the potential of the jailor in Philippi, who became a convert. We dreamed that soon they would ask, ‘What must I do to be saved?’ In those who mocked the Christians, who were tied to crosses and smeared with excrement, we saw the crowd of Golgotha, who were soon to beat their breasts in fear of having sinned. It was in prison that we found the hope of salvation for the Communists. It was there that we developed a sense of responsibility toward them. It was in being tortured by them that we learned to love them.”² One of the prison guards who eventually got saved once asked Wurmbrandt, “Mr. Wurmbrand...how is it that you love me? I would never love someone who put me in prison and beat me up. How can you fulfil such a commandment of Christ?” Wurmbrandt answered him, “Jesus has given me a new character, the main feature of which is

love. Just as only water can flow out of a bottle of water, and only milk out of a bottle of milk, so only love can flow out of a loving heart.”³

Love and forgiveness is one of the most obvious, identifying marks of a child of God. Every true citizen of Christ’s future 1,000-year Kingdom on earth *will*, and *must*, have this quality in his life. This morning, we see what Christ had to say about forgiveness. The title of this message is ***The Christian’s New Debt.***

Read Matthew 18:21-35.

I. The limit of forgiveness (vv. 21-22)

In the last few weeks, we’ve been studying about the time when the disciples came to Jesus to ask Him who would be the greatest in the Kingdom of Heaven. (Can you imagine having the *chutzpah* to ask the Lord for such a thing?) The disciples’ hearts were filled with pride; and Jesus put a check on their pride by informing them that in order to be great in the Kingdom—in fact, in order to enter the Kingdom *at all*—you *must* humble yourself like a little child, and believe on Him. In fact, Jesus referred to *all* His children (regardless of their age) as “***little children.***” He also referred to them as His “***sheep***”; and He said that He, just like a shepherd, had come to “***seek and to save that which was lost.***” From there, Jesus went on to address the matter of what to do when *offences* arise within the church. He said that if a brother have offended you, you are to go straight to that brother, and try to get things right between you and him alone. However, if that brother still won’t get things right, then take two or three witnesses with you, to verify everything that is said. If he still won’t get right, then the matter must be taken before the whole church; and together, the church body should try to resolve the matter. However, if the offending brother still won’t humble himself and repent of his wrong, then he must be removed from the church, until he repents and gets things right.

Christ’s message is clear: if *He* came down from Heaven, and went to such lengths to seek and to save *us*, when *we* were rebels against Him, then *we*, as His followers, should now do all in our power to seek out a brother who has wronged us, and try to make things right. (Or, if you are the offending brother, the *you* had better repent and get right!) However, as we will see in our Scriptures this morning, it’s not just fellow church members whom we should forgive: we should forgive *everyone*—whether they be fellow believers, or not.

With this in mind, let’s look again at the question that Peter asked Jesus about forgiveness. (**Read Matthew 18:21-22 again.**) Jesus had just gotten done commanding the disciples to seek out the brother who has offended you, rebuke him

for his wrong, and seek restoration; and obviously, this means that you must be willing to *forgive* that brother. “Ah, but *how many times* are you required to forgive? What is the *limit* to forgiveness?” *That* was the question that was now burning in Peter’s mind; and so, he asked it. As you can see, Peter already had a *theory* about this, too. According to the tradition of the rabbis (which Peter would have had heard all his life), a person was required to forgive only *three* times; however, Peter figured that the number must be higher than that—*seven* times, perhaps.⁴ (After all, Jesus always seemed to have a much higher standard of righteousness than the Pharisees had; so surely, a 133% increase in the number of times you must forgive a person would be more than generous! And besides, seven is the number of perfection.) Little did Peter realise that Jesus was about kick that figure right out of the ballpark! Can you imagine how shocked Peter must have been to hear Jesus say, “***I say not unto you, Until seven times: but, Until seventy times seven***”? “What, Lord? Did I hear you say, ‘Four hundred ninety times’?” That’s 6,900% more than Peter had imagined the number to be! That is a *lot* of forgiveness! Yet, was Jesus really saying that when your brother has offended you for the 491st time, you are now no longer obligated to forgive him? I think even Peter realised that this was *not* what Jesus was saying. What Jesus is saying is that we should *just keep on* loving, and *keep on* forgiving. There is no limit to how much we should forgive those who have wronged us.

Now, let’s be honest: this is *hard* to do! In fact, it is impossible to do. Does the Lord *really* expect us to forgive this much? Yes, He does; and in a few moments, we’ll see *why* we are obligated to forgive without limit. First, though, let’s talk about that number 490. Why did Jesus pick this number? He could have mentioned any multiple of seven that He wished (or any other number, for that matter); but why 490? I believe that there *is* a reason for it. Let’s go back to the time of Adam, and see where this number “490” was mentioned before.

Read Genesis 4:8-24.

Isn’t it incredibly sad that the very first person ever born was a murderer? It goes to show how wicked our hearts really are. Cain hated and envied his brother Abel because Abel trusted and obeyed God, and was thus accepted by God, whereas he was *not* accepted. All Cain had to do to be accepted by God was to repent of his sin and place his faith in God’s promise of the coming Redeemer; but he refused to do it: and in anger, he murdered his brother. Yet, God was merciful to Cain. As we saw in **verse 15**, God put a “***mark***” upon Cain, to signify that if anyone would slay him, vengeance would be taken on that person “***sevenfold***.” But what, exactly, was this “***mark***”? Well, the word “mark” is translated from the word *oth*, which means “sign.” This “sign” probably wasn’t a visible mark on his body, but some kind of obvious indication that this man was under divine protection. The fact that the ground would scarcely yield any fruit for him, no matter where he tried to settle down, was probably the “sign.” God *spared* Cain’s life out of love and mercy, so that he would have the

opportunity to repent; but He also put this “mark” on him so that future generations would be reminded of how serious murder is. Would God have *lifted* this curse if Cain had truly repented? I’m guessing that He *would* have done so. However, sad to say, we don’t have the slightest indication that Cain ever did repent. Even though Cain was the firstborn son of the *very first two people in the world*—and even though he had had the privilege of hearing, straight from his parents’ own mouths, their firsthand testimony of how God had created them from the dust of the earth, and of how sin had entered into the world, and of how God had given the promise of redemption through a coming deliverer—he *still* rejected God’s way of salvation, and was filled with hatred for his brother; and his hatred led him to murder!

With that background, let’s look again at what Cain’s descendant, Lamech, said. **(Read Genesis 4:23-24 again.)** As you can see, Cain’s rebellious character had been passed down through seven generations. First, Lamech murdered a man; and then he *made a mockery* of God’s mercy. He said, “Well, if God promised sevenfold vengeance on anyone who kills Cain, then surely God will avenge me *seventy times seven* if anyone tries to hurt *me*.” By the way, Lamech didn’t kill in self-defence. That phrase **“to my wounding”** is translated from the Hebrew *l’phitz’iy*, which could also be said “for wounding me.” Apparently, someone had *wounded* Lamech; but Lamech responded by *killing* the man. Not only that, but he *boasted* about it! Now, you’d think that Lamech would be afraid to mock God. After all, he surely couldn’t deny that there *is* a righteous Creator God. (How could he deny it, when Adam was still living, and he would surely have met Adam at some point?) Lamech surely *knew* all about Jehovah, his Creator and Judge; yet, he was operating as a practical atheist. Rather than be merciful to the man who had wounded him, just as God had been merciful to his ancestor Cain, he instead allowed his hatred of the man to lead him to the act of *murder*.

Folks, if this is making you uncomfortable, it should. The fact is that God views anger in our hearts in the same way that He views the actual act of murder. Hating a person is like “doing away with him” in your heart. In **Matthew 5**, the Lord Jesus said, **“Ye have heard that it was said of them of old time, Thou shalt not kill; and whosoever shall kill shall be in danger of the judgment: But I say unto you, That whosoever is angry with his brother without a cause shall be in danger of the judgment: and whosoever shall say to his brother, Raca, shall be in danger of the council: but whosoever shall say, Thou fool, shall be in danger of hell fire.”** Anger is a sin for which we who are saved were once condemned, and on our way to hell; but the fact that we are no longer condemned to hell does not make it “O.K.” to be angry now. It is still very serious in God’s eyes; and it blocks our fellowship with God. That is why Jesus went on to say that if you bring your gift to the altar, and there remember that your brother has something against you, leave your gift at the altar, and get right with your brother, before you dare to offer God a gift. God *cannot* and *will not* have sweet fellowship with us when our hearts are filled with bitterness and anger. Our anger is like the repugnant scent of sulphur in His nostrils. Anger and unforgiveness *must* be repented of, and forsaken. “But Pastor, you don’t understand

what that person did to me. I *can't* forgive.” Well, you’re right: *you* can’t forgive. Not in *your own power*, that is. But through the power of Christ, you *can* forgive. If you are saved, God has given you a new heart (a new nature), which is able to forgive. In fact, not only can you forgive, but you can forgive the same person *seven times in one day*.

Read Luke 17:1-6.

Not only did Jesus command the disciples to forgive 490 times; but He said that if your brother trespass against you seven times *in one day*, yet he come back and ask for forgiveness every single time, you are to forgive him every time. This doesn’t merely mean uttering the *words*, “I forgive you”: it means *truly* forgiving from your heart. It means having a willingness to forgive, even if that other person refuse to get right with you. To “forgive” doesn’t mean to say, “I forgive you, **but**,” and then launch into a tirade in which you remind that person of all the wrongs that he has done to you. It means that you bury the matter in the depths of the sea—just as God has done with the sins of those of us who are saved. **Micah 7:19**, says, **“He will turn again, he will have compassion upon us; he will subdue our iniquities; and thou wilt cast all their sins into the depths of the sea.”** Perhaps you say, “Well, of course, Pastor. *God* can forgive, because He’s God; but I can’t. What he (or she) did to me is unforgiveable.” If this be what you are thinking, I would, again, agree with you. It *is* impossible, for men; but with God, *all* things are possible. That is why we need *faith* in the God of the impossible. The disciples realised, when they heard Jesus’ standard of forgiveness, that they needed a *major* dose of faith, if they were to forgive to the extent that Jesus was commanding. They knew that they needed a level of faith that they did not currently have! Lamech hurled seven-fold *vengeance* on those who would hurt him; but Jesus demands that we hurl seven-fold *forgiveness* on those who hurt us. Which way will *you* choose, Christian—Lamech’s way, or the Lord’s way?

II. The Lord of love (vv. 23-27)

(Read Matthew 18:23-27 again.) Christ had given Peter the standard of forgiveness: and that standard is that we should forgive others *infinitely*. But now, Christ is telling Peter *why* we are obligated to forgive others infinitely. The reason that we, as citizens of Christ’s Kingdom, are obligated to forgive others infinitely is that *we ourselves* have been forgiven of the infinite debt of our sin: and therefore, it is only right that we should forgive *others* who sin against us. The parable that Jesus is now telling illustrates this truth in a powerful way.

Now, look closely at what Jesus is saying. First of all, Jesus opens the parable by saying, **“Therefore is the kingdom of heaven likened unto a certain king.”** Once

again, Jesus is giving us an earthly story in order to illustrate an important truth about the Kingdom of Heaven. And what is that truth? Jesus is saying that in order for a person to *enter* the Kingdom, he *must* be forgiven of an infinite debt: and that debt is the debt of sin!

In this parable, we see that there was a servant who, somehow or other, had racked up a tidy little debt of 10,000 talents against his lord's treasury. Now, how much is 10,000 talents in today's money? Well, a talent, in the Greco-Roman world, was the equivalent of 40 kilos in today's measurement; thus, 10,000 talents would be 400,000 kilos. Now, Jesus didn't say whether this man owed 10,000 talents in silver, or 10,000 talents in gold; but either way, this was a staggering debt. If it were 400,000 kilos of silver, then he owed about €9,920,000; but if it were 400,000 kilos in *gold*, then he owed about €36,133,580,000! Whether it were silver or gold that he owed, this was a debt that would have been utterly unpayable for a servant in the first-century world. As far as this servant was concerned, the debt was infinite. He was completely and utterly bankrupt; and all that he had to look forward to was the confiscation of all that he had (including his family), and a lifetime of slavery. There was absolutely nothing that he could do, except to plead with his lord for mercy. He said, "**Lord, have patience with me, and I will pay thee all.**" And what happened? Incredibly, the lord, being "**moved with compassion,**" frankly forgave his servant of the entire debt!

Now, at this point, the story doesn't even sound believable. Jesus constantly used stories from everyday life to illustrate spiritual truths; but this is *not* something that would happen in real life. First of all, how could any servant manage to rack up a debt to the tune of 36 billion euros? And even more unbelievably, who in his right mind would feel sorry for a servant who had gambled, extorted, or otherwise wasted away such a fantastic amount of his fortune, *and forgive him* for the whole lot? Yet, this is *exactly* what salvation is like!

You see, you and I owe God a debt that we could not possibly pay. We can't pay God back for even *one* sin that we have ever committed, because even *one* sin is an infinite offence against a holy God. In the Garden of Eden, God commanded Adam *not* to eat the fruit from the tree of the knowledge of good and evil, because in the day that he would eat of it, he would surely die. Just *one sin* of unbelief and disobedience plunged Adam into spiritual death, and physical death, as well. Because of Adam's sin, we were *all* plunged into the bondage of sin, and condemned to an eternity of separation from God, in the infernal prison that the Bible calls "The Lake of Fire." **Romans 6:23** says, "**For the wages of sin is death.**" Paul didn't say that the *really* bad sins, such as murder or adultery, earn us death; he said that "**The wages of sin is death.**" All sin is deadly, and mortal (including even the "little white lies" that we have told). We are all utterly undone, and deserving of God's wrath. Yet, God, in His mercy, has made a way for the debt of *all* our sins to be washed away. How is this possible? Did God simply waive our debt and say, "It's no big deal"? No, He can't do that, because He is a righteous God, who must judge sin. However, what He *did*

have the prerogative to do was to *pay our debt for us*. God the Father sent God the Son down into our world to *pay our sin debt* on the cross. For those six hours on the cross, Christ suffered an *eternal punishment* for us. An infinite debt, racked up by countless billions of sinful souls, crushed down on Jesus like the weight of all the oceans of the world combined; yet, Jesus was able to bear it all on His shoulders for us! **Romans 5:8** says, “***But God commendeth his love toward us, in that, while we were yet sinners, Christ died for us.***” Jesus has paid our fine in full; and in exchange, He offers us the complete forgiveness of all sins, and a judicial standing before God of “not guilty”! And the best part of it is that this judicial pronouncement is *final*! **Romans 8:1** says, “***There is therefore now no condemnation to them which are in Christ Jesus.***” As far as the books in Heaven are concerned, we who are saved have the perfect righteousness of God’s Son, Jesus Christ, because on the day when each of us repented and believed on the Son, His perfect righteousness was imputed to our account, as though it were ours. I don’t know about you, folks, but that makes me excited! With the old evangelist Gypsy Smith, I, too, must say that “I Have Never Lost the Wonder of It All”! If you have never received this gift of forgiveness of sins and eternal life, I urge you to do so this morning!

We who are saved have been forgiven of an infinite debt; and this means that *we* must forgive others infinitely. This brings me to the second part of Jesus’ parable, and to our last point.

III. The liability of love (vv. 28-35)

(Read Matthew 18:28-35.) The first half of this parable is beautiful and amazing; but this second half is painful, to say the least. We see that this servant, who had been forgiven of all that debt, went out and cast a fellow servant into prison for a debt of 100 pence (or *dinari*). How much is 100 *dinari* in today’s money? About €4,200 euros! Is this a significant amount of money? Perhaps; but it is far less than what the servant had owed *his* lord! Because of this incredibly unforgiving act, the man was delivered to the “***tormentors,***” or “jailors.”

Now, what does Jesus mean when He says that the unforgiving servant was given over to the “***tormentors***”? How could the servant’s debt of 10,000 talents be revived, when his lord had given his word that the debt was cancelled? Is Jesus saying that God can *cancel* His forgiveness—that a saved person can become lost again if he should fail to forgive others? No, that is *not* what Jesus is saying! The Bible teaches that a saved person *cannot* lose his salvation. Jesus said, “***All that the Father giveth me shall come to me; and him that cometh to me I will in no wise cast out.***” Clearly, Jesus isn’t talking about our *sin debt*’s being revived, because He promises *never* to cast out those who have come to Him for salvation. When you are saved, your sin debt is cancelled forever; and you will *never* be condemned to hell again.

Yet, how does this square with what Jesus said in this parable? Jesus said that the lord of the servant **“was wroth, and delivered him to the tormentors, till he should pay all that was due unto him.”** What does Jesus mean? Well, you’ll notice that the lord said nothing about reviving that old, unpayable debt; nor did he say anything about selling everything that the servant had, and enslaving his family for the rest of his life. In fact, the lord seems to be saying that this man *was* capable of “paying” what was due him, and of being released from prison. What does this mean? Simply this: Jesus is saying that the servant, because *he* had been forgiven of an infinite debt, now had a **new debt**. He now had a *moral* debt of *love and gratitude* to his master; and he also had the moral debt of showing *love and forgiveness* toward others who owed a debt to *him*.

Read Romans 13:8-10.

Christian, when you are angry and bitter toward someone, you are failing to pay that person the debt that you owe him; and you *will* be **“tormented”** both by your own guilty conscience, as well as by Satan’s demons, who will have a heyday with your mind. The torment will continue *until* you pay what you owe—which is love and forgiveness. Thank God, if you are saved, you are no longer condemned to the fiery prison that awaits *the unsaved* after *their* death; however, hell isn’t the only kind of spiritual “jail.” Anger is, in itself, like a “jail.” It is a tormenting thing! Too many Christians are living miserable, defeated lives, because they refuse to forgive someone who has wronged them. Anger eats you up on the inside; and it is cruel. Just look at the fierceness with which this angry servant attacked his fellow servant. He took his fellow servant **“by the throat”**! Are these the actions of a man who has peace in his heart? Not on your life! Being bitter toward someone is like taking incremental doses of poison, which are slowly killing you; yet, you somehow expect the person you’re angry at to be harmed! Most likely, he *will* be harmed; but you are harming yourself far more.

However, the worst part about anger and bitterness is that when you are angry, your fellowship with God will be greatly hindered. In fact, as long as you are allowing a root of bitterness in your life, it can feel as though God doesn’t even exist! Why? Because when you refuse to forgive, you are, in practice, *acting* as though God didn’t exist, and shoving Him away. After all, how can you reconcile your sin of unforgiveness with the fact that your Lord has *commanded* you to forgive? You *can’t* reconcile those two things, because you cannot separate Christ from His commands. You may try to put Christ’s command out of your mind; but in order to put Christ’s command out of your mind, you must push *Christ* out of your mind. (And that is a foolish and dangerous thing to do!)

Read Psalm 66:16-19.

Do you see how dangerous anger is? When you push Christ away, He will become very silent, even to the point of seeming as though He weren't there at all: and *that* is truly frightening for any true believer (especially since you *know* what it was like to have the sense of Christ's presence in the past, when you were walking with the Lord). It's as though you are in a dark prison of despair; and you are beginning to doubt that God is even there. Yet, He *is* there all along; and the key to get out of the dungeon is *faith*. Jesus said that if you have faith even the size of a mustard seed, you can remove mountains. You *can* get out of the dungeon; and you *can* be released from the "torment" of your own conscience, and of Satan's minions. The way to be released is to ask God to give you the power to obey His command; and then, in faith, *love and forgive* the one who has wronged you. *Humble yourself* before God, and then *forgive* those who have wronged you, even as God for Christ's sake has forgiven you. When you do this, you will be cleansed and forgiven, and will walk in fellowship with Christ once again.

Read 1 John 1:5-9.

Read Ephesians 4:17-32.

Conclusion: As we close this morning, I would ask a couple questions. First, **have you had your sin debt cancelled?** Are you saved? Has there been a time in your life when you took Christ at His word, and simply believed on Him as your Lord and Saviour? Have you ever acknowledged that you are spiritually bankrupt and condemned, and therefore cried out to Him to save you, for the sake of the one who died for you on Calvary? If not, please do so today! **To those of you who are saved,** I would ask, "Is there someone in your life whom you have not forgiven?" If so, don't remain in the spiritual "jail" and torment of unforgiveness: ask Christ to help you to forgive, even as He has forgiven you.

¹ Rev. Richard Wurmbrandt, *Tortured for Christ* (Bartlesville, OK: VOM Books, 2013), p. 65.

² *Ibid*, pp. 66-67.

³ Merv Knight, *Richard Wurmbrandt: The Man and His Work* (Bartlesville, OK: VOM Books), p. 42.

⁴ Stanley Toussaint, *Behold the King: A Study of Matthew* (Grand Rapids, MI: Kregel Publications, 1980), p.