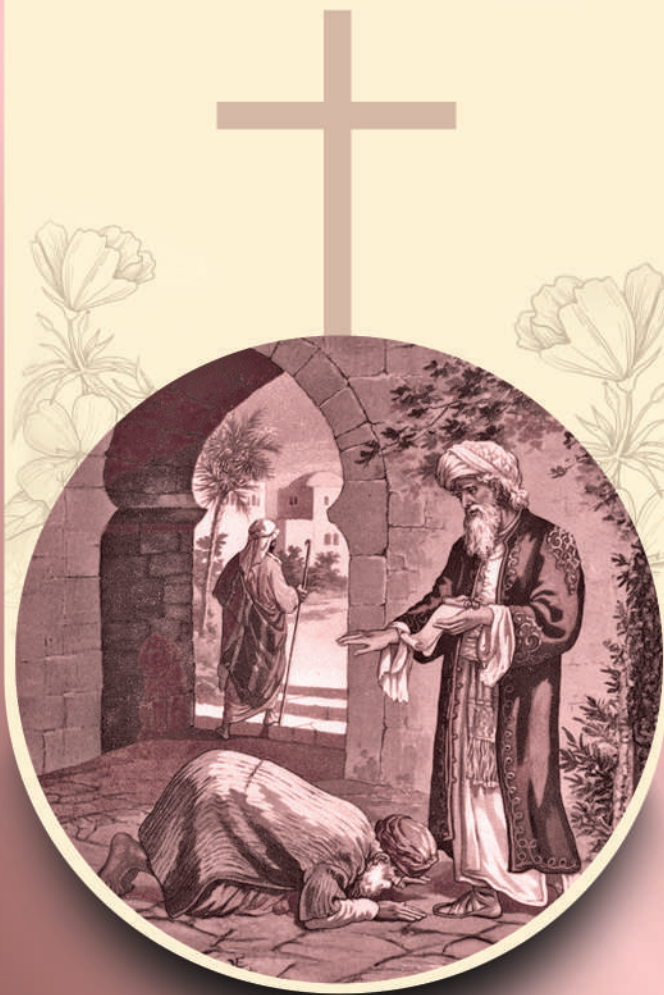


PARABLE OF **THE UNFORGIVING SERVANT**



INTRODUCTION

The Lord Jesus spoke in parables not just to narrate stories that inspired people but to open a door of invitation into the Kingdom of God. The parables of Jesus are the divine language of God's kingdom, spoken in the verbiage of everyday life. These Parables are simple enough for a child to



embrace and profound enough to humble the greatest of minds. In this way, the kingdom comes near to all - not through an argument to be won, but through a story to be understood, a truth to be discovered, and a King to be known.

The Parable of the Unforgiving Servant (Matthew 18:23-35), is one of Jesus's most powerful and challenging teachings on the nature of forgiveness. It is a direct response to a question from the Apostle Peter, who asks, "*Lord, how many times shall I forgive my brother or sister who sins against me? Up to seven times?*" (vs.21) Peter probably believed he was being exceptionally generous, given that the prevailing rabbinic tradition at the time recommended forgiving someone only three times. When Jesus said, "*Seventy times seven,*" (vs.22) it is possible Peter could have fainted. He thought his suggestion of seven times was already way beyond generous, but

Jesus countered, perhaps with a smile, *"Seventy times that!"*

Please note Jesus was not saying that we can stop forgiving when we reach the 491st offense. Jesus was getting at the legalistic way of defining righteousness and forgiveness by saying, in essence, *"Counting the number of times won't work. You have to cultivate a forgiving heart."*

In this broken world, the Lord Jesus himself said that it is impossible that **no offences should come**, rather the things that causes people to stumble are bound to come (Luke 17:1). **But the heart of God's kingdom is not a heart bound by the wounds of the past, but one that is forgiving.** So the Parable is a perfect follow up to the question Peter asked.



The Parable of the Unforgiving Servant

Matthew 18:23-35, "Therefore, the kingdom of heaven is like a king who wanted to settle accounts with his servants. ²⁴As he began the settlement, a man who owed him ten thousand bags of gold was brought to him. ²⁵Since 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.' ²⁷The servant's master took pity on him, cancelled 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.

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. ³¹When 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 cancelled all that debt of yours because you begged me to. ³³Shouldn't you have had mercy on your fellow servant just as I had on you?' ³⁴In 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."

Three scene Parable

1. Scene 1: The King's Mercy

The servant owes the king an enormous, unpayable debt (10,000 bags of gold) *. When he begs for patience, the king shows compassion and forgives the entire debt.

2. Scene 2: The Servant's Unforgiveness

The same servant encounters a fellow servant who owes him a much smaller debt (100 silver coins) *. Despite pleas for mercy, he refuses to forgive and has the man thrown into prison.

**In some translations of the Bible, the figures are 10,000 talents and 100 denarii.*

3. Scene 3: The King's Judgment

Other servants report the unforgiving servant's actions to the king. The king condemns the servant for his lack of mercy and hands him over to be tortured until he can repay his original debt—which, of course, he never can.

This structure highlights the contrast between the king's extravagant mercy and the servant's petty cruelty, emphasizing the parable's core message: those who receive forgiveness must extend it to others.

The Forgiveness Mandate

Forgiveness is a conscious, deliberate decision to relinquish feelings of resentment or vengeance toward a person or group who has harmed you, regardless of whether they actually deserve your forgiveness.

Forgiveness is NOT about:

- **Excusing** an offense or pretending it did not happen.
- **Forgetting** the wrong or removing all consequences.
- Immediate **reconciliation**, though it can open the door for restoration.
- A sign of **weakness**; instead, it requires humility and strength to forgive repeatedly, as Jesus instructs — “*seventy times seven*.”

Rather, forgiveness is an internal transformation involving:

- **Letting go** of the power that the offense and offender hold over your life.
- **Freeing yourself** from bitterness and anger that weigh down your heart.
- **Choosing** peace over a grudge, reflecting the mercy shown to you by God’s grace.

Ultimately, forgiveness is modelled by God's mercy toward us - a call to freely release others from their debts in love and grace, recalling the immense forgiveness He has granted us through Christ. On the Cross, Jesus embodied the same mercy He taught others and prayed, *"Father, forgive them, for they do not know what they are doing"* (Luke 23:34), which reveals the profound depth of God's forgiveness of our sins, even to the extent where one can never repay.



Even in the midst of excruciating suffering and undeserved cruelty, Jesus modelled perfect forgiveness by asking the Father to release His executioners from their sins and ignorance. This is forgiveness that

transcends human understanding and emotion—an unconditional, sacrificial act of grace that forgives sins wholly and completely.

The parable highlights a stark contrast: the servant was forgiven an enormous debt (10,000 bags of gold) by his Master, yet refused to forgive a much smaller debt (100 silver coins) owed to him by another. This teaches that **forgiveness is not optional but an essential reflection of mercy received**. Failure to forgive “*from your heart*” brings serious consequences, as the unforgiving servant faced judgment from his master.

The biblical words for forgiveness deepen this understanding:

- The Hebrew “*nasa*” means “*to bear*” or “*to carry away*,” showing forgiveness as removing the burden of sin or offense.
- The Greek “*aphiēmi*” means “*to send away*,” “*to release*,” or “*to cancel a debt*,” This is precisely what the king did for his servant, and what the servant refused to do for his fellow servant.

Unforgiveness can be one of the most deceptive and deadly traps of the enemy that we fall into.

Unforgiveness Brings Torment

In the Parable, the Master, in His anger, delivered the servant to the jailers to be tormented until he repaid his entire debt (v. 34).

Unforgiveness invites tormentors into a person's life. The master did not personally inflict the suffering but handed the servant over to those who would. Similarly, the Father withdraws His protection, granting the enemy and his agents the legal right to bring affliction. Without a doubt, unforgiveness paves the way for a deeply troubled and painful existence.

Unforgiveness is like holding a burning coal in your hand, intending to throw it at the person who hurt you. Instead, you are the one who gets burned.

The torment of unforgiveness is a self-made, multi-layered prison, meticulously built and maintained by the one who refuses to release the debt.

- **Spiritually:** It creates distance from God, making our prayers hollow and fellowship unmeaningful.
- **Emotionally:** It traps us in a loop of bitterness, replaying past pain. This sabotages joy, fuels anxiety, and poisons current and future relationships.
- **Physically:** The inner turmoil manifests as stress, leading to real ailments like sleeplessness, chronic tension, and weariness.

Unforgiveness is like leaving a wound untreated. Bitterness is the infection that sets in quietly, poisoning our entire perspective. Bitterness is to a heart wound what infection is to a flesh wound.

Forgiveness is the decision to stop the infection. It is the spiritual and emotional act of extracting the poison of bitterness. It is not saying the wound doesn't matter; it is saying, *"I will no longer allow this wound to control me and make me sick."*

Forgiving others isn't about earning God's forgiveness or earning salvation —it's about living in the freedom and wholeness that Christ purchased for us, and aligning our hearts with the Kingdom's values of mercy and grace.

Signs of Unforgiveness

The Recognizable signs of unforgiveness are given to us in **Ephesians 4:31-32**, *"Let all bitterness and wrath and anger and clamor and slander be put away from you, along with all malice. Be kind to one another, tender-hearted, forgiving each other, just as God in Christ also has forgiven you."*

This verse lists the "weeds" that grow in the soil of an unforgiving heart. They are the external evidence of internal bondage.

Bitterness: The root. This is a deep-seated resentment that makes you cynical, suspicious, and unable to see good in people or situations.

Wrath and Anger: The explosion. This is the hot, raging outburst that is easily triggered over minor issues.

Clamour: The noise. It's the inability to have a peaceful disagreement; every conflict becomes a battle.

Slander: The verbal attack. This is evil speaking, gossip, and malicious talk aimed at damaging another person's reputation.

Malice: The intention. This is the overarching desire to see someone else suffer your hatred.

The antidote to unforgiveness is to be *kind, tender-hearted, forgiving one another, just as God in Christ has forgiven you (4:32)*. One needs to be cognizant that unforgiveness actively grieves the Holy Spirit in us (4:30).

Forgiven People Forgive Others

We do not forgive to *become forgiven*; we forgive because we are forgiven. It is the grateful response of a heart that knows the weight of its own debt has been lifted forever.

A Christian who refuses to forgive is a living contradiction, making the Gospel seem irrelevant. Because at the heart of the Gospel is a story of divine forgiveness. Therefore, an unforgiving heart doesn't just disobey a command—it misrepresents the character of God and makes our testimony of His grace seem hollow.

Our highest calling is to mirror Jesus by forgiving others, and our deepest ministry is to guide others into that same freeing grace.

We can't hide unforgiveness —people can tell. The fellow slaves and the master in the Parable certainly noticed unforgiveness when they saw it (vs.31). Even though unforgiveness may incubate secretly in our heart for a while, it will always manifest itself explosively in outward ways.

The most critical question we must confront about forgiveness is this: If God Himself considers the debt fully paid by the sacrifice of His Son, who are we to demand further payment from the one who hurt us?

Every time we withhold forgiveness, we are essentially rejecting God's valuation of the cross. We are saying, "*What Jesus did was not enough for this sin against me.*" In doing so, we present a cheap

gospel—a grace that has no power to transform our deepest hurts.

So, we must ask ourselves:

- Will I be satisfied with the same payment that satisfied a holy God?
- Will I adopt the same merciful attitude that Christ displayed on the cross?
- Will I choose to forgive, so that the Father's merciful character is glorified through my life?

It is impossible for us to forgive until we have experienced forgiveness ourselves. It is like love: *"We love Him because He first loved us"* (1 John 4:19). Like love, forgiveness becomes an active part of our lives because we are forgiven. The generosity of God that comes to us enables us to be generous and forgive those who have offended us.

"...Forgive us our debts as we also have forgiven our debtors..."

In the Lord's prayer, Jesus chooses to provide immediate and explicit commentary on only one phrase: **"And forgive us our debts, as we also have forgiven our debtors"** (Matthew 6:12). Right after giving this model prayer, He offers a stunning, sobering explanation: *if we forgive others, our heavenly Father will forgive us; but if we refuse to forgive others, He will not forgive us* (Matthew 6:14-15).

Jesus highlights this line because our vertical relationship with God is intertwined with our horizontal relationships with others.

Jesus' commentary acts as a divine diagnostic tool: You cannot authentically pray *"Your kingdom come"* while harbouring bitterness, for you are actively resisting the King's rule of mercy in your own heart.

You cannot sincerely ask *"Give us today our daily bread"* while refusing to forgive, for you are choking your soul with the poison of resentment, starving it of the spiritual sustenance of grace.

You cannot truly mean *"Deliver us from the evil one"* while clutching on to unforgiveness, for you are clinging to the very stronghold Satan uses to keep you in torment (2 Corinthians 2:10-11).

This truth is the ultimate application of the Parable of the Unforgiving Servant.

Forgiveness does not erase the consequence of sin.

Forgiveness is about releasing others from the debt they owe us and the wrongs they have committed against us. However, forgiveness does not erase all consequences or accountability. There may still be natural consequences that must be faced, even after we have forgiven.

Consequences are about upholding *responsibility*. Consequences are not about nurturing a grudge; they are tools God uses to protect the innocent, uphold righteousness, teach responsibility, and provide a structure for genuine repentance to be proven.

Consequences are not the enemy of forgiveness; they are its necessary counterpart in a broken world, honouring the gravity of the sin while grace forgives the sinner.

The entire process of church discipline is rooted in a spirit of forgiveness and restoration. The goal is never to punish but to win back a brother or sister (Matthew 18:15). But if an unrepentant member is living in unrepentant sin (e.g., financial



fraud, adultery, divisive slander), the final step of biblical discipline is removal from membership and fellowship (*"treat them as you would a pagan or a tax collector," Matthew 18:17*). This is a severe consequence.

In the Parable, the master did not go back on his pardon for the original debt. Instead, he judged the servant for his current failure to show mercy. In the same way, we are called to offer genuine forgiveness, yet we must also recognize that consequences play a vital role. They are not opposed to forgiveness but work alongside it, affirming the seriousness of the wrong done even as we extend grace to the wrongdoer.



Forgiveness does not always lead to Reconciliation

The simplest way to understand it is this:

- **Forgiveness** is a decision you make by yourself, before God, about a past offense.
- **Reconciliation** is a process between two people that builds future trust.

Because they involve different parties and different timelines, one does not automatically guarantee the other. So, Reconciliation is a two-way street that requires specific conditions to be met while forgiveness is a one-way decision that requires only your obedience to Christ.

Reconciliation Requires Safety. You can forgive someone who is abusive, manipulative, or untrustworthy. However, you are not required to reconcile and place yourself back in a position of vulnerability. Boundaries that create safety are not a violation of forgiveness; they are a necessary application of wisdom.

Reconciliation is a Process, Not an Event. Forgiveness can be a decisive moment. Reconciliation is a slow journey of rebuilding shattered trust. It is earned through consistent, trustworthy behaviour over time. The offender may be truly repentant, but the offended party may need significant time to heal before they can even consider the process of reconciliation.

The parable itself illustrates this:

- The **Master forgave** the servant's debt unilaterally. This was an offer of full reconciliation—their relationship could have been restored to a new, clean slate.
- The **servant refused** this reconciled relationship by his actions. His unrepentant, merciless heart made reconciliation impossible. The Master's forgiveness was genuine, but the servant's character broke the possibility of a restored relationship.

	Forgiveness	Reconciliation
Direction	Vertical (You - God)	Horizontal (You-Person)
Who is Involved?	You	You + the other Person
Core Action	Releasing a past debt	Building a future trust
What is Required?	Your obedience in Christ	Their genuine repentance + Your willingness
Goal	Your freedom	A restored relationship

Therefore, we are commanded to **forgive everyone, always** (Matthew 18:21-22). But we are called to pursue **reconciliation only where it is wise, safe, and based on genuine repentance** (Matthew 18:15; Romans 12:18).

7 Protocols for Forgiveness

1. **Thank God** for forgiving you
2. **Ask God**, *"Who do I need to forgive and for what?"*
3. **Repent** of your sin of unforgiveness
4. **Forgive** each offense from your heart. It's not enough to say, I forgive
 - a. *"Lord, I choose to forgive _____ (person's name), from my heart for _____ (offense)."*
 - b. *"Lord, is there anything else I need to forgive _____ (person's name) for?"*
 - c. *"Before God, I declare _____ (person's name) is no longer in my debt."*
5. **Seal** it with a blessing
6. **Commit** to *"not remember"* the offense
 - a. When the memory resurfaces the past, say *"I specifically remember forgiving that."*
 - b. Praise God for the freedom forgiveness brought you.
 - c. Bless the person you forgave – again
7. **Make** forgiveness a lifestyle

Forgiven much, Loves much!

The statement *"Forgiven much, loves much"* is the principle the unforgiving servant failed to grasp, and it is the key to understanding the entire economy of grace in the Kingdom of God.

Jesus narrates a similar short Parable in **Luke 7:41-42**. A sinful woman anoints Jesus' feet, and Jesus tells a parable about **two debtors**—one who owed a large sum and one who owed a small sum. Both debts were cancelled.

Jesus then asks, *"Now which of them will love him more?"* Simon replies, *"I suppose the one who had the bigger debt forgiven."* Jesus confirms this, stating, *"Therefore, I tell you, her many sins have been forgiven—as her great love has shown. But whoever has been forgiven little loves little."*

Both the parables in this study are not in tension; they are two sides of the same coin, providing a complete picture of gospel transformation.



- **The Parable of the Two Debtors** (Luke 7) is a **diagnostic tool**. It answers the question: *"How can I tell if someone has truly been forgiven?"* The answer: **Look for their love**. Profound, loving action is the evidence of a heart that has been overwhelmed by grace. It's about the **internal affection** that results from forgiveness.
- **The Parable of the Unforgiving Servant** (Matthew 18) is a **warning and a command**. It answers the question: *"Why must I forgive others?"* The answer: **Because you have been forgiven** an infinitely greater debt. Withholding forgiveness from others reveals a heart that has not truly apprehended the mercy shown to it. It's about the **external obligation** that forgiveness creates.

Joseph – A Forgiveness that saved Generations

The thought kept ringing through Joseph's mind: *"Have I not lived true to God? I've followed His ways, kept His commands, and shared the very dreams God gave me. And yet, this is what I get? Betrayed by my own brothers, sold off like a common slave. My father thinks I'm dead. No one's coming to find me. Now I am in prison for living a pure life."*

If Joseph lived in our churches today, what would he do? Like many of us, he might have nursed a heart full of bitterness, whispering in the dark: *"When I get the chance, I'll make them pay. They'll see what happens to those who betray me."*

But here's the thing — if Joseph had held onto those thoughts, God would have left him in that prison cell. **Because carrying a heart of revenge would have doomed the very plan God was weaving through his life.** Imagine: Joseph, fuelled by anger, destroying the heads of tribes of Israel, including Judah, the very line through which Jesus would come.

The ones who hurt Joseph? They were the founders of a nation God promised to Abraham. Despite their wrongs, God's plan wouldn't be stopped. Joseph carried no offense. He chose forgiveness. And through that choice, God's purpose moved forward—not only in Joseph's life but through the generations to come.

Joseph's story reminds us: *forgiveness isn't easy, but it unleashes God's sovereign plan.*

Comparing Two Similar Parables

	Parable of the Two Debtors (Luke 7:36-50)	Parable of the Unforgiving Servant (Matthew 18:21-35)
Context	At a Pharisee's dinner - a sinful woman anoints Jesus' feet	Peter asks Jesus how many times he must forgive a brother
Audience	Simon the Pharisee, who is judging the woman	Peter and the other disciples
The Two Debts	500 denarii vs. 50 denarii	10,000 bags of gold vs. 100 silver coins
The Master's Action	A moneylender cancels both debts freely	A Master cancels the massive debt out of pity
The Forgiven One's Action	The Woman: Shows extravagant love, gratitude, and worship.	The Servant: Shows ruthless demands, no mercy, no gratitude.
The Central Question	<i>"Which of them will love him more?"</i>	<i>"Shouldn't you have had mercy... as I had on you?"</i>
The Main Lesson	Great forgiveness produces great love. The Parable shows what a forgiven heart feels like.	Receiving great mercy obligates you to show great mercy. The Parable shows what a forgiven heart does.
The Outcome	Positive: Jesus affirms the woman's faith and forgiven status.	Negative: The servant is punished for his lack of mercy.

The *"love much"* heart from the first parable is the only thing that can power the *"forgive much"* obedience required in the second parable.

Conclusion

The Parable of the Unforgiving Servant presents us with a stark and unavoidable choice - God's kingdom operates on an economy of limitless grace, cancelling debts too vast for us to ever repay. Yet, this parable warns us that such grace, if truly received, can never remain dormant. Grace that does not transform us is grace we have never truly known.

Biblical forgiveness is a deliberate act of grace, mirroring God's forgiveness of us through Christ. It involves cancelling a debt owed by an offender, releasing them from deserved punishment, and letting go of bitterness - not because they deserve it, but because God, in Christ, has done the same for you.

The greatest miracle a person requires is the *"forgiveness miracle."* Everyone has a wound. Everyone has been hurt at some time by someone. And forgiveness is so important for God that He expects forgiven people to forgive others. In fact, He demands it.

Chapel Service

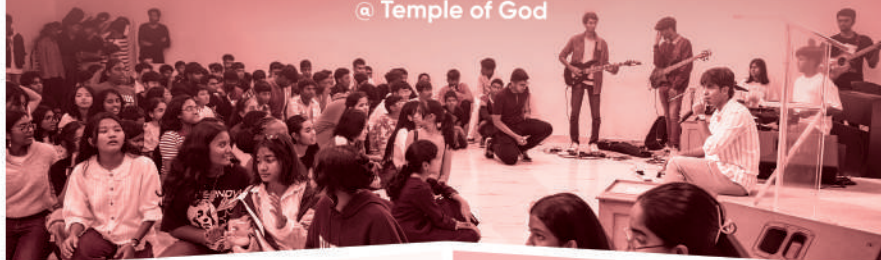
Every Wednesday | 7pm
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OCTOBER 2025 CHURCH EVENTS

Teens Church

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Special Event

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