

THE KING OF KINGS: A STUDY OF MATTHEW

The King's Ministry: A Study of Matthew 14–20

STUDY FIFTEEN

How Often Should We Forgive?

Matthew 18:21–35

My concern today is for you who are living your life in a prison—your own self-made prison where the walls are high, where the bars are thick and foreboding and intimidating, where the torturing is known only to you for it is done in the secret chambers of your own life. The prison is named unforgiveness.

—Pastor Charles R. Swindoll

A shadowy character stalks many of us, just awaiting our call—to be a guiding “light” in relational darkness. When a friend slights us, a family member snubs us, or a sharp memory stabs us, this stalker’s whisper grows to a shout, and its counsel becomes ever more persuasive.

This dark fiend is named *Unforgiveness*, and it assures us that it offers the satisfaction we long for. The harm done to us could be a flippant insult or a malicious attack. No matter the occasion, though, *Unforgiveness* pledges its services. Those who enlist *Unforgiveness*, however, will find it to be a deceiver of the highest degree.

In fact, *Unforgiveness* is so dangerous, Jesus used some of His strongest language to warn us against it. We find such language in the parable Jesus gave in Matthew 18:21–35—the focus of this *Searching the Scriptures* study. Thankfully, Jesus followed His warning with a solution. While this solution might seem unattractive at first, its company proves far more satisfying.



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Committed to Excellence in Communicating Biblical Truth and Its Application

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PREPARE YOUR HEART

Before we examine Jesus' story, thank God for the mercy He's shown you throughout your life:

Heavenly Father, You are the God of love and compassion, of mercy and grace. I don't know where I would be if You hadn't offered me forgiveness through Your Son Jesus Christ. As I read Your Word today, remind me of the high price He paid to cancel the enormous debt of my sin. It's in His merciful name I pray. Amen.



TURN TO THE SCRIPTURES

"Who is greatest in the kingdom of heaven?" This question posed by the disciples paved the way for one of Jesus' greatest discourses about the community of God. On the disciples' quest for the treasure of greatness, however, Jesus guided them to a prize far more valuable: godly humility.

In Matthew 18:1–20, Jesus pictured what humility looks like for His followers: caring for the little children, welcoming every Jesus-follower regardless of worldly status, and seeking after the brother or sister who's wandered from the community of faith.

Then Jesus concluded His sermon by telling an unforgettable story about the most radical, the most apparent, the most difficult, and perhaps the most important way to express such godly humility.



Observation: A Story of Forgiveness

Our passage contains a *parable*, a seemingly simple tale Jesus told to reveal complex truths about the kingdom of heaven. Before determining what each element of this parable might represent, it's imperative first to understand precisely what Jesus said.¹

Read [Matthew 18:21–35](#) and imagine yourself there in that king's presence. Stand in the servant's sandals. See the prison walls.



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What did Peter think was the appropriate number of times to forgive? Jesus told Peter that we should extend forgiveness how many times? See [Matthew 18:21](#) and [18:22](#).

Verse 24 says the servant owed his king “ten thousand talents” (NASB). This servant would have needed to save every tiny coin he earned every single day for at least fifteen years to possess *a single talent!* So this impossible debt cost more than he could have made *in a thousand lifetimes!*

How did the king respond in [verse 27](#) when the servant begged for mercy? What was the king's attitude?

The second servant owed the first servant about a hundred days' worth of work. What request did the second servant make of the first in [verse 29](#)? Note the similarity of the requests of these two servants (see [verse 26](#)).



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How did the first servant respond when he heard the familiar cry for mercy in *Matthew 18:30*? What kind of attitude did the first servant have?

Unforgiveness doesn't get better; it gets worse. When Peter asked a question in the middle of an otherwise rather simple chapter of Scripture, I think the answer Jesus gave him caught him completely off guard. —Pastor Chuck Swindoll



Interpretation: The Torment of Unforgiveness

With this parable's sequence of events in mind, let's pull back the curtain to learn what this story means for Jesus-followers today.

The rabbis of Jesus' day followed a practice similar to the three-step confrontation process Jesus laid out in *Matthew 18:15–20*. While Jesus taught restoration to keep people in, the rabbis practiced alienation to keep people out. Including people, however, comes at a far greater personal cost than excluding them.

The number seven holds significant meaning throughout the Bible. What did Jesus mean when He told Peter to forgive “seventy times seven” (*Matthew 18:22*)? How did this posture of forgiveness contrast with the harsh attitude of the rabbis? For help, check pages 87–88 of Pastor Chuck's commentary *Insights on Matthew 16–28*.



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Who do the different people in Jesus' parable represent? Use your *Bible study tools* for some guidance.²

King: _____

First servant: _____

Second servant: _____

What does this parable teach about the cost of sin and forgiveness?

Here is our God when we—broken people, sinful to the core, falling, failing, repeatedly in the wrong—come before Him pleading that we be forgiven. The king in this parable notices that this servant is contrite and broken, is filled with pity, and forgives him the debt. The man is totally forgiven and free. It's a wonderful, magnificent moment.

—Pastor Chuck Swindoll

According to Jesus, what consequence did the unforgiving servant face in *Matthew 18:32–34*? How is Jesus' warning relevant to us today?



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Explain the meaning and significance of *Matthew 18:35*. How does Jesus' conclusion give us the solution to unforgiveness? Summarize how this final point ties back to the discourse's thesis in *verses 3* and *4* to bring the whole block of teaching to its logical end.

There are few examples of humility greater than forgiveness. To say to an offender, “You’ve wronged me, but you owe me *nothing*—no debt, no repayment, no obligation,” requires a great deal of selflessness and care for the sinner. Astonishingly, God has expressed this kind of care and made forgiveness available to us through the life, death, and resurrection of Jesus.



Correlation: Unbounded Forgiveness

Our ability to forgive finds its basis on the firm foundation of the lavish mercy God has shown through the sacrifice of Jesus.

According to *1 John 1:8–10*, who is guilty of sin in God's eyes, and how does someone obtain forgiveness?



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Read *Psalms 103:8–12*. What does this passage teach about the connection between God's character and the extent of His forgiveness?

How amazing is the grace we've received through our savior Jesus Christ! We have been forgiven *much*, so why would we withhold such forgiveness from others?

Application: Why Should We Forgive?

Peter believed that, after a certain point, we should refuse to forgive someone who has wronged us. Jesus taught that forgiveness should have no limit. Pastor Chuck offers us two applicational principles about refusing to forgive:

First, to refuse to forgive is hypocritical.

Many have been wronged in deeply hurtful and personal ways—so much so that forgiveness may seem unthinkable. But those who have placed their faith in Jesus Christ have received an *infinite* amount of forgiveness, and He empowers His people to extend to others just a *fraction* of that level of forgiveness. Reflect on how you've experienced God's forgiveness in your life.



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Second, to refuse to forgive inflicts inner torment.

The unforgiving servant was handed over to his torturers and consequently experienced terrible pain. Similarly, holding in the toxins of unforgiveness poisons a soul with blame, resentment, bitterness, and grudge-bearing. How has freely extending Christlike forgiveness in the past freed you from these torturous feelings? Is there someone you need to forgive today?

How do we show humility that's characteristic of the kingdom of heaven? Forgiveness. Such humility stands in stark contrast to the pride of the kingdoms of this world, offering far more satisfaction than the lies of that creature named *Unforgiveness*. What a greater way! What a greater kingdom! *What a great King!*



A FINAL PRAYER

As you offer a final prayer, use Pastor Chuck's challenging words to guide your time with God:

For the next few moments, will you think about someone you've not yet forgiven? Though the question is a general one, it means something very personal to each one of us. As we pray, let's ask the Lord to open our hearts, so that we're not defensive and unwilling to hear what Jesus taught and what it means to us personally.

ENDNOTES

1. For helpful instruction from Pastor Chuck, consult our online instructional Web page, "[How to Study the Bible for Yourself](#)." This page provides you an introduction to four important skills in Bible study—observation, interpretation, correlation, and application—along with other helpful study tips. You can also follow the link to purchase a copy of Pastor Chuck's book, *Searching the Scriptures: Find the Nourishment Your Soul Needs*, on which our studies are based.
2. Other tools we recommend are a whole-Bible commentary, such as the two-volume *The Bible Knowledge Commentary: New Testament* and *The Bible Knowledge Commentary: Old Testament*. Pastor Chuck's favorite Bible dictionary is the *New Unger's Bible Dictionary*. A variety of versions of the Bible are available at [BibleGateway.com](#), and an excellent online Bible commentary by Thomas L. Constable is at [netbible.org](#).

