

GOD LEAVES NO DEBTS UNSETTLED!

Text: Mat. 18:21-35

Imagine somebody walked into the bank one day and said: “Excuse me, I’d like to take out a loan to buy a new home – actually, it’s more like a castle, got those little turret thing-a-mabobs on the roof. It’s a third home for us – we’re running out of room in our other two houses for all that stuff we got on e-bay (man, you’d be surprised what good deals you can find there). Now I know my credit’s got some holes in it, maybe we shouldn’t have taken that trip to the South pole last winter, and right now I’m between jobs but I’m just about to start a new business venture selling plastic chopsticks to the Chinese (I guess they go through a lot of them over there). So whaddya say while we’re at it why don’t we kick in a extra twenty thousand, so that way I can build on a new home movie theater, and get a pickup truck to carry the building supplies?”

The funny thing of it is that sometimes the further you are in debt the easier it is to get financing. Banks and credit cards love loaning us money, because they love collecting those financing fees and closing costs and interest payments. When it comes to debt, we all have our own comfort level. If we want to be paying off that pink leather couch and matching chairs for the next 20 years, that’s our business. But how’d you like to have all your debts settled? Pay off your mortgage, your credit card balances, your car loans. No more waking up in the middle of the night in a cold sweat, no more living from paycheck to paycheck, no more guilt. And the more money you owed, the higher you’d float up into the sky with relief.

In our debt-driven economy, we can all relate to being debt free. Likewise, we can all relate to what Jesus is talking about in our lesson for today. Jesus tells a parable about debt relief to teach us about forgiveness. Our sins and our guilt are debts we have incurred, debts which we owe God and our fellow man. Those are real debts hanging out there, debts which aren’t going away, debts which shadow our lives. But in our lesson for today Jesus shows us that God leaves no debts unsettled.

1. Debts owed to him

Last week we talked a little bit about the debts we owe, and how Jesus has authorized the church to call unrepentant sinners to account. I worked for a collection agency one summer, bugging people during their dinner hour. We did this over the phone, I never really met any of these people in person, never went out with guys named Guido and Vinny. But Jesus wants us to get in our brother’s face about his sins – that may put us in the hot seat, but it also puts us in the perfect position to tell him his debt has been wiped out by Jesus when he repents.

It sounds simple enough, doesn’t it? But we all know that in reality, it’s pretty hard to do. Give the apostle Peter credit for being honest and asking Jesus, “Lord, how many times shall I forgive my brother when he sins against me? Up to seven times?” If we discovered a dishonest mechanic had cheated us even once, we’d never visit his shop again. But as gracious as Peter’s offer sounds, he wants to draw the line somewhere. So Jesus replies, “I tell you, not seven times, but seventy-seven times,” in other words, “forgive him as many times as he sins against you.”

And Jesus knows how hard that is for us to swallow, like forgiving someone who hurt our child, or forgiving an abusive spouse. That’s why he tells us a story about debts. It starts off with a king – the most powerful person in the country. A king’s a little bit different than a president – you can’t vote a king out of office, and if he wants to collect on his debts there’s nothing you can do to stop him. Even the king has a cash flow problem from time to time. He starts with his biggest debtor – one of his slaves. Maybe that’s how he became a slave in the first place – people often sold themselves to pay off their debts. But this slave’s debt had grown – Jesus says he owed his master 10,000 talents. How much was that? Let me try to put into terms you can understand. Our country’s national debt is over 9.6 trillion dollars. In other words, our government has spent 9.6 trillion dollars more than it has collected in taxes. And it’s not getting any better. Over the last year our national debt has been growing by 1.9 billion dollars per day. That’s 10.5 million dollars since I began this sermon. If our government had to settle all of its debt today, every man, woman and child in this country would have to come up with over \$30,000 apiece.

How can our government keep operating like this? I don’t know – I’m a theologian, not an economist. I doubt that our country’s national debt is ever going to get paid off. And the same was true for this slave – he was in no position to pay off what he owed the king. How did his debt get so high in the first place? The king kept loaning him money, even though he was a slave and his master didn’t owe him anything. And here’s the spiritual truth behind this story – you know who the king is and who the slaves are. We are over our heads in debt to God, aren’t we? We come into this world as slaves, sold to sin and Satan from birth. We’ll never be able to balance out our sinning with our good deeds and kind words. Positive thinking and an optimistic spirit isn’t going to make our sins go away. And every day we take breath, we rack up more debt.

The king assess the situation, and declares that this man’s wife and children are to be sold to pay off his debt. I cannot imagine the horror of seeing my loved ones go up for auction, and never see their faces again. But even more terrifying than that is never seeing God’s face again. What means more to you than anything else in this world, more than

even your family? Isn't your soul your most valuable possession? Nothing could be worse than to lose heaven and spend all of eternity in hell. And hell is forever, because human beings can never pay off what they owe God.

There's no chapter 11 bankruptcy in God's court. There's only one option for sinners – to fall on their faces and beg for mercy, just like this slave did. “Be patient with me,” he begged, “and I will pay back everything.” Yeah, right – there's no way he could ever get out of the hole he had dug for himself. He knew it, and so did the king, but Jesus says, “The servant's master took pity on him, cancelled the debt and let him go.” This slave's pathetic situation touched his master's heart, and he let him off the hook just like that. It's just not fair. It's like the government bailout of Freddie Mac and Fannie Mae – our tax dollars are going to pay for someone else's foolish mistakes. You see, you can't just wipe debt out – somebody's got to pay for it. And we know who paid off our debt, don't we? We know who paid for every last one of our sins with his priceless blood and tears, with his unanswered cries for mercy, with his bitter sufferings and death on the cross. Somebody had to pay – it was Jesus Christ, and he has paid all our debts in full.

And it makes all the difference in the world. That slave dragged his feet as they led him into the throne room, but his feet barely touched the ground as he skipped out into the light of day. And because of Jesus, we can get up every morning with a smile instead of a frown, with confidence instead of doubt, with peace instead of terror. God leaves no debts unsettled – and he leaves no hearts unsettled either.

2. Debts owed to us

Way back when I was in school I lived in a dormitory. When you live in a dorm, you don't have much privacy – you have a roommate, you share a bathroom with a dozen other guys, you get a care package from home and pretty soon there's a line in front of your door. One of my classmates however thought that we should also share his debts. He owed everyone in our class money. On Monday nights the local pizza joint offered a 2 for 1 special, so when you saw him walking down the hall you knew what he was coming for.

Looking back on it now, it seems funny that we used to get so upset with him. But that's human nature, isn't it? Look at what happens next in Jesus' story. This slave just got his life back and as he's skipping around he glimpses another slave who owes him money – a hundred denarii. In other words, a hundred days' wages. It's not insignificant – you know what you could do with 3.5 months' wages. And I'm not going to tell you it's no big deal when others sin against us. No, we all have suffered real pain, there are scars on our hearts and maybe even our bodies, and it's hard to let go. But compared to the debt we owe God, the debts others owe us are petty. And the price we have to pay to forgive someone else is tiny compared to what Jesus paid for us.

Jesus' story gives us an example of how not to behave. The first slave grabs the second slave by the neck and demands that he pay him back. And that second slave begs for mercy – “Be patient with me, and I will pay you back.” It's the exact same words the first slave had spoken moments earlier, but with quite a different result. “He went off and had the man thrown into prison until he could pay the debt.” And how was he supposed to pay what he owed if he was in prison and couldn't work?

The first slave made the second one's life miserable – and that's what we're doing whenever we refuse to forgive, whenever we keep reminding someone about his mistakes, about how much he hurt us, how unfair she's been to us. Holding on to a debt someone owes us doesn't get us any closer to repayment, does it? And it hurts others too. Jesus says “When the other servants saw what had happened, they were greatly distressed.” Literally, it says they experienced pain. Think of the damage we do to our children by our poor example of forgiving. Think of how our unforgiving attitude spreads to our fellow church members. Think of what a terrible witness we are giving outsiders – “it's OK that God forgives all my sins, just don't ask me to forgive so and so.”

The king was not amused. “You wicked servant,” he said, “I canceled all that debt of yours because you begged me to. Shouldn't you have had mercy on your fellow servant just as I had on you?” What was a hundred denarii to a king? No matter how deeply someone has hurt us, what is it to God? We're not going to get anywhere arguing about how unfairly we've been treated, because look at how unfairly they treated his Son. What really upset the king, and what really upsets God, is the slave's unforgiving attitude. He received mercy from his master's heart, but that mercy didn't flow through him to his fellow slave.

There are people in this world who I do not wish to meet this side of heaven. If we were ever to meet again, I'd want to have them frisked first before I got into the same room with them. (Just kidding) Some of us may have legal action pending against former spouses, employers, coworkers, as we seek restitution for damages or child support, or payment of medical bills. The laws of our country entitle us to these benefits and it's not wrong to seek them. However, it is wrong to let anger's root keep growing bitterly in our hearts, poisoning our lives and the lives of others around us. As the king turned this unmerciful servant over to be tortured Jesus says, “This is how my heavenly Father will treat each of you unless you forgive your brother from your heart.” The cost of holding onto the debts others owe us is more than we can afford. But it doesn't cost us anything let go and forgive. That's because God has left none of our debts unsettled. AMEN.