

## **Forgive us our debts**

### **Psalm 103, Matt 18.21-35**

This week I had an unexpected surprise in my email inbox. My latest credit card bill was sent to me and when I opened it up, the amount payable was a little bit higher than what I was expecting! I'm sure there have been times when you have experienced the same thing – a bill arrives in the mail and you think “have I really spent that much money in recent weeks?!”

This experience of receiving a nasty surprise in the mail has given birth to a new phrase. We now speak of *bill-shock* as a way of describing the horror of receiving an out-of-control bill. It's a phrase that's become particularly relevant in the era of the mobile phones and easy overseas travel. As people take their phones with them abroad there is the very real danger of racking up monthly bills in the thousands. Phone companies will charge exorbitant rates to use your phone abroad. A couple of months ago Jas and I were in Hong Kong visiting Jas' parents, and I turned on my phone for just a second to update my email and the phone company sent me text. “You have accessed you phone overseas,” they informed me, “higher than usual rates will apply.” Bill-shock can be so serious that phone companies now warn us of the danger.

We've had some cold weather recently, and it costs money to keep a house warm in the winter months and so I've got my eye on how many lights were keeping on, I'm doing my research to see which type heater is the most efficient. Why am I going to all this effort? I'm trying to avoid inflicting a nasty case of bill-shock upon myself!

Now, we are in a series looking at the Lord's Prayer, thinking about each line one week at a time, learning to pray as Jesus taught us, and this week the prayer has a bit of a personal shock in store for us. Last week we prayed “give us today our daily bread”. That's a comfortable thing to pray for, isn't it? We all know we need food and the necessities of life. If we believe in God then it makes sense to ask him for them. But then we come to the next line and it may be a bit confronting. Forgive us our debts, as we also have forgiven our debtors (Matthew 6:12). “What was that?” we might think to ourselves, “forgive us our debts? What do you mean ‘we have a debt’?” We may feel that between us and God there's no account that's left unpaid, but Jesus makes an assumption here that disputes that point of view. If Jesus is right, then we have a bill before God that's in need of payment.

What I'd like to do today is to dig a little deeper into what Jesus is getting at when he starts talking about “our debts”. When you get that bill in the mail and you don't quite believe what you see, you do a little bit of investigation don't you? You see whether they've added up correctly and whether the charges ought to really be there. This is what I want to do today: to understand what this debt is all about and then to think about how to arrange the payment and what that looks like.

To help us I'm going to draw on some different passages from the Bible. One of them is found later on in Matthew's Gospel, and it's a story where Jesus expands on this concept of debt and forgiveness. What you'll find as you read through Matthew is that the themes of the Lord's Prayer re-emerge, either in Jesus own actions or in the stories that he uses in his teaching. And one place where this happens is Matthew chapter 18: the story of the unmerciful servant. And that's where we'll turn to now.

Matthew 18, from v23: Therefore, the kingdom of heaven is like a king who wanted to settle accounts with his servants. <sup>24</sup> As he began the settlement, a man who owed him ten thousand bags of gold was brought to him. <sup>25</sup> Since 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.

You see the scene painted by Jesus in this illustration: A king calling in his debts, a poor servant who is completely out of his depth. It's interesting that the servant is brought to the king; he doesn't front up on his own accord. It seems he knows he's in trouble and has tried to hide, but all debts will be accounted for. And it's a big one! Our translation says 10,000 bags of gold. If you look at the footnote there you'll see just how much this amounts to. The actual unit referred to is a *talent*, and one talent is the equivalent of 20 years worth of wages. Multiply that by 10,000 and we are talking billions of dollars in today's money; the size of a small nation's budget. There is no way that this servant is able to pay it back.

On one level the story seems ridiculous. What's a servant doing with this kind of debt in the first place? What kind of king is so radically, almost irresponsibly generous? But Jesus chooses an extreme scenario to make a point. The king of course is a representation of God, the servant stands for each one of us, and the spiritual debt we owe him is impossibly huge. No wonder this servant was coy in fronting up; no doubt he has a quite a severe case of bill-shock.

So how did things get so bad? What's the cause of this insurmountable bill? Well, there are some items on this bill that may have easily escaped our attention. Sometimes when we're trying to understand why our bills are so high we go back and search through the itemized charges, and when we do that we see things that we may have overlooked. Romans chapter 1 is a wonderfully and scarily vivid account of the debts we humans can mount up before God. And as Paul paints this picture of human sinfulness (which is another way of talking about the debts we have before God), he says that the human race has failed to do two things in particular: we've failed to give God thanks, and we've failed to give God glory and honour (v21). As the creator of the world, God has given us many good things. In return he asks us to give him thanks and to give him the credit and to give him the honour of serving him with what he's given us.

But do we remember to do this? Think back over all the good things that God has blessed you with. Maybe it's your family, maybe your house, maybe your health. I think perhaps there's the temptation to congratulate ourselves a bit. "Yeah I've worked hard, I've kept ahead of the game. I've achieved a few things." But friends do

you understand that every time we congratulate ourselves we're registering another item on that bill. Failing to give God thanks, failing to give God honour, taking the credit ourselves when in fact it's all come from God. Don't you hate it when people take credit for your hard work? This may have happened to you at some point in your working career. You work hard on a project only to be moved on to something else, but the new guy who fills your place gets all the praise! He's indebted to you but he's never going to admit it. It's not fair and it's not right, and God feels exactly the same way when withhold what we owe him, so our debt before him grows. All our lives we do this, and we create a bottom line on that bill that's absolutely shocking.

No wonder the servant in Christ's story falls to his knees (v26): 'Be patient with me,' he begged, 'and I will pay back everything.' It's a desperate plea: "I will pay back everything!" There's no way he'd be able to pay back everything! With a debt this big any repayment plan is pointless, the only real hope he has is the mercy of his master. Which astonishingly he receives! v27 The servant's master took pity on him, canceled the debt and let him go.

We've spoken about the magnitude of the debt we find ourselves in, and it's possible that we might feel crushed by the enormity of our situation. But spiritual bill-shock has a positive side to it as well. The enormity of our debt can also highlight the enormity of God's mercy. How big is our debt? It's huge. How big is God's capacity to overlook it? Even bigger. Listen again to these words from our first reading. Listen to the type of language David uses as he tries to describe the extent of God's forgiveness. David employs the very dimensions of the universe to describe the extent of God's forgiveness. That's how big it is.

The LORD is compassionate and gracious, slow to anger, abounding in love. <sup>9</sup> He will not always accuse, nor will he harbor his anger forever; <sup>10</sup> he does not treat us as our sins deserve or repay us according to our iniquities. <sup>11</sup> For as high as the heavens are above the earth, so great is his love for those who fear him; <sup>12</sup> as far as the east is from the west, so far has he removed our transgressions from us. (Psalms 103:8-12)

You know I love science, and love it when scientists use illustrations to blow our minds as to how big the universe is. You know the types of illustrations I'm thinking about? If the sun is a bowling ball then the earth is about the size of a peppercorn, and if you but the bowling ball on the ground and take 1000 strides, about a kilometer, then that's the edge of the solar system. And then if you were to take that solar system and shrink it down to a grain of sand, then the Milky Way would stretch from here to Newcastle. The universe is a massive place, and David uses those dimensions to explain just how big God's forgiveness is. David was a sinful man—adultery, murder—He had a very large debt. But God canceled it, such is the magnitude of his mercy and his willingness to forgive.

At this point, you might ask how it's possible for God to forget such massive debts. It almost seems a little irresponsible; in the real world you can't just have a bill ripped up, someone needs to pay. On what basis can God possibly forgive us? In the story

of the unmerciful servant the king just decides to cancel the debt, but look in other parts of the Bible and you see the basis upon which God offers his forgiveness.

Ephesians 1:7—In Jesus we have redemption through his blood, the forgiveness of sins, in accordance with the riches of God's grace <sup>8</sup>that he lavished on us. Colossians 1:14—In Jesus we have redemption, the forgiveness of sins. It's on the basis of what Jesus has done that God can so freely forgive us. In particular, it's Christ's death which pays up what we owe, It's Christ's death which cancels the debt on our behalf, It's Christ's death that enables God's forgiveness. There's an old hymn that we sometimes sing in church that goes like this: *Now my debt is paid, it is paid in full by the precious blood that my Jesus spilled. Jesus paid it all.*

Occasionally we do receive bills that we aren't expected to pay. It's happened to me a couple of times when I've moved. You moved in and there's a bill from the time of the previous tenant. It's arrived in your letterbox, but you pass it straight on to the landlord or you call up the supplier and explain the situation. Perhaps you're responsible for purchasing things at work? An invoice comes in with your name on it, but it goes straight to the accounts department. This is what happens to the spiritual debt that Jesus is referring to in his prayer. The invoice arrives, we open it up and we might think "Wow, that's big", but then we hand it over to the one who has the funds to pay it. So it's not as if the debt is never accounted for. It's accounted for alright; it's accounted for by Jesus on behalf of us.

Now, there is another objection people might have to this arrangement. Someone might think, "Well if this is true, then it sounds like Jesus is giving us a free pass to do whatever we like. He's opened up a spiritual tab at the bar and we can just go for it." Well, not so fast. As Jesus continues with the story of the unmerciful servant he illustrates that our experience of forgiveness ought to change us. The newly forgiven servant heads out and he meets a friend who owes him a much smaller amount: 100 silver coins, or 100 denarii. This is about 3 months worth of wages. And the servant, who has just had his own debt forgiven, grabs his friend by the throat and starts to choke him. v28 "Pay back what you owe me!" he spits. His fellow servant fell to his knees and begged him, 'Be patient with me, and I will pay it back.' The exact same plea as what the forgiven servant himself had spouted out. But on hearing this plea the forgiven servant's reaction was very different to that of the King. He showed no mercy and had his friend thrown into prison. The hypocrisy and wickedness of the situation is not lost on the King. When he hears about this, he reverses his offer of forgiveness and has the servant thrown into prison until he is able to pay his debt back, which, given the size of it, means he's never going to be released.

What's the point of this alarming end to the story? God's forgiveness is meant to be followed by a change in our lives. It's not a green light to keep on doing whatever we want, rather it's meant to mark a new beginning where we start to echo God's love and compassion in our own lives. And not more than two weeks ago we saw a great example of this in action. In the aftermath of that terrible church shooting in Charleston South Carolina we heard these amazing words from the relative of one

victim, words spoken to the accused gunman as he appeared in court. This is how the Sydney Morning Herald reported the scene:

*"I forgive you," said Nadine Collier, the daughter of 70-year-old Ethel Lance, as the accused, 21-year-old Dylann Roof watched on via a video link. "You took something very precious from me. I will never talk to her again, I will never, ever hold her again. But I forgive you."*

This is true Christianity, is it not? Men and women who have tasted the forgiveness of God who now, as they find themselves in an unimaginably difficult situation, offer that same forgiveness to someone else. What Christianity offers is something remarkable: the mercy of a God who cancels our debts, and a new way of life where love wins over hate and vengeance.

And this is a mercy that God wants each one of us to experience. Isaiah 30.18—The LORD longs to be gracious to you; therefore he will rise up to show you compassion. We all have a past, and we're all in a tremendous amount of spiritual debt. Will you let God settle your bill? "No" you might say, "No one pays my bills! I pay my own way" That's a noble approach but the sad fact is that the bill's too big! "Yes" someone else might say "My bill is too big, God wont want to look at it." God has deep pockets. Christ's death is more than enough to cover what you've managed to get yourself into. Come to him, and hand him your debt. He will clear it and he'll keep it clear, it's a lifetime status that's he's offering us. We hand the debt over in a simple act of prayer. If you want to be clear of your liabilities then come to him now and pray along with me in the silence of your own mind, the silence of your own heart, and let God free you.

Will you join with me.

Father in heaven, we admit that we have sinned by living our own way, failing to give you thanks, failing to give you the honour and glory you deserve. We recognize the tremendous debt that we have. But we know that with his own life Jesus has cleared our account. We ask that his death be credited to us so that nothing is left outstanding. We ask that you work in us so that we might show the same mercy to others, that as forgiven people we might forgive others when they sin against us. In Jesus name, Amen