

September 13, 2026

Matthew 18:21-35 “The Math of Forgiveness”

Last week I told you about what Jack Musick, my clergy mentor from Virginia taught me about tattling in church. It gave us a little perspective on what Jesus was talking about earlier in Matthew 18 when he taught his disciples about restoring relationships through good communication. I got a lot of good feedback from that sermon, especially about how folks handle tattling in their work. Carolyn told me about what she would do when one of her students came to her to tattle. She'd say, “Let's make a tattle sandwich. First, you have to tell me something you like about that person, then you can tell me what you think they did wrong, and then you've got to tell me one more good thing you like about them.” She said most of the time they dropped the matter altogether. And I'm thinking what a brilliant idea! I could have solved so many more church conflicts in a timelier manner if I knew this trick 30 years ago!

This week's scripture reminds me of another lesson that Jack taught me. He was famous for starting lessons about church folks with, “There are two kinds of people in this world” statements. In college and seminary, we learned that this was a logical fallacy called a false dichotomy and we needed to avoid using them. But Jack? He didn't care about that. He was a master of binary thinking. If he could find a way to separate people into one of two categories, he'd do it. One week I was struggling with one of our board members who always found a way to turn what should have been a 30 minute meeting into a 2-hour marathon. All it took was four words – “But the *bylaws* say ...” And don't get me wrong. I understand the necessity of bylaws. I am neck deep in bylaws in our regional church right now. They're meant to create order and keep institutions out of legal trouble. But this guy would drag out the bylaws for *everything*. Especially if doing so would help his case against something he didn't like. And on the other end of the table was an equally stubborn board member who would interpret the bylaws differently or would try to find a loophole in the bylaw to get what *he*

wanted. And here I was, a 26-year old seminarian from the West Coast trying to pastor a church in Appalachia. It was intimidating! So of course I'm going to ask my clergy mentor for some help during our weekly meeting. And Jack was always there for me with a tried and true false dichotomy statement to set me on the right path.

He'd say, "Boy, there's two kinds of people in the church. There's letter of the law Christians and spirit of the law Christians. And they're always going to be at odds with each other." Later that year, I took an upper division class called "Old Testament Theology" and I realized that the majority of the Hebrew scriptures are a case study in binary thinking! You've got the temple-centered Jewish leaders saying, "It's all about the *letter* of the law" but then you have the prophets saying, "It's all about the *spirit* of the law." The writer of the Book of Ecclesiastes wrote, "That which is, has already been; that which is to be, already is; and God seeks out what has gone by." And the world spins round and round. So it is, so it was and so it still shall be.

This is what we have in front of us this morning in the latter half of Matthew chapter 18. Jesus had just dealt with the issue of what happens when a person sins against you. You go to the person alone without gossiping or tattling or trying to get people on your side. You do your best to work it out with the person, and if that doesn't work, *then* you can take another person or two with you. Not to gang up on someone, but to make sure the relationship is restored. Restoration first. Punishment if needed, but *always* prioritize restoration.

So having heard all of that, Jesus' right-hand disciple Peter says, "So, if someone *keeps* sinning against me, how many times do I have to forgive them? What ... seven times? That's a good holy number. God rested on the seventh day of creation and all that." Jesus says, "No, not seven times, seventy time seven!" And Jesus must have sensed all the calculations going through Peter's brain. "Okay, seventy times seven is ... 490. Okay I'm on it. Let the countdown begin." Now some translators say that the more accurate interpretation is 77 times. Either

way, Peter is listening to Jesus very closely because he wants to write this in his mental “How to Be a Follower of Jesus” bylaws.

But is this the point? Clearly Jesus’ lesson is, “No, do *not* just do what the letter of the law requires of you.” But still – Peter is doing the math because he wants to make sure that if he ever gets into a situation like this, he can whip those bylaws out and say, “Listen, Jesus gave me a number.”

However, the number itself is insignificant. If you think it’s important, you’re missing the point. So Jesus tells a parable. “The kingdom of heaven is like a king who wants to settle his account with his servants.” One of those servants owes the king an *absurd* amount of money. Ten thousand talents. We don’t really need to get into what that would be in today’s dollars because we’d be missing the point in the same way Peter missed the point when he was playing human calculator. In this parable, Jesus throws out a number so absurdly large that everybody listening would know this man could *never* pay it back.

So the servant falls on his knees and says, “Be patient with me and I’ll pay you everything.” No, he won’t! That’s the joke. He couldn’t repay this debt in a hundred lifetimes. But the king has compassion on him and does something the servant never even asked for. He doesn’t give him more time to come up with the money or say that he’ll accept a lower amount. He wipes the debt away completely.

But then that same servant walks away from that meeting and finds another servant who owes *him* a comparatively *tiny* amount. He grabs the man and says, “Pay me what you owe me!” The second servant makes essentially the same plea he had just made to the king: “Be patient with me and I’ll pay you.” But this time there is no compassion. No mercy. No forgiveness. So he has the man thrown into jail until the debt is paid. Geez. What a jerk! And when the king hears about it, he is furious.

See what Jesus is doing here in this parable? Peter wanted to do the math of forgiveness: “Just tell me how many times, Jesus. Seven? Seventy-seven? Four hundred and ninety?” And Jesus tells him a story *where the math doesn't work anymore*. Because Peter is *still* thinking like my old board member back in Pearisburg. He wants forgiveness written into the bylaws. He wants to know exactly what the rule requires so he'll know when he's fulfilled his obligation. But Jesus isn't interested in giving Peter a better rule. He's trying to create a different kind of person.

Now ... if you think this morning's takeaway is, “you should forgive people because Jesus says so,” *you* are missing the point. That's *still* “letter of the law Christianity.” The real issue is, “What happens to a person who truly understands how much mercy they've received?” The king's problem with the servant isn't simply that he violated the *rule* of forgiveness. The problem is that the gift of extraordinary mercy didn't *change* the servant. He walked out of the king's presence exactly the same scorekeeping, debt-collecting person he had been before.

What Peter is asking Jesus is, “When have I forgiven enough that it becomes fair for me to stop?” And by telling this parable, Jesus is saying, “You're asking the wrong question. Stop asking what other people owe you and remember what has already been given to you.” And maybe that's where this gets uncomfortable for us. Because most of us are pretty good at remembering what other people owe us. It's like I said last week - We remember the family member who said something twenty years ago that still gets under our skin. We remember the person at work who took credit for something we did. We remember the church member who made our life miserable.

And I'm not saying that those things don't matter. They do. But somewhere along the way, we have to decide whether we're going to spend the rest of our lives collecting debts. Because that's what the servant in Jesus' parable does. He has been set free from a debt he could never repay, and the first thing he does with his freedom is go looking for somebody who owes him something. What kind of freedom is that?

He doesn't owe the king *anything* anymore, but he's still living like an accountant. He's still keeping the books. He's still calculating who owes what and making sure everybody pays up. And I wonder how often we do the same thing.

We say that we believe in grace. We gather around this Table every week and remember a gift we could never earn. We pray, "Forgive us our debts as we forgive our debtors." We proclaim that God's mercy is greater than anything we can receive from a human. And then we walk out the door and start keeping score again. Maybe that's why Jesus refuses to give Peter the number he wants. Because you can't build a full life around keeping score. If I have to remember whether this is the 37th time I've forgiven you or the 38th, I'm not free. If I'm constantly calculating whether you've suffered enough for what you did to me, I'm not free. If I'm waiting for the day when I've finally fulfilled my obligation and can say, "There! Now I don't have to forgive you anymore," I'm still carrying the debt around with me.

Jesus is offering Peter something better than that. He's offering him freedom from the ledger altogether. And that doesn't mean there are no consequences. It doesn't mean we stay in relationships that are abusive or dangerous. It doesn't mean reconciliation is always possible because forgiveness and reconciliation aren't exactly the same thing.

Reconciliation requires something from both people. But forgiveness means I don't have to organize my life around what you owe me.

That's the different kind of person Jesus is trying to create: someone who has experienced enough grace that grace begins to shape the way they see everybody else.

And maybe that's God's strange understanding of fairness. We tend to think fairness means everybody gets what they deserve. God seems much more interested in what happens when people receive something they *don't* deserve—mercy, forgiveness, another chance—and then allow that gift to change them. That's not the math of fairness we're accustomed to. But it might just be the math of grace.