From Your Heart...Forgive



Recently, I met with a successful businesswoman who entered counseling after her husband revealed that he was fearful and leery of her resentment, bitterness, and anger. This painful conversation brought her into counseling with me. As I listened to her describe her relationship with her husband, I was increasingly interested in knowing how she was able to maintain her forty year marriage to a man against whom she held such ill will. So I asked. Her response gave me a surprising amount of hope for her and her husband. She recounted a pivotal moment in her marriage.

A few years prior, she and her husband met with a Christian mediator to agree upon the details and terms of a divorce. They both were finished with the marriage. The mediator asked them each a very poignant and clarifying question: "Is there anything that your spouse has done that is unforgiveable?" Stunned, she was immobilized by this question. As the rancor and self-righteousness drained from her heart, she humbly answered "No." God used this one question to turn her away from divorce and toward reconciliation with her husband. It was in this moment that she realized her chronic unwillingness to forgive her husband. Although there had been years of unresolved conflicts,

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wounds, and wrongs, she suddenly saw the pathway to reconciliation that had long been obscured from her mind. It was so simple and yet so profound. Although she continued to struggle with ongoing forgiveness, clearly she was growing, and I was hopeful for her and her marriage.

Contrast this story of forgiveness with another. I know a young man who is separated from his wife. Although separated, they came in for marriage counseling hoping to reconcile their relationship. In one stunning conversation, the husband said, "If I were able to forgive her for what she's done, that would almost completely heal our marriage." Shocked by this man's clarity and ownership of the remedy to his marital problems, I gently probed his reasons for withholding forgiveness from his wife. He explained that although he knew that withholding forgiveness was wrong, he refused to forgive his wife until he trusted her. He said, "So what will change if I do this? What do I get out this? It would just endorse what she's done." He was not about to forgive her without a guarantee and consistent evidence of her trustworthiness. Self-protection was more important than forgiveness, and he had no qualms about it. From the start, I suspected reconciliation would be elusive.

Why tell these stories? Because forgiveness is central to our Christian life. Forgiveness is the heart of the gospel. It pervades Christ's

relationship with his church. It is the core of our identity in Christ. Forgiveness is powerful and transformative, and yet it can be complex and slippery. You may have a sense that "I have to forgive," but merely nodding to forgiveness may not get you any closer to obedience. Forgiveness is central—and hard to do.

There is much confusion today as to what forgiveness is and how it is lived out. But Scripture says many things about forgiveness. Given our sinfulness before God and our sins against each other, forgiveness is a lens on the entire Bible. In this article I will first unpack

Colossians 3:13 says, "as the Lord has forgiven you, so you also must forgive." So, the starting point is with what our Lord does. What is forgiveness? How do I forgive? God says, "Watch what *I* do. That's how you're supposed to do it. Model your forgiveness after mine." It is essential that we see forgiveness from the Lord's perspective so that we might rightly understand and embody true forgiveness. All other definitions of forgiveness do not start with God and certainly never get to him.

Forgiveness is not primarily for personal psychological gain. Think about the following

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a few defining parameters from Scripture's overall witness, contrasting these with some common misunderstandings. Then I will look at the longest passage on forgiveness, Jesus' parable in Matthew 18:21–35. Please note that though all of us are called to forgive others, many of the examples used in this article are marital ones. Marriage is a relational context in which opportunities to forgive abound, but the principles discussed apply broadly to other relationships. At the end of the article, you will find a worksheet that encourages a more personal interaction with this content. Please use it as a resource to help you with forgiveness in your own life and relationships.

What Forgiveness Is and Is Not

We hear many confusing definitions of forgiveness. To misunderstand forgiveness brings some serious consequences. To rightly understand it brings light. So let me start with a simple definition. Forgiveness is a decision and a promise to release a person by canceling the real debt the person has with you. With this general definition in mind, let's get more specific about what biblical forgiveness is and what it is not.

Forgiving others is modeled after God's forgiveness of us. As followers of Christ, we don't have to make up our own definition of forgiveness. Ephesians 4:32 says, "Be kind and compassionate to one another, forgiving each other, just as in Christ God forgave you."

statement: "Forgiveness is a gift we give ourselves so that we can make peace with ourselves and move on." This sentiment might resonate with us, but it immediately leads us off course. We've all been there-stewing resentfully on an offense. It's toxic. The wrong continually plays in the background of our hearts whether we are actively thinking about it or not. And it would be wonderful to release this bitterness and to move on from the injury. Aren't we the ones poisoning ourselves? Don't we deserve this "gift" of forgiveness? But notice how the starting point is self-oriented around my peace. It is all about me—not the Holy One. Remember, forgiveness must start with God. It is a spiritual reality. It is not primarily something I do to move on with my life or to gain some elusive psychological well-being. We shouldn't forgive only to keep ourselves from growing embittered in old age.

Forgiving others flows from a relationship with God. Forgiving others is a crucial aspect of our new life in Christ. It is a natural and daily token of our gratitude for his salvation. Rather than being an extraordinary manifestation of faith, it is an expected attribute of all Christ-followers who have been forgiven by Christ himself and who now seek to imitate him.

If I refuse to forgive others, my very status with God is in question. Jesus told us to talk to God saying, "And forgive us our debts, as we also have forgiven our debtors." Then in the next

breath he says, "For if you forgive other people when they sin against you, your heavenly Father will also forgive you. But if you do not forgive others their sins, your Father will not forgive your sins" (Matt 6:12, 14–15). Mark 11:25 has a similar message. The stakes are high. And the results of refusing to forgive could not be more devastating. Forgiveness therefore, is less about emotional peace and moving forward than it is about our relationship with God. Emotional peace and well-being are related to forgiveness, but they are outcomes of it, not antecedents or primary motives.

Forgiveness is more than a feeling; it's obedience. It's not something we wait to do until we "feel ready" (which often feels intuitive for us to do). Notice that Jesus uses the imperative (a command or exhortation) about attitudinal forgiveness before God: "Whenever you stand praying, forgive, if you have anything against anyone" (Mk 11:25). Notice that Jesus also uses the imperative about transacted forgiveness with others: "If [your brother] sins against you seven times in a day, and turns to you seven times, saying 'I repent,' you must forgive him" (Luke 17:4). This is urgent: whenever you stand

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Forgiveness reflects your heart attitude toward God and the person who sinned. Since forgiveness flows from our relationship with God and even reflects the status of that relationship (Matt 6:12, 14–15), we are called to forgive those who sin against us even before they request it or take responsibility for what they have done. Mark 11:25 says, "Whenever you stand praying, forgive, if you have anything against anyone." You can forgive, even while you stand praying, because there are two components to forgiveness: attitudinal and transactional. We are to wrestle and quarrel before God in prayer with the "attitude" of sin in our hearts that harbors resentment and ill will before we "transact" forgiveness with another person. Before we approach the person who has sinned against us, we must approach God and battle to have a forgiving and merciful heart. If this "attitudinal forgiveness" is incomplete or lacking, "transacting" with someone may actually be an attempt to make this person pay for what was done. It may be a way of getting revenge even though it is cloaked in an air of seeking forgiveness. And it's less likely to go well. Aiming for a forgiving attitude means working to forgive those who sin against us in our hearts, being prepared to offer mercy to the offender if and when asked, and being ready to forgive even if reconciliation may not happen at this time. Attitudinal forgiveness paves the way for transactional forgiveness and readies your heart to fight temptations to rehash the person's sin.

praying. This is a lot of forgiving: seven times in a day. This is without exception or exclusion: anything against anyone. He also teaches that forgiveness has less to do with an enormous amount of Daniel-like spirituality than it has to do with a servant-like humility and meekness.

We should not wait for our feelings to catch up to our need to forgive. They may never catch up. We must not put up with mercilessness when we see it in our hearts. We must not be gentle or tolerant here. Take your soul to task. Forgiveness is obedience, and we should cry out to God for help as we wrestle with a lack of desire to obey. And if we make the decision to forgive, our feelings most often follow our lead.

Forgiving is not the same as forgetting. We are often told that to forgive is to forget. That saying should rightly bother us, because forgiveness is not forgetting. Forgetting is passive. Forgiveness is active. Forgetting occurs when I'm overwhelmed, or something I do as I get older and my mind weakens. But how is a husband supposed to forget about his wife's adultery with his best friend? Of course he will not forget this shattering infidelity. Or how is a wife supposed to forget about her husband's physical and verbal abuse? Again, let's return to our starting point. Does God forget when we sin? God does not forget. How could he forget? He's all-knowing and does not struggle with memory problems as we do.

So what does Jeremiah 31:34 really mean? "I will forgive their iniquity, and I will remember

their sin no more." It must mean that when God forgives us, he promises not to dwell on or think about our sin. In his mind, he actively removes our sin "as far as the east is from the west" (Ps 103:12). In other words, he puts our sin in the rearview mirror and steps on the gas. In Isaiah 43:25, God says, "I, I am he who blots out your transgressions for my own sake, and I will not remember your sins." Here too we see an active refusal to call to mind our sins once they are forgiven. God does not forget our sins in the same way I forget to bring the trash can in from the curb. He emphatically refuses to remember our sins against us. It's quite different. It's not a matter of cognitive recall, but of core attitude toward the offending person.

Recently, I watched a movie that helped me to understand this aspect of God's forgiveness. In this movie, an overwhelmed mother struggles to provide for her rambunctious children. Her husband is away at war and missing in action. Over time they lose hope that he will ever return. As they plunge into poverty, it becomes evident that they will not be able to keep their beautiful country estate. Finally the mother capitulates to an opportunistic relative and signs away the estate. Yet, in a moment of chaos, a bottle of ink spills onto the deed completely covering her signature. Although she had signed the deed, her signature is utterly blotted out. There is no evidence of what transpired. The estate is saved (and the husband returns!). In the same way, when God forgives us, he pours ink over the record of our sin. He blots out our transgressions, ruins the evidence, and promises never to use it against us.

This is helpful when faced with forgiving something devastating. It shows us the nature of what we are doing. It is actively promising not to stew on an offense when it comes to mind. When I forgive I make an ongoing commitment not to ruminate, not to obsess, and not to punish this person ever again when this offense enters my memory.

Forgiveness is not a minimization of the wrong that has been done. It does not mean that we excuse or accept the wrong. If you are called to forgive someone then, by definition, that means the offender has sinned against God and against you. There was a real wrong and a real injury. It is tempting to want to delay forgiveness out of the concern that forgiving

this person will somehow miscommunicate that it is "not that big of a deal" to me or to God. Truly, forgiveness does not communicate to the person that it is okay to continue sinning or to perpetuate the status quo.

Seeking forgiveness is not the same as saying "I'm sorry." It is important to differentiate between saying "I'm sorry," and "Please forgive me." Is there a difference? Ask the victim. When we say we are sorry, we communicate that we feel bad about something. We sadly realize that we have been the cause of another's pain. This grief is a crucial part of repentance but merely *feeling sorry* falls short of taking full responsibility for having done wrong. It may only communicate that I regret that the other person has been hurt. Far too often, saying "I'm sorry" is motivated by wanting to get off the hook rather than fully acknowledging and accepting responsibility for a real wrong committed. When we ask for forgiveness, we go beyond communicating sorrow or regret. We see ourselves and our indebtedness accurately. And we ask for mercy.

Yet experience shows each of us that it is painful to ask, "Will you please forgive me?" Why? Might it be that saying these words require us to both humbly articulate our wrong to the other person and take full responsibility for our sin, including accepting the consequences?

Forgiving is a relational commitment. To say "I forgive you" stamps "Paid In Full" across the record of wrong. You cancel the debt, blot out the record. You cannot and will not hold this sin against the offender. When you forgive, you relinquish the rights to exact payment. It's done.

If a person seems to be struggling with excessive sorrow after receiving forgiveness, do not let this opportunity pass without assuring this person of the reality and nature of forgiveness. Look this person in the eyes and lovingly proclaim, "It is done! It's gone! You are forgiven. God has forgiven you and cleansed you. And I have forgiven you. We are good. I do not and will not hold this against you." Do not miss this chance to reaffirm your love (See 2 Cor 2:5–11), and in doing so, you will remind yourself of what you have done too.

Forgiveness does not remove the consequences of sin. Though forgiveness does mean the sin will no longer be held against the offender, it doesn't mean that the relationship

immediately returns to where it was before the sin. For example, a wife may fear that forgiving her husband who has committed adultery means she will immediately have to trust him again. Trust takes time to rebuild. She can forgive him and he may still have to live out consequences of his sin. Consequences like making a weekly call to his pastor to share his comings and goings. Consequences like submitting to counseling, where his deeper motivations and sin patterns can be addressed.

It is also important to realize in this adultery example that trust will only come in time. That means that forgiveness can be extended before trust is rebuilt. Since we base our forgiveness on God's forgiveness, we can biblically root this in the understanding that God does not trust us before he forgives us. Listen to what John tells us about Jesus in John 2:24-25: "But Jesus on his part did not entrust himself to them, because he knew all people...for he himself knew what was in man." God does not wait for us to be trustworthy before forgiving us. In fact, he sees the sin deep in our hearts and knows that it would be foolish to entrust himself to us. And yet he moves toward us in the midst of our betrayal, guilt, and shame and offers us generous forgiveness. We too can and do move mercifully toward others before we feel safe, before we trust, and before we have proof of change.

Forgiveness is not an end in itself. It's part of a larger process of reconciliation that aims toward the restoration of a wounded relationship. If you staunchly say "I forgive you but I don't want to have a relationship with you anymore," then there is no process underway. Imagine if God were to say to us, "I forgive you, but I don't want a relationship with you anymore. Please leave me alone. You're on your own now." Rather, God forgives us and makes us his beloved children. He doesn't blacklist us. We now belong to him as children who owe him an infinite debt of love. God's forgiveness leads to relationship, not away from relationship.

Proverbs 17:9 says, "Whoever covers an offense seeks love."To cover an offense is a figure of speech for forgiveness. To cover is to draw a curtain over another's sin. Here, the future goal of forgiveness is to have goodwill toward the sinner, to avoid alienation, to make a future friendship possible, and to restore community. The relationship has been threatened and

damaged by sin, but the motive in forgiveness is future reconciliation, not separation.

Forgiveness does not guarantee a relationship will continue. The previous section points to the normal reconciliation of relationships when the party in the wrong seeks forgiveness. But there are situations and sins that call for a delay in reconciliation or even an intentional separation from one another. This may at first seem to be in contradiction to what has been already shared in this article, but remember that situations vary and wisdom is needed.

Though we are called to forgive those who sin against us, and we must be ready and willing to do so (attitudinal forgiveness), pursuing relational reconciliation is complex and not automatic. As a general rule, if the offender has not repented, has not acknowledged the sin, and does not ask for forgiveness (transactional forgiveness), reconciliation is not warranted. The decision to reconcile is also impacted by the duration and severity of the sin involved.

Reconciliation may need to be delayed because of an exceptional circumstance (e.g., protection from immediate danger or harm, to bring the offender to true repentance, etc.). But even when reconciliation is delayed, forgiveness is not. We still must pursue a merciful and forgiving attitude (praying for the person who has sinned against us, honestly desiring this person's good, imploring God to restore right relationship with him, etc.) while we look forward to reconciliation sometime in the future.

In certain circumstances, *not* creating and maintaining separation may facilitate and assist a person's sin. A purposeful distance must be motivated by a desire for God to rescue a loved one from a particular evil such as child abuse, chronic deceit/lying, physical and sexual assault, adultery, drunkenness, persistent verbal and emotional cruelty, a gambling addiction, and things like these. At times, constructive loving kindness says"No"and waits for genuine change.

I witnessed this truth years ago working with a couple. Although the husband had never struck his wife with his hands, he continually used his words and moods in manipulative and cruel ways. Her many attempts to help him see his sin and its effects on her had been ineffectual. She decisively separated from him. Maintaining communication from a distance, she pleaded

with him to take his angry moods and vicious words seriously. The impact of this woman's courageous move fell squarely on this man's heart and conscience. Although he had never been open to counseling in the past, he soon begged his wife to go to marriage counseling with him. In our weekly conversations, God clearly used her difficult decision for her husband's good. We saw the fruit of contrition and humility growing as God worked through the painful separation to restore hearing to the husband's deaf ears and to soften his stony heart. Within months their relationship was restored and they were living together in a God-honoring way. God had used this wife's righteous "No more!" to redeem her husband from his disrespectful and pernicious ways.

In these situations, it is always wise to seek godly counsel and the assistance of church leadership. When trust is deeply broken, restoration is often a lengthy process largely determined by the changing attitudes and actions of the abuser. Words and tears are not and will never be enough to restore trust. When an abusive person genuinely repents, there is an understanding and acceptance that rebuilding trust will take time. Restoration in these situations requires clarity of confession, authenticity in repentance, taking responsibility, and restitution when appropriate.

When we look at the story of Joseph in Genesis 42–45, we see an example of someone who had forgiven his brothers for their severe sin against him (attitudinal forgiveness). But Joseph wisely withheld reconciliation until they acknowledged their sins and expressed true remorse. Joseph strongly desires to be reunified to his family, but refrains from restoring relationship with them until they bear real fruit "in keeping with repentance" (Matt 3:8). This fruit comes in the form of changed attitudes, new desires, and self-sacrificing behavior that promotes others' well-being.

These parameters for forgiveness do not answer every question, nor do they address the particulars of complex situations. Remember, these circumstances require wise pastoral guidance and oversight. Now that forgiveness has been more clearly defined and considered, let's tune in to a conversation between Peter and Jesus as they discuss forgiveness.

Matthew 18:21–35: Jesus Teaches Peter (and Us) about Forgiveness

Before delving into this passage, it is important to note that Peter goes directly to Jesus with his personal questions about forgiveness. He asks the Lord what to do, and we get the impression that the situation is pretty messy. He cries out to him in distress and speaks plainly. Crying out to Jesus is a sign of deep faith. All too often, Christians ask questions about forgiveness to everyone but the Lord. If we are going to forgive from the heart, crying out to Jesus when we are hurt is crucial.

In response to Peter, Jesus tells a story about mercilessness that leads *us* to genuine forgiveness. There is no deeper analysis available on forgiveness.

Then Peter came up and said to him, "Lord, how often will my brother sin against me, and I forgive him? As many as seven times?" (Matt 18:21).

Immediately, we lean in hoping to overhear Jesus' response. We know exactly what he is talking about. Do you see Peter's suffering in this question? He is not speaking theoretically. Other people batter him, and we can identify with that. Peter does not and cannot trust his nearest and dearest brother. Being wronged once would be enough, but it happens repeatedly. These sins against Peter hurt him, aggravate him, weary him. Essentially, Peter asks, "When can I start to put up boundaries between my brother and me? When can I start to protect myself? When can I say, 'Enough is enough!' When can I walk away from this toxic person?" We all identify with the pain and frustration. He's been hurt, and he's asking an earnest question. Now listen to how Jesus, the Lamb of God, responds.

*Jesus said to him, "I do not say to you seven times, but seventy times seven*¹" (Matt 18:22).

Do you see what Jesus does here? He too speaks plainly. He says, "Peter, this is where I'm going. This is what I desire for you. I want you to be profoundly and persistently merciful. I want you to be unrestrained in your forgiveness." As you can imagine, Peter is stunned. Maybe he is even offended. "Yeah Jesus, forgiveness sounds like a lovely idea until you have something to forgive. You don't know how hard this has been. Do you know what it's like to..." And you can almost hear Peter as he thinks, "Jesus, there are some repeated offenses that no sane person would continue to forgive."

Make no mistake. Jesus definitely is saying that we are to be extravagantly forgiving. But he knows something about Peter (and the rest of us as well). Remember John 2:25."He himself knew what was in man." Where might Jesus get this number (seventy times seven)? Is it just a random number? I don't think so. Jesus may be alluding to another Bible story that Peter has known since he was a child. In fact, it was probably one of the first stories that Peter's parents told him when he was a boy. The first time this number was used was in a different context—in a context of revenge. We

Can you see why Jesus takes Peter back to Lamech's vengeful boast? He's saying, "Peter, before you can forgive your brother, you must know something about yourself. You too desire safety, self-protection, and vengeance." And this is what unwillingness to forgive is all about—securing safety, ensuring self-protection, and retaliation. The more we look at Lamech, the more we see our proud selves.

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Because refusing to forgive is about self-protection and revenge, we must be willing to test ourselves if we are unwilling to forgive. Can you articulate why you refuse to forgive this person?

read about it in Genesis 4:23–24. "Lamech said to his wives: 'Adah and Zillah, hear my voice; you wives of Lamech, listen to what I say: I have killed a man for wounding me, a young man for striking me. If Cain's revenge is seven fold, then Lamech's is seventy-sevenfold."

You know the backstory: Adam and Eve have two children—Cain and Abel. Cain murders Abel. God punishes Cain; he will have to be a fugitive and wander the earth. But Cain is afraid that others might kill him. So God places a mark on Cain and promises that if anyone should kill Cain, God's vengeance would be sevenfold. In other words, he says, "Do not be afraid Cain, I will protect you." Now, Lamech is one of Cain's descendants by seven generations and seems to resemble him, but is even more godless.

So what is Lamech doing as he boasts to his wives? He is comforting them by overstating his protection of them—far greater than even God's promise of protection of Cain. Lamech promises to erect an impenetrable boundary between his family and other unsafe people. But look how Lamech's response is completely disproportionate to the injury. A "young man" struck him, and he responds by murdering the boy. This is not justice. This is over-the-top revenge. Do you see how Lamech proudly boasts of safety, protection, and revenge to his wives? There is no sovereign God in Lamech's story—only pride. He doesn't stop to ask the Lord what he should do. He goes straight from being wounded to striking back.

Can you articulate why you refuse to forgive this person? Naming these hidden motives helps us to see clearly what controls us. It reveals what our hearts deeply desire. Typically, refusing to forgive is not complex.

Jesus is clear with Peter and with those of us looking over his shoulder. Jesus says, "I've come to reverse this tendency toward retaliation and self-protection. My desire for you is to entrust yourself to me and to deeply forgive others." And Jesus is worthy of our trust. His sovereign hand is in the course of events and over our lives. We may not understand God's plan. When another person "means evil against" us, "God means it for good" (Gen 50:20). He even uses another's sin against us in redemptive ways. It is God's will, not the will of people who hurt us, that is the controlling reality in the details of our lives. If God isn't sovereign, then bitterness, self-protection, and revenge make sense. But when we perceive and embrace God's sovereignty, we are able to forgive even the deepest wrongs. This is why we cannot bear a grudge or take revenge. This is at the heart of forgiveness.

At this point you may be thinking, "Well I know that Jesus wants me to forgive _____. But it's not that easy. I don't have forgiveness for this person. I'm too hurt and too angry. I don't like this person."And it's here where Jesus says," Let me tell you another story. Things will become clearer as you listen."

Therefore the kingdom of heaven may be compared to a king who wished to settle accounts with his servants (Matt 18:23).

Jesus is full of surprises. You'd think he would assess Peter's situation by asking about what happened, or how wrong and hurtful the offense was, or who it was and how frequently it had occurred. But he doesn't. He starts by telling a story about the kingdom of heaven and a king. This response astonishes us. Jesus starts by reorienting Peter and reminding him that he lives in God's kingdom. And the King *is* on the throne. As the story unfolds, it will become increasingly clear that all of us fall into the category of "his servants." We must never lose sight of the reality that there are many servants but only one King.

Isn't it true that when I refuse to forgive, I act as if I were the king? In my heart I take the place of God. And I respond in defense of my kingdom. But we must remember and humbly believe that we live in God's kingdom. He is the King. We are merely unworthy servants in God's kingdom. This is why Jesus reminds us to speak to our Father saying, "Your kingdom come, your will be done." Jesus knows that we are all about our kingdoms. And when we are concerned with our own kingdoms, we fiercely seek our own protection and our own vigilante justice. Again, Jesus reminds us, "Remember where you live. Remember who you are. Remember who the King is—he's your father. And he's still on the throne. He cares for you. You are very valuable to him. He sees and knows. He is just. He will repay. Leave room for his wrath. You are merely servants."

When we are deeply hurt and betrayed by our spouses—when trust is broken, we must go before the King. Remember, this is important if you are going to forgive from the heart. We could say, "If you want to forgive your spouse, first forget your spouse. Go to the Lord." You are not the King and you no longer live for your kingdom. This is what Joseph tells his brothers when they ask him to forgive them. Joseph says, "Do not fear, for am I in the place of God?" (Gen 50:19). Joseph humbly sees himself rightly. He is a servant, not the King. And in this, he is able to forgive his brothers. You too are a fellow servant.

When he began to settle, one was brought to him who owed him 10,000 talents. And since he

could not pay, his master ordered him to be sold, with his wife and children and all that he had, and payment to be made (Matt 18:24–25).

After setting the context, Jesus tells us that the King settles accounts. In other words, there is a day of reckoning—and it starts with the household of God. This is where we (and Peter) make our way into Jesus' story. We are his servants and we all have debts with the King. Now, just how big is this debt? It's enormous, unimaginable, and unpayable. One talent was equivalent to twenty years of wages for the average laborer. Ten thousand talents is ten thousand times twenty annual salaries. This is billions of dollars in today's terms. Jesus' point is clear: we each must apprehend, fathom, and feel this unpayable debt we have with God. When we move into this awareness, our hearts soften in clarity, humility, and gratitude.

But why would Jesus use such a large number? I think Jesus uses this enormous number because he has to wake us up. He magnifies our sin in the same way a telescope magnifies an object, and we are able perceive the object more accurately.² What was once far away is brought near. And now that the magnitude of your debt is clearer, can you imagine trying to repay it? Even if you sell yourself, your spouse, your kids, your house, your cars, your camper, liquidate your retirement and all your savings accounts—it still would only be a drop in the bucket toward paying back this debt! We don't believe or grasp this reality. We often live unconscious of the load of our guilt. But we each have a massive debt of sin with God that continues to grow. We cannot catch up. When Jesus speaks of the master ordering his servant to be sold along with his wife and children and all that he has, he is not being angry or sharp. The master does become angry, but not until the end of Jesus' story. At the beginning, the master is mercifully trying to awaken his servant—to transform him so that he might know the weight of his guilt and turn in humility, gentleness, and kindness.

But herein lies the problem: if we don't know and understand the immensity of our own debts of sin, we don't have a chance of having forgiving hearts. Most of us think we're pretty nice people. We think we're a little better than average, or at least better than the person who sinned against us. We're full of spiritual pride and

self-righteousness. When a loved one wrongs us, we deeply believe that we "would never do that!" For the most part, we're absolutely dull to the height and depth and breadth of our sin. We are unschooled in our own wretchedness, while living under an illusion of our own goodness. And when we are blind to the magnitude of our sin, all we see is our neighbor's sins. His sins look bigger than ours, and we feel better about ourselves. As a result, we deal harshly with other sinners, while being blind to the fact that our debts are just as sizable.

In light of this servant's request, it is even more shocking that the king generously and mercifully releases him from the debt. The king actually gives him far more than he asks for. Why would the king do such a thing? In Scripture there are very few examples of perfect apologies. And yet God's word is full of examples of extravagant forgiveness. Truly, we are forgiven not based on the perfection of our confession and contrition, but on Christ's gift to us. The only sense we can make of this outrageous act is that the king is compassionate, sympathetic,

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What shall we do then? We must pray. We pray that God would give us grief for our sin. We ask that he would make us know something of how much we owe and make our own forgiveness more precious to us. When we are faced with the need to forgive, we must remember and behold who we are: mere servants who have enormous debts with the King—debts that are absolutely unpayable.

So the servant fell on his knees, imploring him, 'Have patience with me, and I will pay you everything.' And out of pity for him, the master of that servant released him and forgave him the debt (Matt 18:26–27).

What just happened?! Did you hear what the servant asks for? He wants a payment plan. But there is absolutely no way he can pay his debt back! He is a servant, not a king. He buses tables at the local diner. He's a paperboy. Despite his lowly status, when the King says that he has an unpayable debt, the servant begs to differ.

This is where forgiveness short-circuits. This servant underestimates his debt and actually believes that he can eventually pay it off. Therefore he asks for a payment extension, not debt cancellation. He is delusional in thinking his sin is not all that bad. His hope does not lie in the King cancelling his debt. It lies in working his way out of his debt. But after a lifetime of trying on his own, he will not have even put a dent in his debt. At this point, we don't need Jesus to finish his story. We could finish it ourselves. We know this story is not going to end well.

merciful, and gracious. The motive must come from who he is. When Jesus says, "out of pity for him," we realize that forgiveness comes from the tender heart of the Forgiver, not the merit of the sinner. Isaiah makes a precious and mysterious declaration of God's glorious goodness. "I, I am he who blots out your transgressions for my own sake" (Is 43:25). For his own sake? God forgives us because he is gloriously merciful and gracious. The reason for his mercy is located in himself, not within us. He takes great pleasure in forgiving because it brings his name praise, glory, and fame.

If hope lies in ourselves—that we are good enough, that we can grow enough to work our way out of debt with God, or that we are morally superior to others—then forgiveness will again be elusive. Self-righteousness is poison to forgiveness. It is the "white devil" of spiritual sins,³ the wellspring of mercilessness. Forgiveness is possible if our only hope is that the King is merciful and gracious and that he has compassionately released us and cancelled our debts of sin. True forgiveness springs from the unspeakable preciousness of God's mercy and acceptance in Christ.

But when that same servant went out, he found one of his fellow servants who owed him a hundred denarii (Matt 18:28).

So what happens next? Well, as soon as he steps out of the king's presence, he goes looking for a "fellow servant," another person in the same boat. And this fellow servant has a debt with him of 100 denarii. Jesus says that this servant goes out and finds another servant who owes him about \$10,000.

I am so thankful that Jesus says 100 denarii (\$10,000) and not "a quarter of a denarius" (\$25). 100 denarii hurts! It's a real debt. When we sin against one another, it's painful. Other people suffer when we sin, and we suffer when they sin. In Jesus' choice of 100 denarii, he communicates that he knows that we sin against one another—and that sin has real consequences. He doesn't minimize the impact on us or pat us on the head and say, "Come on now. You are being petty. It is just a peccadillo." With this debt, Jesus reveals his sympathy toward the impact of our suffering when a person sins against us. He really does understand.⁴

...and seizing him, he began to choke him, saying, 'Pay what you owe.' So his fellow servant fell down and pleaded with him, 'Have patience with me, and I will pay you.' He refused and went and put him in prison until he should pay the debt (Matt 18:28–30).

How dare he treat another servant in this way! Did he already forget that his debt was paid in full? That is impossible! Forgiveness on this scale is not something we ever forget. He never knew what it was to be forgiven in the first place. It is as if he has a terminal illness, yet feels no pain. He disassociates from the deadly disease. Somehow he doesn't feel the weight of his debt. Somehow he has presumed upon, felt entitled to, and deserving of the master's mercy—as if he is worthy of the master's compassion. But whose debt moves him? Whose debt disturbs him? His fellow servant's debt is more real than his own. In his heart, his fellow servant is less deserving of mercy. This is what we do when we do not understand our own debt-when our hope is in ourselves and our goodness and not in a merciful God who forgives sinners. We are sinned against, wronged, and hurt. In return, we strangle the people who hurt us by demanding repayment. We are shown compassionate mercy, and yet we are ruthless with others. We decidedly stay bitter, resentful, and angry. We withdraw, avoid eye contact, and walk around the house in cold silence. Or we are seduced by self-pity and destructively accuse and counterattack. Our hearts wear blinders that fix our eyes upon another's debt to us. Forgiveness seems impossible.

The second servant requests the very same thing that the first servant asks for. But it is as if the first servant does not even recognize or respect the very words that brought about his own salvation. With these exact words he had been delivered from a debt of 10,000 talents! He does not recognize the identical request that brought immense compassion and mercy to him. As a result of this amnesia, his response could not have been more different. The king is merciful and generous. The unforgiving servant is ruthless and stingy. Tragically, the king's compassion has had no effect on the unforgiving servant's soul.

Unfortunately, we can all identify. We are so hurt by another's sin that the mercy that we've been shown flies from our hearts and minds. We react and mistreat others. I counseled a young married woman who had been pursued romantically by a spiritual mentor. It happened slowly and subtly over time. Thankfully, she was able to stop him from pursuing her by approaching the leadership in the church. But she had been hurt. She didn't feel comfortable around him. He had betrayed her trust and used her for his own desires. But then there came a time when God called her to forgive her mentor. As we looked at this parable, she began to weep and said, "He really did hurt me. But I have responded just like this unforgiving servant. All this time I have been on my high horse demanding that he come crawling to me on his knees begging my pardon. I wanted him to pay for what he'd done...to be humiliated in front of the church. But I now see that we are in the same boat. I too have a debt with the King. Who am I to demand payment?"

Do you see what happened? This woman was hurt by her mentor's selfish sin. Afterward, she turned and sought revenge. But part of the reconciliation that took place was her asking her mentor for forgiveness for her proud and self-righteous attitude. She had been victimized. But then she turned and became a victimizer. We are not so different. We have been sinned against, and then we sin by strangling, demanding repayment, and incarcerating others in our hearts forever, or until the debt is paid to our satisfaction. This is what refusing to forgive looks like.

Unfortunately, our mercilessness is not a private affair. It affects others. This is where Jesus goes next.

When his fellow servants saw what had taken place, they were greatly distressed, and they went and reported to their master all that had taken place (Matt 18:31).

Bitterness and resentment do not stay hidden. People are watching. Your children are watching. Your friends, family, and neighbors are watching. And these onlookers are servants who also have debts of their own. What do they see? They know if your heart is a storehouse of animosity and revenge. Your children painfully watch as you strangle one another and demand payment. Are they "greatly distressed," fearful, or despairing as they witness the bitterness on display? Are they hardening their hearts toward God as they helplessly and hopelessly experience your refusal to forgive? Can you imagine your children, in the privacy of their prayers, going to God in distress, reporting what they see, and crying themselves to sleep because of what they witness in your marriage? Refusing to forgive someone has a demoralizing and disheartening impact on those who know and love you.

Then his master summoned him and said to him, "You wicked servant! I forgave you all that debt because you pleaded with me. And should not you have had mercy on your fellow servant, as I had mercy on you?" (Matt 18:32–33).

Jesus says, "I forgave you all that debt... because you pleaded with me." Again, Jesus restates what he's already emphasized. "You didn't pay back anything! You didn't work off anything! You didn't deserve anything! All you did was ask me for mercy. I was the One who paid this debt. Don't dupe yourself into believing that somehow you paid this thing off. You did nothing...but plead. Please don't treat the person who sinned against you any differently than I treated you. Instead show this person mercy reflecting the truth that someone else paid your debt."

We must know the greatness of our debt with God and believe the greatness of God's forgiveness for us. How do we nurture forgiving hearts? It's in entering the throne room and spending time there. It's in seeing and remembering our unpayable debt with God and hearing his words over and over again, "I release you and forgive you from all this debt." As we behold our forgiveness, God changes our hearts so that they are so full of gratitude

that we cannot and will not and do not desire to strangle and demand payment from others.

What is Jesus attempting at this point in his story? Is he guilt-tripping us into forgiving? No. Neither is he shaming us by saying, "You should know better!" Rather, he is both comforting us and warning us, "If you are my child, this is who you are—forgiven. You personally know forgiveness and you are a generously forgiving person—even in this." If we are not a forgiving people, are we really Christians at all? Christians, at the heart, are a people who can never forget that we have been forgiven a debt that we could never repay. And we, who know our own forgiveness, cannot not forgive. Forgiven people are forgiving people.

And in anger his master delivered him to the jailers, until he should pay all his debt. So also my heavenly Father will do to every one of you, if you do not forgive your brother from your heart (Matt 18:34–35).

Don't forget whom Jesus is speaking to. At this point in Jesus' story, it's natural to lose sight of his audience. He's not addressing the Pharisees or Sadducees or unbelievers. He's speaking to Peter and to his closest friends! This is an intimate conversation with his closest companions. He is speaking to us, his beloved. Forgiveness is serious business, and he wants his friends to know this.

Some people consider God's forgiveness to be unconditional, but it is not. Our forgiveness is conditioned upon our forgiving others. It is not a precondition, but it is an after-condition, an evidence, a fruit. It shows we are his. Its presence shows that we are passing on to others what we have received. Its absence calls our salvation into question. Notice that Jesus says, "my heavenly Father" and not "our Father." At this point, Jesus is making distinctions. He's separating the sheep from the goats, his children from strangers.

When our hearts continue to withhold forgiveness from others, we can be sure that we arouse God's just wrath when we despise his good gift. God does not generously give to us so that we might waste it by spending it all on ourselves. His purpose is that out of the riches of his forgiveness we give generously to serve the community. If our hearts are withdrawn and miserly, it is a wake-up call to reconsider our faith commitment. It is an eternally

significant warning for those with a stubborn unwillingness to forgive.

Jesus ends this intimate conversation by summarizing the nature of the forgiveness his Father requires—forgiveness "from your heart." The entire soul must be in agreement. Our minds must concur. Our spirits must be willing. There is nothing superficial or manipulative about forgiveness. It is hard and costly, but we must be devoted to this work.

Let's end by returning to Lamech. Remember him from Genesis 4? He boasted, "Listen to what I say: I have killed a man for wounding me, a young man for striking me. If Cain's revenge is sevenfold, then Lamech's is seventy-sevenfold." Jesus doesn't come right out and say this, but in effect we hear another boast in Jesus' story. And it's this: "Now listen to what I say. You were the man who struck me. You were the one who wounded me. And I, the King, was killed so that you might die to the hard heartedness that refuses to forgive others. I was killed so that you might live and live to forgive. I promise you, if your forgiveness is sevenfold, then my forgiveness is seventy-sevenfold."

From Your Heart...Forgive

In conclusion, forgiveness must be more than something we remember and proclaim from the past (whether on Calvary, or our own salvation). It must be freshly enacted each day as concrete situations and conflicts arise in our lives. We, the church, proclaim God's forgiveness in Christ as we humbly and gratefully do the work of forgiveness in the community. Without this, forgiveness grows distant and stale and is in danger of being trivialized as something merely historical, psychological, or irrelevant.

God forgives us for his own sake—for his own magnificent glory. And when we forgive others their sins, we too reflect this glory. Proverbs 19:11 says it is a person's "glory to overlook an offense." Forgiveness, therefore, is like wearing an elegant adornment that reflects great beauty, honor, and distinction. When we forgive others, the watching world delights in us, is drawn toward Christ's bride, and ultimately toward Christ himself. May we reflect this glory as we forgive from the heart.

¹ Or seventy-seven times.

² I have borrowed and adapted this helpful "telescope magnification" metaphor from a sermon on Psalm 69:30–32 by John Piper, titled *I Will Magnify God with Thanksgiving!*, November 23, 1980.

³ The White Devil, written by John Webster in 1612, is a play that explores the difference between how we see ourselves as good, pure, or "white," and the reality of who we really are.

⁴ I am grateful to Tim Lane for this insight from his minibook, *Forgiving Others: Joining Love and Wisdom* (Greensboro, NC: New Growth Press, 2005).

"From Your Heart...Forgive" Worksheet

1)	Before reading this article, how did you define forgiveness?
2)	Are you encouraged or discouraged knowing that forgiving others is to be modeled after God's forgiveness? Explain.
3)	What is the purpose of God's forgiveness? Why does God forgive? What about forgiveness a component of God's character and relationship with us?
4)	When we say, "Forgive us our debts, as we also have forgiven our debtors," what are we asking for?
5)	What is the risk in waiting to "feel ready" to forgive someone?
6)	If forgiveness is not forgetting and must be an active process (like refusing to remember or blotting out a record), what might this look like practically in your situation?
7)	How often do others hear you ask, "Will you please forgive me?" Why are these words so difficult to say?
8)	Have you ever made trust a prerequisite to forgiving another person? How might doing so delay forgiveness?
9)	When we are hurt, it is tempting to "forgive," yet avoid the person in the future. How is this wrong in the reconciliation of normal conflicts?
10)	Can you think of some ways you have avoided true reconciliation with someone you have been called to forgive?
11)	What are some ways you could start to pursue true reconciliation with that person today?

- 12) When would it be right to distance yourself from a person who is sinning against you?
- 13) How do you know you have truly forgiven a person even though reconciliation is delayed?
- 14) How can intentionally creating distance in a relationship be motivated by a desire to reconcile?
- 15) What does forgiveness look like when reconciliation has not yet occurred?

Matthew 18:21-35

Then Peter came up and said to him, "Lord, how often will my brother sin against me, and I forgive him? As many as seven times?"

16) Think about a current (maybe ongoing) situation where someone has pointedly wronged you What happened, and how did it affect you?

Jesus said to him, "I do not say to you seven times, but seventy times seven."

17) How do Jesus' words strike you?

Lamech said to his wives: "Adah and Zillah, hear my voice; you wives of Lamech, listen to what I say: I have killed a man for wounding me, a young man for striking me. If Cain's revenge is seven fold, then Lamech's is seventy-sevenfold." (Gen 4:23–24)

- 18) Lamech was motivated by revenge and self-protection. What are your underlying motivations when you withhold forgiveness?
- 19) When you feel hurt, how is it a comfort to refuse to forgive?
- 20) If you took to heart God's promise to use another's sins against you for your good, how would this release you to forgive this person?

Therefore the kingdom of heaven may be compared to a king who wished to settle accounts with his servants.

21) In your refusal to be merciful, how have you seen yourself as a "king" and not as a "fellow unworthy" servant?

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- 22) What does it mean to "leave room" for God's wrath (Rom 12:19)?
- 23) When you don't leave room for God to be the arbiter and judge, what do you tend to do?

When he began to settle, one was brought to him who owed him 10,000 talents. And since he could not pay, his master ordered him to be sold, with his wife and children and all that he had, and payment to be made.

- 24) What does this imply about your debt to God?
- 25) How does self-righteousness (seeing yourself as a pretty good person who is morally better than another) weaken your willingness and ability to forgive?

So the servant fell on his knees, imploring him, "Have patience with me, and I will pay you everything." And out of pity for him, the master of that servant released him and forgave him the debt.

26) God does not wait for us to "deserve" or "earn" forgiveness. How does knowing this help you fight against the temptation to withhold forgiveness until a person "earns" or "deserves" it?

But when that same servant went out, he found one of his fellow servants who owed him a hundred denarii, and seizing him, he began to choke him, saying, "Pay what you owe." So his fellow servant fell down and pleaded with him, "Have patience with me, and I will pay you." He refused and went and put him in prison until he should pay the debt.

- 27) How is it possible that God's mercy had little effect on the servant's heart toward others?
- 28) How are you stingy when it comes to showing mercy to others? How have you "punished, exacted payment, and imprisoned" a person who sinned against you?
- 29) Alternatively, have you ever minimized another's sin against you hoping to make forgiveness easier? What are the potential drawbacks of minimizing the sin?

When his fellow servants saw what had taken place, they were greatly distressed, and they went and reported to their master all that had taken place.

30) Who has witnessed your bitterness and resentment? How do you think this has affected them?

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Then his master summoned him and said to him, "You wicked servant! I forgave you all that debt because you pleaded with me. And should not you have had mercy on your fellow servant, as I had mercy on you?"

31) Do you feel you have a heart "full of gratitude" for God's mercy? If yes, how did this happen? How can you ensure that your grateful heart continues to grow?

If no, how can you actively participate in the Lord's work to grow a heart of gratitude?

And in anger his master delivered him to the jailers, until he should pay all his debt. So also my heavenly Father will do to every one of you, if you do not forgive your brother from your heart.

- 32) God forgives you based on what condition?
- 33) Practically, how do you waste God's forgiveness by "spending it all" on yourself?
- 34) Thinking about a present situation, what is the next step God is calling you to? Attitudinal forgiveness? Transactional forgiveness? Reconciliation?

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