

## The Parable of the Two Debtors

- I. The parable is recorded in **MAT 18:23-35**.
- A. This is a parable pertaining to the kingdom of heaven. As such, it especially applies to conduct among brethren in the church.
  - B. It follows on the heels of obvious church instruction in the area of personal offenses. **MAT 18:15-17**.
  - C. It was prompted by Peter's inquiry about the extent or frequency of forgiving an offending brother. **MAT 18:21-22**.
- II. In overview, this parable teaches us:
- A. we are indebted to God because of sin.
  - B. the wisdom of avoiding debt and humbling self with creditors.
  - C. the responsibility of keeping short accounts with God.
  - D. the forbearance of God with sinners.
  - E. the mercy of God towards humbled penitents.
  - F. our duty to forbear with and have mercy on others.
- III. The king is God. The servants are the saints.

### v. 23.

- A. God does take account of all His creatures, but especially of His church. **AMO 3:2; 1PE 4:17**.
- B. No sin escapes God's scrutiny. **HEB 4:13**.
- C. Persistent sinners build up debts which God records. **DEU 32:34; ROM 2:5**.
- D. God suffers sinners up to a point, then reckons with them. **GEN 15:16; 1TH 2:16**.
- E. In the church, God particularly takes account of His saints at communion. **1CO 11:27-31**.
- F. God expects His ministers to give an account to Him of the flocks under their oversight. **HEB 13:17**.
- G. Ultimately, all shall meet with a day of reckoning. **ROM 14:10-12**.

### vs. 24-25.

- A. Among the servants of the king, one was found horribly in debt.
  - 1. Debt should be avoided where possible. **ROM 13:8; 1CO 7:21**.
  - 2. Sin is debt and debt is servitude. **LUK 11:4; PRO 22:7**.
  - 3. Though all are sinners (**ROM 3:23**), there are some whose sins may be many and/or especially grievous. **GEN 18:20; 1TI 5:24-25**.
  - 4. However, even small sins condemn us. **JAM 2:10-11**.
  - 5. This servant may be likened unto a church member who has been living an ungodly life without repentance, exploiting the forbearance of God, racking up huge debts of sin and treasuring up wrath unto himself. **ROM 2:5**.
  - 6. Note that not only talents owed, but talents buried do invite the judgment of God. **MAT 25:24-26 c/w JAM 4:17**.
- B. The servant had not the wherewithal to pay off his debt.
  - 1. Sin is a debt that we cannot pay off. **PSA 51:16-17; MIC 6:6-8**.
  - 2. As with this servant, the justice of God demands payment for our sins.
    - a. If we, like Ahab, have *sold* ourselves to wickedness (**1KI 21:25**), we ripen ourselves to be *sold* to judgment to satisfy God's wrath.
    - b. God's *chastening judgments* of His people are likened unto a *selling*. **JDG 4:2**.

3. This accords with coming under the chastening rod of God and being turned out of the church and over to Satan for the destruction of the flesh. **1CO 5:5.**
4. The judgment had implications for the whole family.
  - a. Israel's law accommodated this. **LEV 25:39; 2KI 4:1; NEH 5:5-8.**
  - b. Saints should soberly consider the implications of sin and its judgment. **1CO 7:14.**

**vs. 26-27.**

- A. The servant who had nothing to pay vowed to pay all. This is as Billy Grahamism. "See how close pride sticks, even to awakened sinners." (Matthew Henry)
- B. The servant did at least wisely humble himself and beg for mercy.
  1. He did not become indignant to his creditor for demanding payment of his obligation. We should have no argument with God when corrected, but should humble ourselves before Him. **HEB 12:5-6; 1PE 5:5-6.**
  2. He did not try to deny his indebtedness. **PRO 28:13.**
  3. He did not appeal to his goodness when challenged about his debts. **EZE 18:24; LUK 18:11-13.**
  4. Practical observation: He did not try to weasel out of payment. It is godly to meet our obligations. **PSA 37:21; 2KI 4:1-7.**
  5. His case was desperate; he had no alternative but to plead for mercy. **HEB 4:16.**
- C. The lord of the servant was moved to compassion and forgave him.
  1. Our God is a God of great mercies and willingness to forgive. **PSA 86:5; 2PE 3:9.**
  2. He stands ready to forgive even notorious sinners. **ACT 2:36-38.**
  3. "It is of the LORD'S mercies that we are not consumed..." (**LAM 3:22**).
  4. Therefore, we should not delay to humble ourselves in repentance and confession of sins. **ISA 55:6-7; 1JO 1:9.**
- D. The lord forgave the debt and vacated the penalty but he did not loose him from being a servant: *his place and duty in the kingdom were saved!* Pardons should not weaken but strengthen our obligations to obedience. **1CO 15:9-10.**

**vs. 28-31.**

- A. The forgiven servant then found a fellow servant who owed him much less than he had owed his lord (about 12 oz. v. 7,500,000 oz. of silver). He showed no mercy towards him, though the second man made the same plea as he had made. **PRO 28:3.**
  1. This is a warning against being thin-skinned towards our brethren; taking umbrage at every little offense against ourselves (especially when God has forgiven us of worse). **PRO 19:11.**
  2. He had been shown the right way of mercy, but just as quickly had forgotten it. **JAM 1:23-24.**
  3. Unmercifulness is a great sin. **ROM 1:31-32.**
  4. Great forgiveness should provoke great love, not malice. **LUK 7:47.**
  5. Legal actions may not be moral actions. **JAM 2:6; 5:6.**
  6. Sometimes, brethren should suffer themselves to be defrauded. **1CO 6:7.**
- B. Other fellow servants saw what had happened and reported it unto their lord.
  1. When brethren witness a perversion of justice, they should commit it unto the Lord (**ECC 5:8**) and rebuke their brother. **LEV 19:17.**
  2. First of all, pray (where appropriate) for salvation of the offender. **1JO 5:16a.**
  3. In a case of "common report" sin such as this, pray for judgment. **1CO 5:1-5; 1JO 5:16b.**

vs. 32-35.

- A. The lord of the servants called the first debtor to indictment.
1. The lord called the servant “wicked.” Exposed saints may be likewise termed. **1CO 5:13.**
  2. The man's first offense was against *his lord* and of a *private* nature. It was confessed and put away. Mercy was extended.
  3. The second offense was against a *fellow-servant* and *public* in nature. This time forgiveness was withheld. Such is the case in the church for common-report transgressions. **1CO 5:1-13.**
- B. There is no question that the lord had forgiven the wicked servant's debt: “loosed him, and forgave him the debt” (v. 27); “I forgave thee all that debt” (v. 32).
1. Is v. 34 teaching that God revokes His forgiveness of sins?
    - a. forgive: To remit (a debt); to give up resentment or claim to requital for, pardon (an offence).
    - b. God may break His bilateral promises when men violate the terms (**NUM 14:34**), but how can He “deforgive” without violating the very meaning of “forgive?”
  2. Mind that the judgment here is not to be *sold* (as before) but to be delivered to the *tormentors* (inflictors of torture or cruelty).
  3. Consider that “till he should pay all that was due unto him” (v. 34) may be referring to the *payment of debt being rendered by his fellow-servant in prison* (v. 30), the only unforgiven debt in the passage.
    - a. Consider that the antecedent to the pronoun “them” in **PSA 105:37** is not referring to *Egypt* in **PSA 105:25-36** but to *Israel* in vs. 23-24. Sometimes the pronoun is not referring to the closest antecedent in a passage.
    - b. He (the 10Kt servant) would suffer torment for the same duration that his fellowservant (100p servant) was imprisoned to pay off the debt he (100p servant) owed to the 10Kt man.
  4. God, for our brazen indifference to brethren, is well able upon discovery of our sin, to turn us over to:
    - a. Satan for the destruction of the flesh (**1CO 5:5**). In church discipline, the saints play a role as *tormentors*. Do not underappreciate the significance of being cast out of the church of the living God where God dwells by His Spirit. **EPH 2:22; 2CO 2:7.**
    - b. bodily affliction. **MAT 8:6; JOH 5:5, 14.** (Note “tormented”)
    - c. a guilty conscience. **JOH 8:9; GEN 42:21.**
    - d. fear. **HEB 10:31 c/w 1JO 4:18.** (Note “torment”)
    - e. blindness. **1JO 2:11.**
    - f. soul-loss. **MAT 16:26 c/w PSA 88:3.**
  5. Do not underappreciate the misery of soul torments. **ACT 2:26-27.**
- C. God is *merciful to the merciful* (**PSA 18:25; MAT 5:7**) but resists those who are contrary. **PSA 18:26; LEV 26:21-24.**
- D. **JAM 2:13** summarizes this parable.
- E. This parable should encourage us to be reasonable and compassionate with brethren, especially with brethren who have offended us but humbly repent and plead for mercy. **MAT 6:12-15; 18:21-22; LUK 17:3-4; COL 3:12-13.**