**Saved by Grace; Judged by Works**

Based on [Matthew 18:21-35](https://biblia.com/books/esv/Mt18.21-35)

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Today’s gospel teaches that through the mercy and grace of God all sins will be forgiven, however great they may be. But for those who will not forgive their brother, their sins will not be forgiven.

Only a couple chapters earlier, Jesus had entrusted to Peter and all the disciples--keys to loose and to bind. Jesus promises two keys: one to forgive sins, and one to retain them…and both are to be used by his disciples.

This a huge responsibility. How do they carry it out? Certainly not on a whim. “**Forgive them if you feel they deserve it; otherwise don’t forgive them.**” Certainly not! How you feel has nothing to do with whether you should forgive someone or not. So on what basis are we to forgive or not forgive?

Peter draws a reasonable conclusion, that forgiveness has its limits. He supposes that forgiveness is like a “**three-strikes law**.” In certain places, you get two chances to commit serious crimes with minimal punishment. The third felony, is where the law then draws the line between leniency and severity. “The third strike.” That’s when they regard you as incorrigible and throw the book at you…life in prison or whatever they deem to be the full punishment of the law.

In a similar vein, Peter asks Jesus where to draw the “three strikes” line. At seven strikes? Peter asks if he should loose the first seven sins of his brother, then bind them to the eighth and shut them off from forgiveness? /// Jesus responds with a Seventy-Seven strike rule, which is really to say this: there is no limit. As many times as your brother asks for your forgiveness give it. Then he tells a parable.

The first part of this parable tells of a servant who owes his master a large debt. **The master summons the servant, and when he cannot pay, his master ordered him to be sold, with his wife and children and all that he had, and payment to be made.** The servant begged his master for mercy and patience promising that--with a little more time--he would pay it off. Out of pity, the master released the man and forgave all his debt.

The master represents God. The servant who owes him represents a sinful man. Everyone by nature is sinful, and on that score owes God a huge debt. He could be anyone you or me or anyone…and Jesus expects each and every one of us to imagine ourselves in the shoes of this servant.

The debt that the servant owes is an unimaginably large amount of money. “Ten thousand talents.” A talent was the largest biblical unit of weight and currency. **Relative to today’s market, just one talent has been estimated to be worth anywhere in the tens of thousands of dollars, perhaps up in to the millions.** The servant owed ten thousand of these talents to his master! Do the math…that’s anywhere from 100 million dollars to 10 billion dollars.

It’s hard to imagine a master on earth ever having allowed a servant to amass such an unrealistic amount of debt. But this is only a parable, a made up story. Clearly, Jesus chooses that gigantic number to indicate a debt that could never be paid off, should the servant work a thousand lifetimes. A debt that is, for all practical purposes, infinite.

Such is the debt of our sin before God. This is God’s earth your squatting on. How long have you lived on it, thirty years, sixty years, more? Your time here is not your free time, you were created and put here to serve God, and you are always on the clock.

Your time here belongs to God. How have you used it, to serve him or to serve yourself? “**Love the lord your God with all your heart, and all your soul, and all your strength, and with all your mind.**” Your mind belong to God. Do you set your thoughts on the things of God? How many daydreams have you kept for yourself? **Your heart belongs to God; how often do you set it on ungodly things or worthless matters?** Your strength belongs to God; do you use it to build up treasures for yourself on earth or in heaven? Your soul belongs to God. And He could come require it of you this instant, weigh you in the balance and find you wanting. You are sold into sin, what can you give to him in exchange for your soul?

Nothing you have done, or thought or felt or said can buy off the debt of sin you owe. Your actions can only ever increase the debt. When you keep God’s law, you are only doing your duty; when you fail you incur debt. It is like the electric meter on the side of your house keeps spinning and spinning…sometimes faster, sometimes a little slower, but always adding to your bill.

Not only is your debt to God more than you can pay, but you don’t even have anything that he would accept as payment. You can’t pay off your debt to God with money, not with worship, not even with Good Works, because you owe him those anyway. You can’t pay off your debt because everything you have is already his. Your debt of sin to God is infinite. But even if it wasn’t you are utterly helpless to work it off. Should he come to collect, the only honest thing to do is declare bankruptcy and suffer the consequences.

Nevertheless, that’s not what the servant in the parable does. He says, “**Have patience with me, and I will pay you everything.**” Of course this is ridiculous. He could never work off such a debt, not in a thousand lifetimes. More time will only mean more debt. But what else is he going to say? “**Please just forget that I owe you ten billion dollars and let me go on my merry way**.” That would be too good to be true. No, he promises he’ll pay it off with more time. But more time is no real solution. Best case scenario, he lives the rest of his life working for the company store, only to end up in debtors prison anyway.

This is a perfect image of life under God’s Law, without being under Grace. Owing a debt you can never pay off, and so feeling you have to bluff and bargain with God to keep your life, but knowing that there is no avoiding the inevitable…that is slavery to sin.

If you’ve never been there, it’s likely because you’ve always known the gospel. You’ve always known that you can’t pay for your sin; and that is why Jesus came. He has paid your debt, and because of his righteousness alone, you inherit eternal life. A preacher like me can get up here and say, “**You’re a poor miserable sinner, you deserve to go to hell**” and it doesn’t frighten you, because you already know the answer “yeah, but Jesus saved me from that.”

It is sad to note that, even today, there are Christian Churches that don’t have this Gospel. They still teach the demands of the Law without the certainty of free and full forgiveness because of faith in what Christ has done. I am especially speaking of the Church of Rome. The Roman Catholic Catechism, paragraph 2027, states, “**No one can merit the initial grace which is at the origin of conversion. Moved by the Holy Spirit, we can merit for ourselves and for others all the graces needed to attain eternal life…”** This literally says that those who are converted to faith in Jesus Christ do not, by that virtue alone, have eternal life. God converts us to Christ, then gives us his Holy Spirit so that we can, eventually “merit the graces needed for eternal life.” This is called the doctrine of infused grace, that God gives you the power to work off your debt. That’s not freedom, it’s just another form of slavery.

Having more time to work off your immeasurable debt to God is not good news. Good news is this news, “**And out of pity for him, the master of that servant released him and forgave him the debt**.” He forgave him the debt. He freedom him and forgave him the insurmountable debt.

The second part of this parable tells about what the servant does with his newfound freedom. “**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.**”

The servant was owed a small debt. Compared to 10 billion dollars, a hundred denarii would be the equivalent of a small car loan. Jesus taught us to pray “**Forgive us our trespasses, as we forgive those who trespass against us**.” The servant received mercy, but was not willing to show mercy himself. And so, the master was enraged and held him once again to the debt that was forgiven. And Jesus summarizes the parable with this admonition, “**So also my heavenly Father will do to every one of you, if you do not forgive your brother from the heart.”**

God’s Word for you today is this. You are justified by grace; but you are Judged by your works. Now don’t misunderstand, God does not count how many Good Works you’ve done, and if you’ve done enough you’ll have the capital to purchase eternal life. Strip away all the veneer and that is what the Roman Catholic Church still teaches. No the Gospel is that, on account of Jesus’ righteous death, God has forgiven your infinite debt of sin. **This is good news both because the debt is so huge, and because you have nothing to give God that he doesn’t already own.** “**I will not accept a bull from your house or goats from your folds. For every beast of the forest is mine, the cattle on a thousand hills.**” God himself had to pay your debt and he did, fully and completely, by purchasing you with his own blood, forgiving you by grace through faith.

Even so, this plenary forgiveness through faith does not mean our works are irrelevant. **God will judge them, not to see if there are enough of them, but to see in them the faith that saves.** James writes, “Show me your faith without works, and I will show you my faith by my works.” So forgive, not in order to have forgiveness, but because you have been forgiven. Forgiveness is not limited by magnitude, but it is limited to those who receive with gratitude the forgiveness of Christ. And that gratitude is shown in their willingness to forgive others who ask for such mercy. Be merciful, as your father in Heaven is merciful.