

Forgiven Debt

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A sobering truth is confirmed by the words of Revelation 20:11-15 – that is, God’s judgment will be based on our deeds in the flesh. 2 Corinthians 5:10 and John 5:28-29 make similar assertions, noting that both good deeds and bad deeds contribute to the final result of our lives. The challenge for the Christian, however, is to keep perspective when it comes to his or her deeds. Jeremiah 31:34 notes how God’s mercy is of the “forgive and forget” variety, leading us to wonder how our bad deeds, once forgiven, can possibly be counted against us at the judgment seat. What about sin and grace? How far does God’s mercy extend to the Christian who knowingly does wrong (James 4:17)? It would certainly seem, according to the scriptures, that my choices have eternal consequences. But the tough question must be asked: if I assert that I can be lost due to my sin, or saved by my faith (Romans 5:1-2), confession (1 John 1:9-10), repentance, and baptism (Acts 2:38), does that mean I am promoting a works-based salvation model? Let us consider a parable in Matthew 18:21-25 for guidance.

Forgiven, Then Condemned

In this short tale we are introduced to a slave who owes such a large amount of money to his master that he couldn’t even begin to pay it off. It is said that he owed “*ten thousand talents*.” Even though some of our Bibles have a footnote that gives an estimated monetary value for this debt somewhere in the range of “several” to ten million dollars, the real point of the parable is the time element of the debt. The typical laborer earned one denarius for a day of work. Allowing for various Jewish holidays and Sabbaths, the average year of work, then, would have included about 50 weeks (at 6 denarii per week), for a total annual salary of 300 denarii. After 20 years of such work, about 6,000 denarii, you will have earned one talent. That’s right. One. So, repaying ten thousand talents would have taken about 200,000 years! The point is that it was a debt that he could not have repaid – as the text says, “*He did not have the means to repay*” so his master commanded him to be sold, along with his possessions and his family, and for further repayment to be made on top of that.

“*The slave therefore falling, prostrated himself before him...*” The slave did something, which is an important point to make. He could not repay the debt, but he did do *something*. He acted, in spite of the clearly hopeless scenario.

“*And the lord of that slave felt compassion and released him and forgave him the debt.*” The forgiveness was totally unmerited, undeserved, but came about because the slave pleaded for mercy. If he had not *asked* for forgiveness, he would not have *received* it. So, even though his “salvation” was not of his own making (since he was incapable of expunging the debt himself), it did come about as a result of his actions.

The story could have ended there and we would have had a very nice little parable about forgiveness, but Jesus chose to challenge His disciples by asking them to apply forgiveness, not just to themselves, but to others. So, the forgiven slave goes on his way and encounters a fellow slave who owes him 100 denarii (about four months of wages), who asks for the same “patience” that the first slave asked of his master. Sadly, he was unwilling to grant such forgiveness and was found out by his master – who sent him to torturers until he could repay all of the 10,000 talents he owed.

While there are many, many lessons we could draw from this parable, the point I want to make in this brief article is that the slave's actions were closely linked to his welfare (material, in this case). Our actions, similarly, determine the outcome of our lives, as well. We owe a debt we could never repay (our sin), to the Lord of lords. He has every right to punish us for all eternity, and there is nothing we can do but throw ourselves at His feet. But even that *is* doing something. It is not inactivity to pray, learn, confess faith, repent, and be baptized for the remission of our sins. At the same time, none of those actions represent an exertion on our part that is so great as to forcibly remove or commute our debt of sin. I do not earn salvation by my actions, but I must act to receive the forgiveness that can only be granted by God. And if I do not continue in faith, as Colossians 1:23 states – if I do not extend to others the level of mercy I want for myself (Matthew 6:14-15, James 2:13) – I will be removed from my Lord's grace and sent to the torturers for eternity.