Mary, married for twenty-five years, speaks proudly of her five children. But when conversation turns to her husband George, her tone changes significantly. Her bright, optimistic, confident demeanor becomes quiet and somewhat edgy. As Mary unfolds her story, the sorrow and pain of being sinned against emerges.

Nearly fifteen years ago, George had sex with both male and female prostitutes. Mary found out about it five years after the fact and has been mulling it over for the past ten years. She thought she had forgiven George, but now realizes that she had not.

Mary’s sorrow, pain, and anger find expression in cool bitterness towards her husband. These strong feelings stem from her many wrong notions of forgiveness. She thought she had forgiven George as God had wanted her to do, but she feels bitterness. At times, her bitterness is aimed at God.

* * *

Ben grew up in what seemed to be a normal and loving family. He was ten when his younger sister, Kim, was born. His parent’s blatant favoritism towards her was apparent to everyone. Ben eventually left for college and stopped speaking to his parents. Now, twenty years later, he still struggles with anger towards his parents. Ben has been married for ten years and has children of his own. His wife complains, “Ben is often cold and short with me.” Ben complains, “Mary pays more attention to the children than to me.” Old anger and resentments towards his parents gets carried into Ben’s own family.

* * *

Maybe you can identify with Mary or Ben. It is quite possible, though, that their stories are too extreme and don’t bear any resemblance to yours. It is clear, though, that we all struggle to ask for forgiveness or forgive others. In any given week, you will be sinned against or you will sin against someone else. It comes with the territory of being fallen sinners and even sinners who have been forgiven by God.

I am married and a father of four. There is hardly a week that goes by without the opportunity to say, “forgive me” to my wife or children. A simple argument between the children at breakfast draws an unnecessary response from me and needs forgiveness. Our children, in turn, have opportunities to practice
granting and asking for forgiveness from their parents and one another. The larger our family has gotten and the older we become, the opportunities have increased! Does that sound strange? It shouldn't. Sin is a daily reality, but so is the wonderful grace of God. Until we die or Christ returns, there will be ample opportunities to practice forgiveness in our relationships with others.

Given the reality of sin, it is amazing that some of the rarest words spoken between two people are, “I was wrong. Will you forgive me?” or, “Yes, I forgive you.”

What is Forgiveness?

The classical biblical passage concerning forgiveness is found in the parable of the unmerciful servant (Matt. 18:21-35). Listen closely to Jesus’ words.

Then Peter came to Jesus and asked, “Lord, how many times shall I forgive my brother when he sins against me? Up to seven times?” Jesus answered, “I tell you, not seven times, but seventy-seven times. Therefore, the kingdom of heaven is like a king who wanted to settle accounts with his servants. As he began the settlement, a man who owed him ten thousand talents was brought to him. Since he was not able to pay, the master ordered that he and his wife and his children and all that he had be sold to repay the debt.

The servant fell on his knees before him. ‘Be patient with me,’ he begged, ‘and I will pay back everything.’ The servant’s master took pity on him, canceled the debt and let him go.

But when that servant went out, he found one of his fellow servants who owed him a hundred denarii. He grabbed him and began to choke him. ‘Pay back what you owe me!’ he demanded.

His fellow servant fell to his knees and begged him, ‘Be patient with me, and I will pay you back.’

But he refused. Instead, he went off and had the man thrown into prison until he could pay the debt. When the other servants saw what had happened, they were greatly distressed and went and told their master everything that had happened.

Then the master called the servant in. ‘You wicked servant,’ he said, ‘I canceled all that debt of yours because you begged me to. Shouldn’t you have had mercy on your fellow servant just as I had on you?’ In anger his master turned him over to the jailers to be tortured, until he should pay back all he owed.

This is how my heavenly Father will treat each of you unless you forgive your brother from your heart.”

This passage teaches us a number of things about the nature of forgiving others.

1. Forgiveness Cancels a Debt

Throughout this parable, the practice of canceling a debt serves as a metaphor for practicing forgiveness. Forgiveness requires that someone bear the cost of what is owed. Suppose you borrow my wheelbarrow. When you return it, the wheel is flat. At this point, I have two options. Either I can make you pay for repairing the wheel, or I can pay for it myself. Either way, someone has to pay. We cannot pretend that the wheelbarrow is not broken. We can’t minimize its brokenness. Someone must absorb the cost for the repair. In a similar way, the very essence of forgiveness involves canceling a debt.

2. Forgiveness Makes a Three-fold Promise:

When you forgive someone, you absorb the cost of the offense that has been committed against you. You cancel the debt. When you do this, you make a three-fold promise.

- “I will not bring up this offense again or use it against you.” The only reason to address the offense with the offender is for the purpose of reconciliation, not vengeance.
- “I will not gossip or malign you because of this offense.” Appropriate counsel may help you handle an offense that has been committed against you. This is often very tricky, because we are so easily tempted to gossip. We put the best possible spin on ourselves and the worst possible spin on the other person.
- “I will not dwell on this offense.” I will not replay the videotape of your sin so
that I can savor every excruciating detail.

Failure to forgive breaks each of these promises.

3. Failure to Forgive Turns Victims into Victimizers

The servant in the parable did not forgive. Instead he “grabbed and choked” those who owed him (Matt 18:28). When we fail to forgive, we are active, not passive. We choose to exact every little penny until we are satisfied—and we are never satisfied. Both Mary and Ben had an unquenchable thirst for payback. Mary has an almost uncontrollable desire to tell other people just what George did fifteen years ago. Ben dwells on the fact that his parents sinned against him as a child. Now he lives with a sense of entitlement, demanding that his wife not do the same thing to him. Whenever she focuses more on the children, he shuns her or becomes impatient and harsh.

When we fail to forgive the little offenses of daily life, we slowly but surely move down that same path—a path different only by degree, not kind. We feel the initial rush of justified anger when someone sins against us. But the initial sense of injustice quickly moves into vigilantism and we quickly take God’s place and dole out doses of our own version of “biblical justice.”

4. Failure to Forgive Has an Eternal Cost

Practicing forgiveness is not easy! And it is costly. Bitterness destroys the person and relationships of those who do not forgive. Mary did not forgive and her marriage failed. Ben did not forgive and his sinful and destructive attitudes and behavior hurt his marriage and children. But Jesus focuses our attention on an eternal, vertical orientation. He shows how high of a price we will pay if we do not forgive. Failure to forgive will ultimately cost us heaven!

When we fail to forgive, something changes within us. That change inevitably affects all of our lives and relationships. Mary slowly participated in the demise of her marriage because she did not forgive. Ben cut himself off from his parents and only sister. Now this shows up in his sinful and destructive attitudes and behavior in his own marriage and family.

5. Forgiveness is Both an Event and A Process

Notice Peter’s question in the parable of the unforgiving servant. “Lord, how many times shall I forgive my brother when he sins against me? Up to seven times?” Jesus answered, “I tell you, not seven times, but seventy-seven times” (Matt.18:19). When we forgive someone, it is an event: “I forgive you.” But that is not the end of the matter. Every time I remember the offense, I must continue to forgive. “I forgive you and will continue to forgive you. I will not act on my sinful desire for revenge.” We forgive…and we keep striving to forgive.

Mary thought that she had forgiven George. When she learned of his sin, she chose to forgive him and stay in the marriage. But she did not continue to practice the forgiveness over the next ten years.

When we do not understand forgiveness as both an event and a process, discouragement and guilt set in. Your decision to forgive someone often does not match the residual hurt, lack of trust, and anger towards the person you have forgiven. But if you see forgiveness as both an event and a process, you will less likely fall into desire for revenge trap. You are always aware of the temptation to make the person pay for their offense. This keeps you vigilant against sin in your own heart. You have forgiven, but you may continue to struggle with your attitude towards this person.

6. Forgiveness is Not Forgetting

The Bible is realistic about forgiveness. It does not imply that if you forgive someone, you will forget his or her sin towards you. That is unbiblical. Many people cite Jeremiah 31:34 and conclude that since God forgets my sins when he forgives me, I must forget other’s sins committed against me. Jeremiah 31:34 says, No longer will a man teach his neighbor, or a man his brother, saying, “Know the Lord,” because they will all know me, from the least of them to the greatest,” declares the Lord. “For I will forgive their wickedness and will remember their sins no more.” But the omniscient God does not have amnesia when it comes to our sins. The word “remember” in this passage does not mean “memory,” it means, “covenant.” A covenant is a promise. When God forgives our sins, he does not forget that they ever happened. Rather, He makes a promise not to treat you as your sins deserve. He chooses to absorb the cost Himself in the person and work of our
Redeemer, Jesus Christ. Without this understanding that forgiveness is both event and ongoing process, it is possible to move in two opposite, but equally, wrong directions. First, you will be naïve and think you have forgiven someone but you will not continue to practice forgiveness daily. Then subtle forms of bitterness creep into the relationship and begin to destroy it. Secondly, you begin to feel guilty because your decision to forgive someone does not match the residual hurt, lack of trust, and even anger towards the person that you think you have forgiven. But if forgiveness is seen as not simply an event but also a process, the likelihood of falling into these two errors is strongly minimized. You are much more realistic about the practice of forgiveness. As a result, you are always aware that the temptation to make the person pay keeps you vigilant against sin in your own heart. You are not naïve. On the other hand, you also know that just because you have forgiven someone does not mean that you will immediately and automatically cease to struggle to move towards them.

7. Forgiveness is Not Peace at Any Cost

Misunderstanding, wrong attitudes, and poor reactions come from holding wrong views of forgiveness. One misconception is that idea that forgiveness puts me in a vulnerable position. If I forgive those who sin against me, I become a doormat. But Scripture does not tell us to make it easy for people to sin against us. It calls us to love people well by challenging their actions. Suffering well is a viable choice when options for godly confrontation are not available. But godly confrontation is important. In fact, failure to confront appropriately shows a lack of love!

These options for forgiveness are available to both Mary and Ben even though others have grievously sinned against them.

Practicing Forgiveness

Can you practice forgiveness with a selfish person? With someone who continually sins against you? With a spouse abuser or substance abuser? Can you practice biblical forgiveness and reflect the character of Christ? The following passages serve to enhance our understanding of forgiveness and protect us from thinking that forgiveness means peace at all costs. They show us a better way: loving someone through honesty and courage.

1. Don't Turn a Blind Eye to Sin

Jesus says, “If your brother sins against you go and show him his fault, just between the two of you” (Matt 18:15). He then outlines basic steps to take if there is no repentance and reconciliation does not occur. Matthew 18, as a whole, deals honestly with sin in the community of faith.

• Verses 1-5 speak about having humility.
• Verses 6-9 speak of not ignoring sin but taking it seriously.
• Verses 10-14 speak about loving lost and wayward people.
• Verses 15-20 speak about personal confrontation and the church’s corporate discipline.

The rich teaching on forgiveness in verses 21-35 is set in this broader context. Forgiveness does not mean turning a blind eye to sin.

2. Love the Habitual Sinner Wisely

Do not repay anyone evil for evil. Be careful to do what is right in the eyes of everybody. If it is possible, as far as it depends on you, live at peace with everyone. Do not take revenge, my friends, but leave room for God’s wrath, for it is written: “It is mine to avenge; I will repay,” says the Lord. (Rom. 12:17-19)

This passage limits what you can do when loving a habitual sinner. Do not take matters into your own hands, but entrust the person to God. Your loving pursuit of someone has limits. When those limits are exhausted, love and mercy demand another approach. Your attempts may include other Christians (Matt. 18:15-20). You may entrust them to civil authorities for your safety and theirs (Rom. 13). Paul talks about the rightful role and place of civil authorities in protecting and promoting justice. Attempts to rescue a person from self-destructive and socially abusive behavior may demand that you limit your own involvement and allow others to get involved. Separation may be necessary for your own safety. But separation is best done with the help of church and/or civil authorities. And the goal of separation should be eventual
reconciliation.

Biblical examples show choices one should make when peace is not possible. Jesus avoided confrontation and even physical attack on various occasions. The apostle Paul, when charged with crimes, appealed to the Roman authorities for protection. Loving someone well involves wisdom. It does not make it easy for someone to sin against you.

3. Hold Yourself to a High Biblical Standard

You have heard that it was said, “Eye for eye, and tooth for tooth.” But I tell you, Do not resist an evil person. If someone strikes you on the right cheek, turn to him the other also.

And if someone wants to sue you and take your tunic, let him have your cloak as well. If someone forces you to go one mile, go with him two miles. Give to the one who asks you, and do not turn away from the one who wants to borrow from you. (Matt. 5:38-39)

Matthew 5:38-39 calls us to a high standard, but this passage is often misunderstood and misapplied. While it is not an easy passage to practice, it does not teach that you should make it easy for others to abuse and mistreat you!

This passage heightens the call to Christian discipleship. It calls us to go the distance with people, even evil people. At a personal level, if someone sins against you, put revenge aside, remain open to the possibility of reconciliation with the offender, and do good to them in the meantime. Church and civil authorities might be involved for the sake of safety and justice, but the person sinned against must not become hard, bitter, or indifferent to the person who has committed the sin against you. You must say, “I am willing and open to having a just and godly relationship with you. I refuse to shut the door on this relationship.”

The broader context within these passages calls the person sinned against to a very high standard: It is a level of love that is not possible in our selves. Only God can work this love in us by His Spirit.

4. Deal First with Your Own Heart Attitude

And when you stand praying, if you hold anything against anyone, forgive him, so that Your Father in heaven may forgive you your sins. (Mark 11:25)

So watch yourselves. If your brother sins, rebuke him, and if he repents, forgive him. (Mark 17:3)

Do these two verses contradict one another? Mark 11:25 seems to say that while you are worshipping, if you recall a sin committed against you, you are to immediately forgive the offender! But Luke 17:3 says that I am to forgive only if the person repents!

Which is true? Both! In these two verses, we have the two axes of forgiveness represented: the vertical and the horizontal. In Mark 11:25 we see the vertical axis: man to God. It has to do with my own heart and attitude toward the person before God. It is calling me to repent of bitterness and to forgive. It focuses more on my attitude towards the other person before God. Forgiveness as an attitude (the vertical dimension) must be present in my heart first.

Luke 17:3, on the other hand speaks of the horizontal axis of forgiveness: person to person. Forgiveness as a transaction between two people is possible only if the offender repents, admits the sin, and asks for forgiveness. In order to forgive someone, it must begin with me and my own heart attitude before God. But even if the offender does not repent, the offended person must maintain forgiveness as an attitude in the vertical dimension. You cannot use the offender’s failure to ask for forgiveness as an excuse to hold onto your anger and hurt.

5. Ask for Forgiveness

How we ask for forgiveness is critical. If I accidentally spill a cup of hot coffee on you, I have not sinned against you, so I do not need to ask for forgiveness. But I should apologize for what I have done. On the other hand, if I throw a cup of coffee in your face, I have sinned against you. I must apologize and ask you to forgive me.

---

1 For a fuller discussion of this passage, see John Stott, Romans: God’s Good News for the World (Downers Grove, IL: InterVarsity Press), 334-337.

2 The Greek word anasthemi means to resist, oppose, withstand or set oneself against someone. The idea of pursuing revenge is not an option for the Christian. For a fuller handling of this passage, see John Stott, Christian Counter-Culture: The Message of the Sermon on the Mount (Downers Grove, IL: InterVarsity, 1978), 103-114.
Is an apology the same as asking for forgiveness? No. You must first name the specific sin, then explicitly ask the person for forgiveness. “I was wrong for yelling at you. Will you forgive me?” If I say, “I am sorry for yelling at you,” and stop at that, the typical response from the offended person is, “Oh, that is okay.” What has happened? First, the offender has not admitted his sin. And second, the offended person has lied and minimized the sin! It is not okay for someone to sin against another person! This false “forgiveness” is unbiblical and it can be very destructive over time in relationships.

Why Don’t We Forgive and What Will Motivate Us To Forgive?

The parable of the unforgiving servant highlights a typical, sinful human tendency. We err on the side of not forgiving rather than on forgiving. Without the grace of Christ working in us, forgiving does not become part of our lifestyle. Simply put, this passage teaches that someone who deeply knows how much they have been forgiven will forgive others. A person who does not deeply know that they have been forgiven will not forgive others. You will never forgive others in any measure that will equal what God has forgiven you in Christ.

Look at the two debts that each servant owed. The unmerciful servant owed the king millions of dollars (in today's terms). But his own debtor owed a far smaller amount. The first figure represents how much we have sinned against God and have been forgiven in Jesus’ death and resurrection (in the millions). The second figure represents how much we are called to forgive (significantly less) when someone sins against us. The Bible does not minimize the seriousness of sin committed against us. One hundred days’ wage is a significant sum in any culture.

The parable of the unforgiving servant emphasizes the utterly amazing and far-reaching grace and forgiveness of us through Christ! It is beyond our comprehension! When we willfully rebel and sin against God, He does not ignore our sin or minimize it. He does not make us pay. He absorbs the cost Himself through Jesus, our substitute. He pays our debt. He absorbs the cost of our sin because of His great mercy and grace. This comparison does not minimize sin between two people, but shows how God forgives us even though we have amassed a debt far beyond what any person could ever pay.

Why don’t we forgive more readily? Ultimately, it is because we lose sight of the Gospel of free pardon. When we fail to forgive, we lose sight of our own forgiven debt. We fail to see that though it is free to us, it came at such a high price to God; the death of the one and only Son of God. The parable is shocking in its portrayal of how quickly the forgiven one becomes the unmerciful one.

Why don’t we forgive? Here are three reasons.

1. You Don’t Believe That You Need to be Forgiven

   No sane person would ever say, “I don’t need to be forgiven.” But every time we fail to forgive, we demonstrate that belief operating in us. What do you think when someone sins against you?

   I can’t believe they did that to me! I would never do that! These thoughts reveal our hearts. What do we really mean when we say “I would never do that”? We really mean, I may be a sinner, but I am not that bad! This is a subtle lie. We remove ourselves from the sinner category. We fail to see how desperate and needy we are for the forgiving grace of God every moment of every day. We are self-righteous! We have done far worse things to God than anyone has ever done to us.

   John Owen, a preacher and writer in the 1700’s said with peculiar and shocking insight, “The seed of every known sin is in my heart.” We need to appraise our own heart condition when someone sins against us. But this kind of self-appraisal does not come naturally. It is a matter of spiritual battle to remain humble in the face of being sinned against.

   Let me put it more starkly. Suppose you have been grievously sinned against. You have two options: (1) forgive, seek, and be reconciled (although this may not be possible in cases of death, or criminal danger), or (2) banish the person from the face of the earth! If we choose the second choice, we reveal an equal level of malevolence towards perpetrator. It is a serious thing to assume that we are incapable of certain sins. And the moment we tend to think that way, our hearts harden and we cannot forgive.
others who sin against us.

We need to be forgiven afresh—right now, new every morning. We forget and fail to experience the wonderful mercies of God for us in Christ.

2. You Don't Think You Are Forgivable

This seems surprisingly similar to the first. Self-pride drives both. When you say, “My sin is not forgivable,” it sounds rather humble. But actually, this is an arrogant statement! You could be saying several things:

• *My sin is so big; there is no way that God’s grace can top it!* Pride hides behind the mask of humility. You are too big and bad for God to handle! In other words, you are bigger than God’s mercy!

• *I don’t want to rely solely on God’s mercy!* You would rather work for his approval than receive it as a beggar receives a handout. Saying that you are not forgivable is just a thin veil hiding a mask of unwillingness to admit you can’t do it on your own.

• *God may forgive me but I can’t forgive myself!* This statement oozes with false humility, but it is really a canker of pride. God, who resides as judge and arbiter in the highest courtroom, pronounces you not guilty by virtue of your trust in Christ. But you sit as judge and arbiter in a much lower court and overrule the higher courts ruling. This is flagrant contempt! When we think and act in this way, we are really saying that we are bigger than God.

If you do not see your daily need of the mercy of Christ and you do not experience it regularly, you will not show that same kind of mercy and forgiveness to others when they sin against you.

3. The Joy of His Forgiveness Has Grown Dim

When we first become a Christian, we are shocked to know that God really does love us. He has done everything for us through Jesus Christ’s perfect life, sacrificial death, and resurrection from the dead. He redeems us from guilt and power of sin. But eventually, we can fall into the monotony of daily life with all of its struggles and temptations. The white hot-truth of the Gospel gets lost in that monotony, and it soon becomes simply a nice, warm experience of the past. We return to handling daily life and the provocations of others in ways similar to our pre-Christian days.

Reminders of Grace

The Bible is replete with reminders of God’s grace for us in Christ: friendship, sacraments, Scripture, worship, and prayer. These reminders keep the wonder of His glory and mercy before us. God calls us into relationships with other believers in the body of Christ as a reminder of His grace. As they speak into our lives and walk along side of us and as we do the same for them, we are living, walking reminders of God’s forgiveness.

Recently I attended a friend’s birthday celebration. At one point during the party, my friend said, “My life is a living testimony to the greatness of God’s grace. I tried so hard to destroy my life, but I failed. God rescued me from myself.” These words reminded me of God’s goodness and mercy towards me.

When we celebrate the sacraments of baptism or the Lord’s Supper, God reminds us of His redeeming grace. His Word lovingly reminds us of His deep compassion and never-ending mercy. F. F. Bruce, a New Testament scholar puts it this way,

The gospel is a message of forgiveness: it could not be otherwise, because it is the gospel of God, and God is a forgiving God. “Who is a God like thee, pardoning iniquity?” said one Hebrew prophet (Mic. 7:18). “I knew,” said another (protesting against God’s promises to forgive those who, he thought, did not deserve forgiveness), “that thou art a gracious God and merciful, slow to anger, and abounding in steadfast love” (Jonah 4:2). It is to be expected, then, that those who receive the forgiveness which God holds out in the gospel, those who call Him their Father, will display something

---

of His character and show a forgiving attitude to others.\textsuperscript{4} Isn't it true that our awareness of the Gospel's greatness and magnitude becomes jaded because of its utter simplicity?

In addition to friendships, the sacraments, and the Scriptures, we have worship and prayer. When linked, worship and prayer powerfully combine to ignite the newness of the gospel in us. We sing hymns in an attitude of prayer. Our souls bathe in the grace and forgiveness of God.

Charles Wesley expresses his utter surprise that he is a recipient of the tender mercies and grace of a perfect and holy God. He says over and over again, “Amazing love! How can it be that thou, my God shouldst die for me?”\textsuperscript{5} It is beyond our ability to comprehend.

So often, Christians live out of a sense that God’s forgiveness of them is not all that amazing. In fact, some even begin to presume upon the grace of God and act as if it is God’s job to forgive. Once that happens, the desire, ability, and commitment to forgive others will wane.

Forgiving others and asking for forgiveness is a supernatural work of grace that can only happen when the amazing reality of God’s grace captivates our hearts. It must be remembered and celebrated daily. This celebration must happen daily because we sin against and are sinned against daily.

Whom do you need to forgive? What sins have you committed against another? Do you need to confess and seek forgiveness from someone? Can you say those fruitful but liberating and God-honoring words, “I was wrong for______. I sinned against you when I did that. Will you forgive me?” Or “Yes, I forgive you!”

To say these words with biblical clarity, honesty, and sincerity is a wonderful sign that the Holy Spirit is at work in your life. It is evidence that you are a partaker of the wonderful forgiveness that is yours because Jesus came and absorbed the cost of your sins in your place. Forgiving others and asking for forgiveness is never easy. But by God’s grace it is possible. When we seek and grant forgiveness with others, we freely express the love of Christ in powerful ways!

\textsuperscript{4} E F Bruce, \textit{Hard Sayings of Jesus} (Downers Grove, IL: InterVarsity Press, 1983), 78.