

## The Cruel Creditor

### From Matthew Henry's Commentary

Matthew 18:21-35

This part of the discourse concerning offences is certainly to be understood of personal wrongs, which is in our power to forgive. Now observe,

I. Peter's question concerning this matter (v. 21); Lord, how oft shall my brother trespass against me, and I forgive him? Will it suffice to do it seven times?

1. He takes it for granted that he must forgive; Christ had before taught his disciples this lesson <Mt 6:14,14>, and Peter has not forgotten it. He knows that he must not only not bear a grudge against his brother, or meditate revenge, but be as good a friend as ever, and forget the injury.

2. He thinks it is a great matter to forgive till seven times; he means not seven times a day, as Christ said <Lu. 17:4>, but seven times in his life; supposing that if a man had any way abused him seven times, though he were ever so desirous to be reconciled, he might then abandon his society, and have no more to do with him. Perhaps Peter had an eye to <Prov. 24:16>. A just man falleth seven times; or to the mention of three transgressions, and four, which God would no more pass by, <Amos 2:1>. Note, There is a proneness in our corrupt nature to stint ourselves in that which is good, and to be afraid of doing too much in religion, particularly of forgiving too much, though we have so much forgiven us.

II. Christ's direct answer to Peter's question; I say not unto thee, Until seven times (he never intended to set up any such bounds), but, Until seventy times seven; a certain number for an indefinite one, but a great one. Note, It does not look well for us to keep count of the offences done against us by our brethren. There is something of ill-nature in scoring up the injuries we forgive, as if we would allow ourselves to be revenged when the measure is full. God keeps an account <Deut. 32:34>, because he is the Judge, and vengeance is his; but we must not, lest we be found stepping into his throne. It is necessary to the preservation of peace, both within and without, to pass by injuries, without reckoning how often; to forgive, and forget. God multiplies his pardons, and so should we, <Ps. 77:38,40>. It intimates that we should make it our constant practice to forgive injuries, and should accustom ourselves to it till it becomes habitual.

III. A further discourse of our Saviour's, by way of parable, to show the necessity of forgiving the injuries that are done to us. Parables are of use, not only for the pressing of Christian duties; for they make and leave an impression. The parable is a comment upon the fifth petition of the Lord's prayer, Forgive us our trespasses, as we forgive them that trespass against us. Those, and those only, may expect to be forgiven of God, who forgive their brethren. The parable represents the kingdom of heaven, that is, the church, and the administration of the gospel dispensation in it. The church is God's family, it is his court; there he dwells, there he rules. God is our master; his servants we are, at least in profession and obligation. In general, the parable intimates how much provocation God has from his family on earth, and how untoward his servants are.

There are three things in the parable.

1. The master's wonderful clemency to his servant who was indebted to him; he forgave him ten thousand talents, out of pure compassion to him, v. 23-27. Where observe,

**(1.) Every sin we commit is a debt to God; not like a debt to an equal, contracted by buying or borrowing, but to a superior;** like a debt to a prince when a recognizance is forfeited, or a penalty incurred by a breach of the law or

a breach of the peace; like the debt of a servant to his master, by withholding his service, wasting his lord's goods, breaking his indentures, and incurring the penalty. We are all debtors; we owe satisfaction, and are liable to the process of the law.

**(2.) there is an account kept of these debts,** and we must shortly be reckoned with for them. This king would take account of his servants. God now reckons with us by our own consciences; conscience is an auditor for God in the soul, to call us to account, and to account with us. One of the first questions that an awakened Christian asks, is, How much owest thou unto my Lord? And unless it be bribed, it will tell the truth, and not write fifty for a hundred. There is another day of reckoning coming, when these accounts will be called over, and either passed or disallowed, and nothing but the blood of Christ will balance the account.

**(3.) the debt of sin is a very great debt;** and some are more in debt, by reason of sin, than others. When he began to reckon, one of the first defaulters appeared to owe ten thousand talents. There is no evading the enquiries of divine justice; your sin will be sure to find you out. The debt was ten thousand talents, a vast sum, amounting by computation to one million eight hundred and seventy-five thousand pounds sterling; a king's ransom or a kingdom's subsidy, more likely than a servant's debt; see what our sins are,

[1.] For the heinousness of their nature; they are talents, the greatest denomination that ever was used in the account of money or weight. Every sin is the load of a talent, a talent of lead, this is wickedness, <Zech. 5:7-8>. The trusts committed to us, as stewards of the grace of God, are each of them a talent <Mt 25:15>, a talent of gold, and for every one of them buried, much more for every one of them wasted, we are a talent in debt, and this raises the account.

[2.] for the vastness of their number; they are ten thousand, a myriad, more than the hairs on our head, <Ps. 40:12>. Who can understand the number of his errors, or tell how oft he offends? <Ps. 19:12>.

**(4.) the debt of sin is so great, that we are not able to pay it;** He had not to pay. Sinners are insolvent debtors; the scripture, which concludes all under sin, is a statute of bankruptcy against us all. Silver and gold would not pay our debt, <Ps. 49:6-7>. Sacrifice and offering would not do it; our good works are but God's work in us, and cannot make satisfaction; we are without strength, and cannot help ourselves.

**(5.) if God should deal with us in strict justice; we should be condemned as insolvent debtors, and God might exact the debt by glorifying himself in our utter ruin.** Justice demands satisfaction, Currat, lex-- Let the sentence of the law be executed. The servant had contracted this debt by his wastefulness and wilfulness, and therefore might justly be left to lie by it. His lord commanded him to be sold, as a bond-slave into the galleys, sold to grind in the prison-house; his wife and children to be sold, and all that he had, and payment to be made. See here what every sin deserves; this is the wages of sin.

[1.] to be sold. Those that sell themselves to work wickedness, must be sold, to make satisfaction. Captives to sin are captives to wrath. He that is sold for a bond-slave is deprived of all his comforts, and has nothing left him but his life, that he may be sensible of his miseries; which is the case of damned sinners.

[2.] thus he would have payment to be made, that is, something done towards it; though it is impossible that the sale of one so worthless should amount to the payment of so great a debt. By the damnation of sinners divine justice will be to eternity in the satisfying, but never satisfied.

**(6.) convinced sinners cannot but humble themselves before God, and pray for mercy.** The servant, under this charge, and this doom, fell down at the feet of his royal master, and worshipped him; or, as some copies read it, he besought him; his address was very submissive and very importunate; Have patience with me, and I will pay thee all, v. 26. The servant knew before that he was so much in debt, and yet was under no concern about it, till he was called to an account. Sinners are commonly careless about the pardon of their sins, till they come under the arrests of some awakening word, some startling providence, or approaching death, and then, Wherewith shall I come before the Lord? <Mic. 6:6>. How easily, how quickly, can God bring the proudest sinner to his feet; Ahab to his sackcloth, Manasseh to his prayers, Pharaoh to his confessions, Judas to his restitution, Simon Magus to his supplication, Belshazzar and Felix to their tremblings. The stoutest heart will fail, when God sets the sins in order before it. This servant doth not deny the debt, nor seek evasions, nor go about to abscond.

But, [1.] He begs time; Have patience with me. Patience and forbearance are a great favour, but it is folly to think that these alone will save us; reprieves are not pardons. Many are borne with, who are not thereby brought to repentance <Rom. 2:4>, and then their being borne with does them no kindness.

[2.] he promises payment; Have patience awhile, and I will pay thee all. \*Note, It is the folly of many who are under convictions of sin, to imagine that they can make God satisfaction for the wrong they have done him; as those who, like a compounding bankrupt, would discharge the debt, by giving their first-born for their transgressions <Mic. 6:7>, who go about to establish their own righteousness, <Rom. 10:3>. He that had nothing to pay with (v. 25) fancied he could pay all. See how close pride sticks, even to awakened sinners; they are convinced, but not humbled.

**(7.) the God of infinite mercy is very ready, out of pure compassion, to forgive the sins of those that humble themselves before him (v. 27);** The lord of that servant, when he might justly have ruined him, mercifully released him; and, since he could not be satisfied by the payment of the debt, he would be glorified by the pardon of it. The servant's prayer was, Have patience with me; the master's grant is a discharge in full. Note,

[1.] The pardon of sin is owing to the mercy of God, to his tender mercy <Lu. 1:77-78>; He was moved with compassion. God's reasons of mercy are fetched from within himself; he has mercy because he will have mercy. God looked with pity on mankind in general, because miserable, and sent his Son to be a Surety for them; he looks with pity on particular penitents, because sensible of their misery (their hearts broken and contrite), and accepts them in the Beloved.

[2.] there is forgiveness with God for the greatest sins, if they be repented of. Though the debt was vastly great, he forgave it all, v. 32.

Though our sins be very numerous and very heinous, yet, upon gospel terms, they may be pardoned.

[3.] the forgiving of the debt is the loosing of the debtor; He loosed him. The obligation is cancelled, the judgment vacated; we never walk at liberty till our sins are forgiven. But observe, Though he discharged him from the penalty as a debtor, he did not discharge him from his duty as a servant. The pardon of sin doth not slacken, but strengthen, our obligations to obedience; and we must reckon it a favour that God is pleased to continue such wasteful servants as we have been in such a gainful service as his is, and should therefore deliver us, that we might serve him, <Lu. 1:74>. I am thy servant, for thou hast loosed my bonds.

**2. The servant's unreasonable severity toward his fellow-servant, notwithstanding his lord's clemency toward him**, v. 28-30. This represents the sin of those who, though they are not unjust in demanding that which is not their own, yet are rigorous and unmerciful in demanding that which is their own, to the utmost of right, which sometimes proves a real wrong. Summum jus summa injuria-- Push a claim to an extremity, and it becomes a wrong. To exact satisfaction for debts of injury, which tends neither to reparation nor to the public good, but purely for revenge, though the law may allow it, in terrorem-- in order to strike terror, and for the hardness of men's hearts, yet savours not of a Christian spirit. To sue for money-debts, when the debtor cannot possibly pay them, and so let him perish in prison, argues a greater love of money, and a less love of our neighbour, than we ought to have, <Neh. 5:7>.

**See here**, (1.) How small the debt was, how very small, compared with the ten thousand talents which his lord forgave him; He owed him a hundred pence, about three pounds and half a crown of our money. Note, Offences done to men are nothing to those which are committed against God. Dishonours done to a man like ourselves are but as peace, motes, gnats; but dishonours done to God are as talents, beams, camels. Not that therefore we may make light of wronging our neighbour, for that is also a sin against God; but therefore we should make light of our neighbour's wronging us, and not aggravate it, or study revenge. David was unconcerned as the indignities done to him; I, as a deaf man, heard not; but laid much to heart the sins committed against God; for them, rivers of tears ran down his eyes.

(2.) how severe the demand was; He laid hands on him, and took him by the throat. Proud and angry men think, if the matter of their demand be just, that will bear them out, though the manner of it be ever so cruel and unmerciful; but it will not hold. What needed all this violence? The debt might have been demanded without taking the debtor by the throat; without sending for a writ, or setting the bailiff upon him. How lordly is this man's carriage, and yet how base and servile is his spirit! If he had been himself going to prison for his debt to his lord, his occasions would have been so pressing, that he might have had some pretence for going to this extremity in requiring his own; but frequently pride and malice prevail more to make men severe than the most urgent necessity would do.

(3.) how submissive the debtor was; His fellow servant, though his equal, yet knowing how much he lay at his mercy, fell down at his feet, and humbled himself to him for this trifling debt, as much as he did to his lord for that great

debt; for the borrower is servant to the lender, <Prov. 22:7>. Note, Those who cannot pay their debts ought to be very respectful to their creditors, and not only give them good words, but do them all the good offices they possibly can: they must not be angry at those who claim their own, nor speak ill of them for it, no, not though they do it in a rigorous manner, but in that case leave it to God to plead their cause. The poor man's request is, Have patience with me; he honestly confesses the debt, and puts not his creditor to the charge of proving it, only begs time. Note, Forbearance, though it be no acquittance, is sometimes a piece of needful and laudable charity. As we must not be hard, so we must not be hasty, in our demands, but think how long God bears with us.

(4.) how implacable and furious the creditor was (v. 30); He would not have patience with him, would not hearken to his fair promise, but without mercy cast him into prison. How insolently did he trample upon one as good as himself, that submitted to him! How cruelly did he use one that had done him no harm, and though it would be no advantage to himself! In this, as in a glass, unmerciful creditors may see their own faces, who take pleasure in nothing more than to swallow up and destroy <2 Sam. 20:19>, and glory in having their poor debtors' bones.

(5.) how much concerned the rest of the servants were; They were very sorry (v. 31), sorry for the creditor's cruelty, and for the debtor's calamity. Note, The sins and sufferings of our fellow-servants should be a matter of grief and trouble to us. It is sad that any of our brethren should either make themselves beast of prey, by cruelty and barbarity; or be made beasts of slavery, by the inhuman usage of those who have power over them. To see a fellow-servant, either raging like a bear or trampled on like a worm, cannot but occasion great regret to all that have any jealousy for the honour either of their nature or their religion. See with what eye Solomon looked both upon the tears of the oppressed, and the power of the oppressors, <Eccl. 4:1>.

(6.) how notice of it was brought to the master; They came, and told their lord. They durst not reprove their fellow-servant for it, he was so unreasonable and outrageous (let a bear robbed of her whelps meet a man, rather than such a fool in his folly); but they went to their lord, and besought him to appear for the oppressed against the oppressor. Note, That which gives us occasion for sorrow, should give us occasion for prayer. Let our complaints both of the wickedness of the wicked and of the afflictions of the afflicted, be brought to God, and left with him.

**3. The master's just resentment of the cruelty his servant was guilty of.** If the servants took it so ill, much more would the master, whose compassions are infinitely above ours. Now observe here,

(1.) How he reprov'd his servant's cruelty (v. 32-33); O thou wicked servant. Note, Unmercifulness is wickedness, it is great wickedness.

[1.] he upbraids him with the mercy he had found with his master; I forgive thee all that debt. Those that will use God's favours, shall never be upbraided with them, but those that abuse them, may expect it, <Mt 11:20>. Consider, It was all that debt, that great debt. Note, The greatness of sin magnifies the riches of pardoning mercy: we should think how much has been forgiven us, <Lu. 7:47>.

[2.] he thence shows him the obligation he was under to be merciful to his fellow-servant; Shouldst not thou also have had compassion on thy

fellow-servant, even as I had pity on thee? Note, It is justly expected, that such as have received mercy, should show mercy. *Dat ille veniam facile, cui venia est opus--* He who needs forgiveness, easily bestows it. Senec. Agamemn. He shows him, First, That he should have been more compassionate to the distress of his fellow servant, because he had himself experienced the same distress. What we have had the feeling of ourselves, we can the better have the fellow feeling of with our brethren. The Israelites knew the heart of a stranger, for they were strangers; and this servant should have better known the heart of an arrested debtor, than to have been thus hard upon such a one. Secondly, That he should have been more conformable to the example of his master's tenderness, having himself experienced it, so much to his advantage. Note, The comfortable sense of pardoning mercy tends much to the disposing of our hearts to forgive our brethren. It was in the close of the day of atonement that the jubilee trumpet sounded a release of debts <Lev. 25:9>; for we must have compassion on our brethren, as God has on us. (2.) how he revoked his pardon and cancelled the acquittance, so that the judgment against him revived (v. 34); He delivered him to the tormentors, till he should pay all that was due unto him. Though the wickedness was very great, his lord laid upon him no other punishment than the payment of his own debt. Note, Those that will not come up to the terms of the gospel need be no more miserable than to be left open to the law, and to let that have its course against them. See how the punishment answers the sin; he that would not forgive shall not be forgiven; He delivered him to the tormentors; the utmost he could do to his fellow servant was but to cast him into prison, but he was himself delivered to the tormentors. Note, The power of God's wrath to ruin us, goes far beyond the utmost extent of any creature's strength and wrath. The reproaches and terrors of his own conscience would be his tormentors, for that is a worm that dies not; devils, the executioners of God's wrath, that are sinners' tempters now, will be their tormentors for ever. He was sent to Bridewell till he should pay all. Note, Our debts to God are never compounded; either all is forgiven or all is exacted; glorified saints in heaven are pardoned all, through Christ's complete satisfaction; damned sinners in hell are paying all, that is, are punished for all. The offence done to God by sin is in point of honour, which cannot be compounded for without such a diminution as the case will by no means admit, and therefore, some way or other, by the sinner or by his surety, it must be satisfied.

**Lastly, Here is the application of the whole parable, (v. 35); So likewise shall my heavenly Father do also unto you.** The title Christ here gives to God was made use of, v. 19, in a comfortable promise; It shall be done for them of my Father which is in heaven; here it is made use of in a terrible threatening. If God's governing be fatherly, it follows thence, that it is righteous, but it does not therefore follow that it is not rigorous, or that under his government we must not be kept in awe by the fear of the divine wrath. When we pray to God as our Father in heaven, we are taught to ask for the forgiveness of sins, as we forgive our debtors. Observe here,

**1. The duty of forgiving; we must from our hearts forgive.** Note, We do not forgive our offending brother aright, nor acceptably, if we do not forgive from the heart; for that is it that

God looks at. No malice must be harboured there, nor ill will to any person, one or another; no projects of revenge must be hatched there, nor desires of it, as there are in many who outwardly appear peaceable and reconciled. Yet this is not enough; we must from the heart desire and seek the welfare even of those that have offended us.

**2. The danger of not forgiving; So shall your heavenly Father do.**

(1.) this is not intended to teach us that God reverses his pardons to any, but that he denies them to those that are unqualified for them, according to the tenour of the gospel; though having seemed to be humbled, like Ahab, they thought themselves, and others thought them, in a pardoned state, and they made bold with the comfort of it.

Intimations enough we have in scripture of the forfeiture of pardons, for caution to the presumptuous; and yet we have security enough of the continuance of them, for comfort to those that are sincere, but timorous; that the one may fear, and the other may hope. Those that do not forgive their brother's trespasses, did never truly repent of their own, nor ever truly believe the gospel; and therefore that which is taken away is only what they seemed to have, <Lu. 8:18>.

(2.) this is intended to teach us, that they shall have judgment without mercy, that have showed no mercy, <James 2:13>. It is indispensably necessary to pardon and peace, that we not only do justly, but love mercy. It is an essential part of that religion which is pure and undefiled before God and the Father, of that wisdom from above, which is gentle, and easy to be entreated. Look how they will answer it another day, who, though they bear the Christian name, persist in the most rigorous and unmerciful treatment of their brethren, as if the strictest laws of Christ might be dispensed with for the gratifying of their unbridled passions; and so they curse themselves every time they say the Lord's prayer.

(from Matthew Henry's Commentary)