

1.2.26 am

Disclaimer: this is an automatically generated machine transcription - there may be small errors or mistranscriptions. Please refer to the original audio if you are in any doubt.

Date: 01 February 2026

Preacher: Reverend David MacLeod

[0 : 00] We thank you for the people that told us how much you loved us.! For maybe our moms, our dads, and Sunday school teachers, and YF leaders.! Help us, we pray, to believe, to receive your love, and then to go into school and work and our homes and to tell other people that God so loved them that he gave his only son, Jesus, to be the Savior of the world.

And whoever believes in him will not die in their hearts, but live forever. We thank you for that amazing message.

We thank you for how amazing that message is, especially for us this week, where we're aware of people who have died. We thank you that when they're believing in Jesus, they haven't really died. They've gone through death into life that's everlasting. So help the boys and girls, help all of us to be your messengers. And we ask this in Jesus' name.

Amen. Let's sing now. Mission Praise 52. God sent his son. They called him Jesus. He came to love, heal, and forgive.

[1 : 17] He lived and died.

He came to love, heal, and forgive. He lived and died. He lived and died.

To buy my pardon. And empty heads there to prove my sin there is.

Because he lived. Because he lived. Like a place tomorrow. Because he lived.

All fear is wrong. Because I know, I know, he holds the future.

[2 : 17] And life is worth the living just because he lives. I speak to old, a newborn baby.

And feel the cry and joy he lives. But greater still.

The calm assurance. This child can face in certain days. Because he lives.

Because he lives. I confess tomorrow. Because he lives.

All fear is wrong. Because I know, I know, he holds the future.

[3 : 19] And life is worth the living just because he lives. And then one day, I'll cross the river.

I'll find my side, a warm with grace. And then I'll stand, it's way to pity.

And see the lies of glory and the holiness. Because he lives. Because he lives. Because he lives.

I confess tomorrow. Because he lives. All fear is wrong. Because I know, I know, he holds the future.

And life is worth the living just because he lives. OK, boys and girls, if you head to Sunday school, and remember to pray for them as they are going.

[4 : 33] And if we could turn in our Bibles, please, to Matthew chapter 18.

Matthew chapter 18.

We read from verse 21 to verse 35. This is God's word. Then Peter came up to Jesus and said to him, Lord, how often will my brother sin against me and I forgive him?

As many as seven times. Jesus said to him, I do not say to you seven times, but seventy-seven times. Therefore, the kingdom of heaven may be compared to a king who wished to settle accounts with his servants.

When he began to settle, one was brought to him who owed him ten thousand talents. And since he could not pay, his master ordered him to be sold with his wife and children and all that he had, and a payment to be made.

[6 : 07] So the servant fell on his knees, imploring him, have patience with me, and I will pay you everything. And out of pity for him, the master of that servant released him and forgave him the debt.

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.

Help us, we pray, to hear your voice and to come to you. We pray in Jesus' name. Amen. Matthew chapter 18, if you could have that open in front of you.

[14:54] Matthew chapter 18. It can be good to have stuff on the screen. I would always say my preference is have a Bible in your hand.

My face isn't that good to look at anyway, so it's much better to be looking down. And you'll see things in the text, in the book in front of you, that you won't actually see on the screen.

And you may not see much on the screen today, but the text open in front of you will be helpful. Matthew chapter 18. We're jumping straight in at verse 21.

And in verse 21, we see Peter coming to Jesus with a question. Peter came up and said to Jesus, Lord, how often will my brother sin against me, brother or sister, sin against me and I forgive them? As many as seven times, Jesus said to him, I do not say to you seven times, but seventy times seven. And the rendering is different in different versions.

[16:05] The number is not the important thing. The number seven is a number that means you keep on forgiving. That's the application. Jesus is saying to Peter, not seven times, but you keep on forgiving.

And Peter is expecting to have got a commendation, a special badge from Jesus on account of the number seven. He says, should I forgive seven times?

The rabbis actually only said, forgive three times, three times and then strike them off. Take them off your friends list. So when Peter said seven, he was expecting Jesus to say, what a generous chap you are, Peter.

How forgiving. Well done. But Jesus' answer was something that Peter was struggling to process. He's challenged Peter by this teaching from Jesus about how much he expects his disciples to be forgiven.

[17:07] And Jesus sees Peter scratching his head, just trying to process this. And so Jesus says to Peter, let me explain what I'm saying to you, Peter, by telling you another of my parables.

What's a parable? Well, we know, most of us, I think, what a parable is. It's an earthly story with a heavenly meaning. And Jesus used parables to teach us about who God is and who we are. Weerspe, the commentator, said, A parable begins innocently as a picture that arrests our attention and arouses our interest. But as we study the picture, it becomes a mirror in which we suddenly see ourselves.

If we continue to look by faith, the mirror becomes a window through which we see God and his truth. That's what a parable is.

It's a mirror. And it's a window. We see ourselves as we look in the mirror. We see God as we look through the window of this parable.

[18:30] So just to get our bearings as we approach this parable, who's who in the parable? Well, God is the master. God is the master in the parable.

God is the one who is the master who is both merciful and who is just and fair and strong. And we are the servants.

We are the servant who is offered the forgiveness of God and who is called, if we have accepted the forgiveness of God, to be those who forgive others.

So that gives us our bearings as we come into the parable. Three points to structure our thoughts. The first thing we'll see in this parable is a debt that we cannot pay.

That's verses 23 to 25. The second thing we'll hear through this parable is an offer that we must accept. That's verses 26 and 27.

[19:38] And the final thing that we'll see in this parable is a response that we must show. That's verses 28 to 35. So first of all, a debt that we cannot pay.

Jesus says, And whenever Jesus tells these parables, he's always giving us a very clear, simple picture.

We all understand this situation because we all know what it is to have to pay an account. You could be out in Ardazig and have an account to get various things, oil or fuel.

I remember when I was working in a petrol station in Skye, Ewan McRae's garage. And some would come in and they would pay by cash. Others, the locals, would have an account.

And through the month, they would come in, get the fuel, sign for it. And at the end of the month, the account would be sent out and they'd have to settle it. And that's the picture that Jesus is showing us here.

[20 : 54] An account that needs to be settled. So verse 24 says, Now, if you have a Bible in your hand, you can see that at the end of verse 24, there's a footnote.

And that helps us to understand what actually the monetary value of all this is. It says in the footnote in verse 24, A talent was a monetary unit worth about 20 years wages for a labourer. So let's just take a moment to do the maths. One talent equals 20 years wages. 10,000 talents, the amount that's owed, equals 200,000 years of wages.

So if we take our money, the average labourer's wage, I'm told, presently, is around about 25,000 pounds a year, times 25,000 pounds a year by 200,000 years.

And the amount due at the bottom of this account is 5 billion pounds. So that's what drops onto the mat.

[22 : 15] Through the postman. Nice big brown envelope. Mount Jew, five, with nine zeros at the end of it. I think that's 5 billion. How many of us could settle that account and pay the bill?

Well, I'm assuming none of us. None of us could ever pay back that amount.

And neither could this man. Verse 25. Since he could not pay, his master ordered him to be sold with his wife and children and all that he had and payment to be made.

So that's the picture. Let's just pause and remember where we fit in this picture. We are the man. We are the servant.

God is the master. He's the one who sends out the account. And what is the debt? Well, it's sin. One of the words that's used in the New Testament for sin is the Greek word Opheloma.

[23 : 35] And it means literally debt. That's the word, actually, that Jesus uses when he teaches us to say the Lord's Prayer. He says, say this, Forgive us our debts, sins, as we forgive our debtors, those who sin against us.

So, let's remember that every time we sin, we sin against God.

We don't sin out into some kind of abyss. We may offend somebody, another person, through our sin. But ultimately, we sin against God.

And we rack up a debt. So, do a quick calculation. How often do you sin?

Well, if you're anything like me, it's very often. But every day, it's probably every hour. Sometimes every minute. Sometimes our sin is through our words.

[24 : 55] When the temperature rises and we say something and we think, I wish I hadn't said that or put it that way. Sometimes we sin through our silence because we should have spoken and we say nothing.

Sometimes we sin in our actions, the things that we do. Sometimes we sin because we know that we should have done something and we left it under. Sometimes we sin in our thoughts.

No one else sees it, but God sees it. Sometimes we sin in our motives, even the good things that we do. We do them for the wrong reasons.

And God sees it all. So, how big a debt do you and I owe to God?

Well, it's huge. It's in the scale of what that man owed to the master. It's in the five billion realm.

[26 : 01] And what hope then do we have of paying that back from our own resources? The answer is no hope. So, sin is a debt that we cannot pay.

It's the first thing that we see. The second thing we see, point number two, is we hear an offer made that we must accept.

Verse 26. So, the servant fell on his knees imploring the master, have patience with me and I will pay you everything.

I'll come back to his response in a moment. It's not actually all that it seems. And out of pity for him, the master of that servant released him and forgave him the debt.

What I want really to respond, to look at just now, we'll come back to the servant. I want to focus in here, first of all, on the response of the master.

[27 : 06] When we see the servant, we've already established, we can already see clearly, he's in a hopeless situation. We just cannot imagine how reckless he must have been to accrue such an enormous debt.

And we know that the master would be quite justifying in applying the full force of the law to such a reckless, foolish servant.

But that's not what the master does. He has pity on him. If you've got the King James Version, it says that he was moved with compassion when he sees the state that this servant is in.

And even though the servant is deserving of prison, the master, it seems, is willing to release him.

And even though the servant is legally liable to pay all the debt, the master is willing to forgive him and to cover, to absorb the cost of the debt himself.

[28 : 21] And that's a picture of the gospel. Jesus is giving us an illustration of the offer of the gospel.

Yes, we are sinners. Every one of us. We all owe a debt that we cannot pay, but God, in his great compassion, in his great love for us, is willing to show mercy.

He's willing to show pity to us. God, in his great mercy, offers to release us from this debt and to forgive us our sin. But like every offer, we have to accept it, and we have to accept it whilst there is time.

I've got a wee app on my phone. I think it's the Vodafone app. And on the one tab within the app, there's a section for offers.

You can get various offers. And a couple of weeks ago when I was away at meetings in the mainland, I noticed that there was an offer on the app that you could get any coffee from Caffeine Edo, I think it was, for one pound.

[29 : 41] You don't have to pay the usual extortion at six pounds for a cup of coffee, but you could get a coffee for one pound. So I noticed this as I was coming in on the bus to the airport. And as I was coming to the airport, I thought, I'll have that.

So I clicked the thing. I got the voucher. It said, now you can have your coffee for a pound. Just go to Caffeine Edo in the next hour and claim your coffee.

I thought, excellent. Got to the airport, went through. Took a while to get through security. Looking at my watch thinking, I hope this is going to be okay. Got through security and then I bumped into somebody that I knew and they were chatting away and I was enjoying the chat but half a lie in the watch thinking, and then I was about to go and get coffee and the phone went and it was Mary asking me to go to Boots and get this potion and that potion for the girls and I went there to get that and I got my bag, headed to Caffeine Edo, presented the voucher and he said, sorry, this is invalid. Expired ten minutes ago. So I lost out on the offer. Now today, God offers to show compassion. pity, mercy to us. He offers today to forgive the debt of our sin.

[31 : 12] He offers today to release us. But we have to respond to that offer. It's not enough to sit in the chairs.

we have to respond by coming to Jesus and by praying and saying in our own words, I am a sinner. Please forgive me. I am in need of the compassion, the pity of God. Please give that to me. And if we come that way, even now, in this room, bowing our heads, silently in our hearts, saying to God, I am a sinner, please forgive me.

I need your compassion, please give it to me. If we come to Jesus that way in this moment, we have the promise that God will do everything for us that He promised to do for this man.

He'll forgive our debt, cleanse us from our sin, release us, give us freedom in Christ. That's the offer. But we have to respond.

[32 : 30] Is that offer time limited? Is there an end date? Yes, there is. But the difficulty that we have is we don't know the date. I had a message that said, claim this by 1059.

We don't have that with the offer of the gospel. We don't know how long we have in this world. We have today, this moment, but we see sometimes people being taken from this world very quickly, unexpectedly.

We don't know that day. or we may have many more years in this world, but we don't know how long our ears are going to remain open. We can sit in a church for weeks and hear the call of Jesus and feel a draw to Jesus and think, I want to come, but there's a wrestle that's going on.

And then, fast forward three months and you can sit in the chairs in the church and hear nothing and see nothing of Jesus and have no interest.

You're planning your week, you're thinking about the football, everything else, it's just gone. And I've seen it happen. I've seen people who've been that close to coming to Jesus and asking for forgiveness.

[33 : 57] and they hesitate and they hesitate and then the heart gets hard, the ears close, the eyes start to glaze over and I can see the time the offer is gone.

And I pray it comes back but I don't know that it will. So Psalm 95 says today if you can hear this today if you hear his voice do not harden your hearts.

2 Corinthians 6:2 says behold now is the day of salvation. A debt we cannot pay a response we must show.

A debt we cannot pay an offer we must accept and finally a response that we must show. So back to the parable what happens next in this man's life?

How does this servant, this man respond to the master's grace and mercy? well, the answer to summarize is he responds incredibly badly.

[35:27] it seems that for this man who has been forgiven so much all this talk about debts and payments it just reminds him oh someone owes me money.

I've got an account that I have to settle he remembers that there's a man who owes him some money so he says I'm going to have to go and find this man. So verse 28 says when that same servant went out he found one of his fellow servants one of his fellow workers who owed him a hundred denarii.

So how much was that? Well again if you've got a Bible you can follow the footnote and page verse 28 and it says there a denarius was a day's wage for a laborer.

So if we do the maths the debt was a hundred days wages for a laborer in our money the amount that this man was owed was about six and a half thousand pounds.

So it's not an insignificant sum of money that's owed to this man but it's nothing compared to the five billion that he owed the master that was written off.

[36:47] So does this servant follow the master's lead and write off this small debt in comparison? Well no he doesn't. Verse 28 says 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. Now we think surely as the servant hears this man asking for patience surely at this point he's going to be reminded of the patience that he'd asked the master for.

His conscience is going to be pricked. surely surely when he hears an echo of his own words he's going to be moved to compassion to show some pity some compassion to the servant that is working alongside him.

But the answer is no. He's got no compassion. He's got no pity. He just says give me the money.

Pay up. He refused verse 30 and went out and put him in prison until he should pay the debt.

He's got no mercy. Give me the six and a half grand or else. so we can imagine the co-workers are all looking on as they see the scene unfold.

[38:32] So the man has the other man by the throat saying pay up. They're witnessing this and they recognize this man as the one who's just had this massive debt written off by the generous master.

And they're appalled as they see the attitude of this man. So they go to the master. Verse 31 When his fellow servants saw what had taken place, they were greatly distressed and went and reported to their master all that had taken place.

Then his master summoned him and said to him, You wicked servant, I forgave you all that debt because you pleaded with me. And should not you have had mercy on your fellow servant as I had mercy on you?

And in anger, his master delivered him to the jailers, the torturers, literally in the Greek, until he should pay all his debt.

So we see this man who was offered such kindness and pity by the master, now being summoned by the master and forced to pay his own debt.

[39:57] And he's thrown into a place of imprisonment, he's thrown into a place of literal torture by the master until he pays the debt, the five billion.

And the grim reality is he can never pay back the debt. So the punishment, the torture, the suffering, it will never end.

And that's a picture of hell. Hell is the place that we go to pay the debt of our own sin if we refuse to ask Jesus to take our sin from us.

So the story, the parable, it ends, it comes to a conclusion with a dark twist. But it actually shouldn't really surprise us.

Because if we rewind back for a moment to verse 26, and listen in again to what the servant says, we can hear, we can overhear, that the servant doesn't really understand or accept the immensity of the debt that he owes to the master.

[41 : 30] And he doesn't understand or isn't willing to accept the terms of the offer of the master. The servant says to the master in verse 26, have patience with me, and I will pay, I will pay everything.

and that was a ridiculous thing to say. It was impossible. It doesn't matter how much patience the master would have given him, it doesn't matter how much time and leniency the master would have afforded this man, there was never going to be a long enough period, there was never going to be terms that could be agreed that would allow this man to pay back five billion pounds worth of debt. So when he says I will pay, he has no concept of what he owes. And note that again in verse 26 when the man speaks to the master, he's actually not willing to accept the pity and the compassion of the master.

He's actually trying to do a deal. He's trying to negotiate with the master so that he could settle his own account.

Essentially what he's saying to the master is I don't want pity, I don't want charity, I don't want grace, I will pay.

[43 : 15] And still today there are many people who come to God in that way. I'm a good person they say. Well, certainly I'm better than the guy down the road.

I'm better than many other people. Essentially I'm a good person at heart. I don't really hurt other people, God.

I haven't done anything really, really bad in my life, God. God, I've tried to be nice. I'm still trying to be a nice person.

God, I'll give more to charity. I won't be so selfish in my spending. I'll try to be more regular in church. I'll try to read my Bible a bit more. I'll try to do some more good works.

I'll work harder at my religion. God, will you give me a place in heaven? if I do all these things? Lots of people come to God in that way.

[44 : 23] And I'll say to people often, are you a Christian? They'll say, I'm trying to be. I'm trying to do good.

I'm trying to be in church. I'm trying to do my prayers. You know, if we come to God in that way, trying to negotiate with Him on the basis of what we do, we'll never get into heaven.

Never. If we want to work out a payment plan where we pay the debt of our sin, that will take us straight to hell, where we will forever try to pay a debt that we can never pay.

To get heaven, to get forgiveness, we have to come to God saying, have mercy on me. God's sin, I'm a sinner, and there is nothing I can do for myself.

When we come to God, in that way, we are forgiven. God's sin, what a wonder that is, that we can pray that prayer and walk out the door, knowing that we are forgiven.

[45 : 59] Past, present, future sins, gone. Hell, the door is locked. We're not going there.

Heaven, a place guaranteed because of the mercy, the pity, the compassion, the grace of God.

You can have that. You just ask for it. We can be forgiven.

But as those who are forgiven, just as we finish, we are to forgive. If we belong to God, if we would claim to be Christians, we are called to be like God, like Jesus.

So Jesus applies this parable very directly to his people as he finishes. He looks at the dark picture of this ungrateful servant who shows nothing of the pity, the mercy, the grace of the master.

[47 : 23] And he says, so also my heavenly father will do to every one of you if you do not forgive your brother from your heart. God is a final word for disciples of Jesus.

A final word from Jesus for his people. He's asking us through this parable, is there somebody that you are refusing to forgive just now?

Jesus says to you and I, you need to forgive them. And we might say, I can't. after all that they've done, after that thing that they've done, I can't forgive them.

And Jesus says, you must. And here's the picture, here's the parable to help you. How much have I forgiven you?

Says Jesus to me. it's far more than I and you will ever have to forgive anybody who hurts us. How much will it cost you to forgive them?

[48 : 48] As Jesus as we think about the trauma, the cost of having to forgive somebody that we don't actually want to forgive, Jesus says, well, the cost that you have to bear is nothing in comparison with what it cost me to forgive you.

it cost me my life, says Jesus. It cost me the shedding of my blood, it cost me the cross to purchase forgiveness for your sin.

So forgive as you have been forgiven, says Jesus. This is the response. a challenging response, but this is the response that with God's help, we must show.

Let's pray. heavenly father, we thank you for sending your son, the Lord Jesus, into this world.

We thank you that he is the one who paid the wages, the debt of our sin, by going to the cross. The wages of sin is death.

[50 : 11] God, we thank you that Jesus died on our behalf. The gift of God is eternal life. Help us to receive it.

And help us as we go from here. If we are Christians, if we are Christ's wants, to be like Jesus.

When it comes to the area of forgiveness, we often struggle, we find it hard, but we know that as those who have received grace, you are willing to give us grace, more and more grace, so that we can show grace.

To enable us to do that, we pray. In Jesus' name, Amen.