

ST. JOHN'S EPISCOPAL CHURCH
COMPASS, PA

September 13, 2026 – PENTECOST 16 / PROPER 19A

The Rev. Dr. Nina George-Hacker

Sermon: “*Forgiveness—Releasing Others’ Debts*”

Genesis 50:15-21 (Joseph reminds his brother that God plans all things for good)
Psalm 103:1-5, 8-13 (Praise to the Lord for forgiveness and healing)
Romans 14:1-12 (We are not to judge one another)
St. Matthew 18:21-35 (Jesus teaches about forgiveness from our hearts)

There’s something wonderfully human about the questions Peter comes up with, and today’s Gospel lesson is no exception. He asks Jesus: “Lord, if another member of the church sins against me, how often should I forgive? As many as seven times?” *Seven times!* We can imagine Peter thinking, “Surely Jesus will be impressed with this.” The Master will say: “Excellent! A-plus. Go to the head of the class.”

According to Jewish law, Peter had every right to think he had said something good. Scribal law clearly read: “If a man transgresses one time, forgive him. If a man transgresses two times, forgive him. If a man transgresses three times, forgive him. If a man transgresses four times, do not forgive him.” What Peter has done is take the Jewish law of limited forgiveness, multiply it by two and add one. He then sits back with a smile on his face, thinking, “How’s that for being a great guy?”¹ In his religious culture, Peter wasn’t being stingy; he was being generous.

Surely the disciple must have been taken aback when Jesus answered, “No. You must forgive seventy-seven times.” Or, as this appears in some translations, *seventy times seven* (that’s 490 times, for you folks who want the math.) In other words: *Stop counting*. But that’s an inconvenient answer, because we *like* counting. We human beings are remarkably good accountants when it comes to injuries. We may forget someone’s birthday, forget where we put our glasses, forget why we walked into a room—but we can recall an insult from twenty years ago with astonishing precision. And sometimes we carry those accounts for *decades*, because we are especially good bookkeepers when it comes to resentment. That’s why Peter wants Jesus to give him a number. But Jesus gives him a story instead.

A servant owes the king an astronomical amount of money. The debt is so enormous that repayment is impossible. The king has every right to demand payment. Instead, he does something astonishing. Having compassion on the servant, he releases him from his obligation. He forgives the debt 100 percent! The servant walks away free, owing nothing. But as he exits the king’s house, he encounters another servant who owes him a *much* smaller amount. What does he do? He grabs the guy by the throat, hissing, “Pay what you owe.” The contrast is almost absurd; the irony is devastating. The first servant has just been forgiven a *humongous* debt he could never possibly repay, yet he cannot forgive a lesser debt that is comparatively petty.

Sometimes we are the first servant. We have been forgiven *every single awful sin in our entire lives* by the mercy of God through Jesus’ atoning death on the cross. That’s a ginormous debt we could never repay God, which is why Jesus paid it for us. In doing so, He forgave us *our* debt 100 percent. But just as the first servant so quickly forgot the mercy the king offered him, we can be like that servant. We think *we* deserve grace no matter what. We believe—quite rightly—that God is gracious. But then someone hurts us. And suddenly we become accountants. We make excuses to God: “Yes, I know I’m supposed to forgive. But let’s be reasonable. I’ve already forgiven this person once. Actually, twice. And if You knew what they had done, you’d understand!” The trouble with keeping score is that eventually forgiveness becomes a business transaction.² And the score-keeping comes up in fights we have with each other: “You’re mad at me for *that*? Well, remember when *you* did”

Last Sunday, we talked about what true love is. In First Corinthians 13:5, St. Paul writes that love “does not keep a record of wrongs.” No tabulating, score-keeping, or accounting. That’s why Jesus gives Peter a story instead of a useful number. He’s telling Peter—and us—that forgiveness is an act of mercy, in which we commit to releasing the other person from the debt we think they owe us.

Again, I'm not talking about money. We may think a spouse *owes us* fidelity; or that a son or daughter *owes us* care in our older years; we may believe that a boss *owes us* respect, or that a friend *owes us* confidentiality. So when that spouse cheats; the child we nurtured for a lifetime won't return that compassion; the employer treats us like dirt, and a friend blabs a secret; Jesus is calling us to forgive that person. Just as true biblical love is not an emotion or a feeling, neither is forgiveness. God understands that being hurt, disappointed, or betrayed is *painful*. So He asks us to forgive the offender as an *act of will*—to *release them from that debt*. What they did to us may still hurt, but we are to turn it over to God and let it go. Sometimes, just praying, "Lord, I *want* to forgive" begins what can be a long process of forgiveness.

I tell people in counseling: the way to release another person's debt is to realize they were *not capable of paying it*. In other words, the unfaithful partner didn't have what it took to be monogamous. The ungrateful child was incapable of returning the parent's love when it was needed. The boss wasn't the type of person who believed *any* employee should be treated the same as he demanded. And that bigmouthed friend? She simply did not have the character to keep a confidence.

Also, forgiveness is not the same as forgetting. We can't pretend the other person did not wound us, or that something terrible didn't happen. Moreover, forgiveness does not mean *abuse* should be tolerated, or that we should continue relationships with toxic people. It does not entail removing necessary self-protective boundaries. Nor does it mean that we ought to trust someone who has proven themselves untrustworthy. Additionally, forgiveness does not always result in reconciliation. We may have to forgive someone even though we discontinue the relationship, may never see them again, or even if they have already died. If we want a relationship to continue, that requires repentance, changed behavior, and a rebuilding of trust over time—on the part of both parties—and that's not easy. But part of forgiveness is telling ourselves: "I will no longer allow what happened to me determine who I become." That also takes time. Sometimes a very long time.

We find that we must forgive some people seventy-seven times or seventy times seven because we have to forgive them for the same thing in our own hearts, over and over again. We think we've let it go, then something reminds us, and there it is again. So we have to let it go again. And again. And again. Perhaps that's what Jesus means in His answer to Peter. Not that we should keep score until we reach 490. But that we stop keeping score altogether.

The late Father John Claypool, a well-known and much-beloved Episcopal priest and author,³ told the story of two Buddhist monks who were walking in a thunderstorm. They came to a stream so swollen it was nearly overflowing its banks. A beautiful young woman in a kimono stood there wanting to cross to the other side but she was afraid of the strong currents. One of the monks said, "Can I help you?" The woman replied, "I need to cross the stream." So the monk picked her up, laid her over his shoulder, carried her through the swirling waters, and gently put her down on the other side. Then he and his companion continued on toward their monastery. Later that night, the monk's companion said to him, "Look, I have a bone to pick with you. As Buddhist monks, we have taken vows not to even look at a woman, much less touch her body. Back there at the river, you did both." "My brother," answered the other monk, "I put that woman down on the other side and left her there. You are still carrying her in your mind."⁴

There's an old saying that holding a grudge is like drinking poison and expecting the other person to die. As long as we hold onto unforgiveness, we are still carrying that hurtful person in our minds. If we don't let go, the injury that was inflicted will begin to occupy our *hearts*, and the Bible (Hebrews 12:15) warns against letting a "root of bitterness" grow. Jesus says: Dump the emotional baggage. Let go—and let God deal with that person.

This is where Jesus' parable becomes more than a lesson about being nice to each other. It becomes a lesson about who we are. We can come to church week after week. Say our prayers, confess our sins, thank God for His forgiveness, and receive Communion. Then we can walk out the door and refuse to forgive anybody else. We may receive grace as though it were a private possession. But grace doesn't work that way. God's grace is meant to move through us and flow on out to others. We receive mercy—and then we give it away. We are forgiven—and then we become forgiving. We are loved—and so we learn to love.

That's why the Eucharist is such a powerful image for this Gospel lesson. We come to the Table with our accounts unsettled. None of us can ever repay our debt to God. None of us has earned our place here. We come because Christ invites us. And what does Christ put before us? Not a bill, but a table. Not an accounting, but a meal. Not condemnation, but *infinite mercy*.

Perhaps the answer to Peter's question, "How many times must I forgive?" is: as many times as it takes us to understand that we ourselves have been totally forgiven by a loving and merciful God, who not only forgives our sins but also *forgets* them. In Isaiah 43:25 (ICB), God says, "I am the One who forgives all your sins. I do this to please myself. I will not remember your sins." Wow! *We* may be able to muster forgiveness, but we humans just can't *forget*. How wonderful that *God* does!

In the Christian life, forgiveness is a major component of the love we are called to share. In fact, Jesus takes forgiveness so seriously, He says in an unpopular Bible verse: "if you don't forgive others, your Father in heaven will not forgive your sins" (Matthew 6:15 EXB). *Yikes!* What does *that* mean? Aren't we already forgiven through Jesus' sacrifice on the cross? What He is saying here is that a settled refusal to forgive others is incompatible with life under the mercy of God.⁵ A habitual attitude of bitterness and unforgiveness essentially invalidates the forgiveness God has granted us at so great a price.

Someone here today may need to forgive another person, while someone else needs to ask forgiveness. Another person may not be ready for either, yet. But all of us can begin by praying: "Lord, help me let go of this," because that's where forgiveness begins—with a decision to place the wound into God's hands. And gradually, as we hand our hurts, and the person who caused them, over to the Lord He will give us back something so much better: spiritual release and a blessed sense of peace.

Peter wants a number. Jesus gives him infinity, because God's mercy cannot be measured. The Christian life is not about keeping a careful account of who owes us what. It is about recognizing, again and again, that we live only by the astonishing mercy of God. And once we truly believe ourselves to be forgiven people—we may find that forgiveness becomes less of something we *have* to do and more of something God gives us the *grace* to do.⁶

The simple prayer for each of us to carry away today is: Dear Lord, help me to accept Your mercy—and then show me how to pass it on." *Amen*.

¹ Adapt. "Illustrations for Sept. 15, 2002," eSermons.com via <illustrations@CLERGY.NET> 11 September 2002.

² Adapt. C. H. Atgeepitey, "The Arithmetic of Forgiveness," 7 September 2026. Private communication.

³ John. Claypool, "Day1.org" <http://day1.org/193-the_rev_dr_john_claypool> October 13, 2012.

⁴ Adapt. John Claypool, "The Future and Forgetting," *Preaching Today*, Tape No. 109, HigherPraise.com <http://www.higherpraise.com/outlines/new%20testament/phil3_13-14.htm> 1 January 2011.

⁵ Strong's interlinear Bible Study, Bible Hub, n.d. <https://biblehub.com/matthew/6-15.htm> 8 September 2026.

⁶ Adapt. C. H. Atgeepitey, "The Arithmetic of Forgiveness," 7 September 2026. Private communication.