In Matthew 18:23-35, Jesus gave the Parable of the Unmerciful Servant, which is sometimes called the Parable of the Unforgiving Servant. In verses 15-19 immediately preceding the parable, Jesus taught His disciples how to deal with a brother who has sinned against us. His teaching in these verses prompted a question by Peter, as we read beginning in verse 21:

Then Peter came up 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. (Matthew 18:21-22, ESV)

With His answer, Jesus taught that there is to be no limit to the forgiveness that we extend to our brother for his sins against us. After all, this is the same kind of unlimited forgiveness that our Father extends to us as His children, as we can see from I John 1:9.

Jesus then continued teaching in this passage with His parable. He began in verse 23 by saying that the kingdom of Heaven could be compared to a king who wanted to settle accounts with His servants. As the king began to settle, one man was brought before him who owed him ten thousand talents.

In studying this parable, we should understand that ten thousand talents was a huge sum of money. Just one talent was the equivalent of about fifteen years of a
laborer’s wages. Therefore, ten thousand talents was an amount that this servant could not possibly hope to repay.

Since he could not pay, his master ordered that the servant, his wife, his children, and all that he owned must be sold, and payment made. So the servant fell down on his knees and begged his master to have patience with him, saying that he would pay everything he owed. His master was then moved with pity for him; he forgave his debt and released him.

But then this same servant went out and found one of his fellow servants who owed him a hundred denarii. He seized the man and began to choke him, and he demanded that he pay what he owed. To put this debt in perspective, a denarius was the equivalent of about one day’s wages for a laborer. So, the debt owed to this servant was miniscule in comparison to the insurmountable debt that he had just been forgiven.

At this point his fellow servant fell down and pleaded with him to have patience, saying that he would pay all he owed. But he refused and had the man put into prison until he should pay the debt.

When his fellow servants heard about what had happened, they were very distressed and went back to their master to report everything that had taken place. At this point Jesus ended the parable, saying:

“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, until he should pay all his debt. So also my heavenly Father will do to every one of you, if you do not forgive your brother from your heart.” (Matthew 32-35, ESV).

As we mentioned earlier, this unmerciful servant owed his master “ten thousand talents”, which was a debt so large that he could not possibly hope to repay it, even in a thousand lifetimes. In much the same way, our sin debt in the sight of God is far greater than anything we can ever possibly pay. Therefore, He sent His own Son Jesus Christ, the Lamb of God, without any spot or blemish, to atone for the sins of His people by shedding His blood on Calvary’s cross. In doing so, He provided the payment for our sins, a payment which we could never possibly provide on our own.
Some would say that the unmerciful servant in Jesus’ parable represented a believer who lost his salvation after committing an unpardonable sin of refusing to show mercy by forgiving his fellow servant. Such an interpretation would be contradicted by many other passages of Scripture. There is abundant evidence from the Scriptures that God will never cast out anyone who does in truth come to faith in Christ. (John 6:37 and many others). All of God’s elect will be brought to faith in His Son Jesus Christ, in God’s time, and none of these will be lost (Matthew 18:14, John 6:39).

In our efforts to interpret the Parable of the Unmerciful Servant, let us recall that many times Jesus’ teachings were given to illustrate distinctions between those who are His and those who are not. And the Parable of the Unmerciful Servant is yet another one of His teachings that does exactly that.

Jesus said elsewhere: “A new commandment I give to you, that you love one another: just as I have loved you, you also are to love one another. By this all people will know that you are my disciples, if you have love for one another” (John 13:34-35, ESV).

However, there was no love shown by the unmerciful servant toward his fellow servant. We demonstrate love by showing mercy to others. He who does not love refuses to show mercy, and as the Bible also teaches: “Anyone who does not love does not know God, because God is love.” (1 John 4:8, ESV).

Therefore, with his persistent refusal to show mercy and forgive his fellow servant, the unmerciful servant showed no love toward his fellow servant, demonstrating that he did not know God. Even though he and others may have believed that he had been forgiven and did in fact know God, his works revealed that he did not.

As God’s people, our lives will be fundamentally characterized by obedience to God and His word. Therefore, our hearts will be inclined to obey Jesus’ command to love another. We will demonstrate the love that comes from a genuine faith in Christ by showing mercy through forgiving the offenses of others, just as we have been forgiven our offenses by our heavenly Father. Love shows mercy, and mercy forgives.

This is not to say that we will never struggle with forgiveness, especially when the wrong done to us has caused us great harm in some way. We may struggle bitterly as we attempt to understand why God allowed undeserved
suffering to come into our lives through the wrongdoing of others, and through no wrongdoing of our own. As we grapple with these things, we will begin to understand what it means to share in the sufferings of Christ, who Himself suffered through no fault or wrongdoing of His own. (Consider John 12:24-26 and Romans 8:17)

As genuine believers, we have the promise of Christ’s grace, which will be given to us in a measure that is sufficient for our every weakness and need, including our need to obey God in forgiving others of their offenses against us. (2 Corinthians 12:9). We will, by Christ’s grace, be brought to the place where we show mercy and forgive, even as we have been forgiven.

As we endeavor to interpret the Parable of the Unmerciful Servant, let us also recall a similar teaching given in the Sermon on the Mount where Jesus taught His disciples how to pray. Immediately after He gave the example of the Model Prayer in Matthew 6:9-13, He said: “For if you forgive others for their transgressions, your heavenly Father will also forgive you. But if you do not forgive others, then your Father will not forgive your transgressions.” (Matthew 6:14-15)

We should first understand that forgiving others is not a work that we must do to obtain salvation for ourselves, or to maintain our salvation. We are not saved by our own good works, but by the grace of our sovereign God (Ephesians 2:8-9). And the Bible also teaches that we are not kept by our own power and ability to obey God, but we are kept by the power of God (1 Peter 1:3-5, others). Our works are not what saves us, but our works bear witness that our faith is genuine.

As we consider Matthew 6:14-15, and indeed all of Jesus’ teachings as they are recorded in the Bible, we should understand that Jesus knew that many times when He was giving His teachings, He was speaking to a mixed crowd. Some in the crowd would be able to hear and understand what He said. These individuals, represented by the “good soil” in the Parable of the Sower, would receive the seed of His words and bear fruit (Matthew 13:23). Others in the crowd would not be able to hear and understand His words (Matthew 13:11), and these individuals would bear no fruit. There was clearly no love, no mercy, and no good fruit manifested by the unmerciful servant.

Jesus also taught us in the Sermon on the Mount that we should watch out for false prophets. He said they would come to us “in sheep’s clothing”, claiming
to be Christians, but in fact they were ravenous wolves. He also said of these false prophets:

"You will know them by their fruits. Grapes are not gathered from thorn bushes nor figs from thistles, are they? So every good tree bears good fruit, but the bad tree bears bad fruit. A good tree cannot produce bad fruit, nor can a bad tree produce good fruit. Every tree that does not bear good fruit is cut down and thrown into the fire. So then, you will know them by their fruits." (Matthew 7:16-20, emphasis added).

Once again, there was clearly no love, no mercy, and no good fruit manifested by the unmerciful servant. So, what is the lesson given to us in the Parable of the Unmerciful Servant?

The lesson is not that God revokes His forgiveness of sins in the same way that the king revoked his forgiveness of a financial debt. Rather, the lesson is that God, like the king, shows no mercy to those who themselves refuse to show mercy to others.

James wrote: “For judgment is without mercy to one who has shown no mercy. Mercy triumphs over judgment.” (James 2:13, ESV, emphasis added). The unmerciful servant showed no mercy when he refused to forgive, and therefore he would receive no mercy or forgiveness but would receive the just punishment for his sin debt.

And in the verses immediately following, James wrote: “What good is it, my brothers, if someone says he has faith but does not have works? Can that faith save him? If a brother or sister is poorly clothed and lacking in daily food, and one of you says to them, “Go in peace, be warmed and filled,” without giving them the things needed for the body, what good is that? So also faith by itself, if it does not have works, is dead. (James 2:14-17, ESV, emphasis added).

James is teaching that we demonstrate a genuine, living faith in Christ by the things we do, by our works. Our works are not what saves us (again, Ephesians 2:8-9), but our works give evidence that our faith is genuine.

The unmerciful servant manifested none of the good works that accompany and demonstrate a genuine faith in Christ (John 13:34-35, John 14:15, 21, 23-24, Galatians 5:22-23, others). With his harsh and persistent refusal to show mercy by forgiving his fellow servant, he demonstrated that the forgiveness and right
standing in the sight of God that he presumed he had was in fact dead. **By his refusal to show mercy he showed no love, demonstrating that in fact he did not know God (again, I John 4:8).**

Jesus also taught in another parable: “...for to the one who has, more will be given, **and from the one who has not, even what he thinks that he has will be taken away.**” (Luke 18:8, emphasis added). In the end, the unmerciful servant lost only the forgiveness that he thought he had, but never really possessed.

By his refusal to show mercy in forgiving his fellow servant, the unmerciful servant demonstrated that he was in fact a false prophet, a wolf in sheep’s clothing, a pretender. He was a bad tree that bore only bad fruit, and for this reason he was cut down and thrown into the fire (Matthew 7:15-20). The unmerciful servant **was not one whom Jesus once knew**, but because he sinned by refusing to forgive, he lost his salvation. Rather, by his refusal to forgive he demonstrated that he was in fact **one whom Jesus never knew** (Matthew 7:21-23).