

September 13, 2026 – Sixteenth Sunday after Pentecost  
Genesis 50:15-21 | Psalm 103:1-13 | Matthew 18:21-35  
*A Debt We Cannot Pay: The Continuing Work of Forgiveness*

What is the most powerful phrase in the English language? If you're thinking "I love you", you may be correct. There is power behind those three words because they can change the world. But there is another phrase that is just as powerful and in many cases much more difficult to say. "I forgive you." Also three words. Shorter than most sentences we throw around without thinking. And yet it can sit in someone's throat for years, refusing to come out, while "I love you" gets said a dozen times a day without a second thought.

When someone hurts you, I know it can be extremely difficult to move on from that. That pain sits with us, festering deep inside like a wound that refuses to heal. We're able to block it out for a while — we get busy, life moves on, the days pile up on top of it — until something we hear or see triggers that pain to come back and it starts to consume our thoughts and actions once again.

Today the ELCA is celebrating God's Work Our Hands Sunday, a national day of service that calls for us as Lutherans to get out of our churches and do God's work in our communities. But that work isn't just limited to service projects in our neighborhoods, it includes what we show in how we are treating others. Love. Empathy. Compassion. Forgiveness. Those are all works of God that we are called to do to others and it's the kind that doesn't come with a sign-up sheet or a special day.

So the hard question we face this morning is this, what are you still carrying? And where did that debt actually come from? Because before we talk about letting it go, we should be honest about whether it was ever ours to hold onto in the first place.

In Matthew's Gospel today, Peter has turned this work of God into something that feels more transactional. He asks Jesus how many times he should forgive someone who has sinned against him? At first it doesn't seem like an out of place question — in the culture of this time, the custom was to forgive three times. Peter, being a good disciple, asked if seven times would suffice, going above and beyond what was culturally required. But by asking how many times, he was turning this generosity into maintaining a ledger. He wanted to know what the minimum amount was so he could just do what was needed and walk away.

Jesus answers, "Not seven times but seventy-seven times." Some translations will change it to seventy times seven, regardless that's a large amount. The point

is this isn't a number you could feasibly keep track of. It's Jesus' way of saying "forgive until you can't forgive anymore, and then do it some more."

To make sure Peter and the disciples understand this, Jesus tells them a parable. A servant owes the king ten thousand talents, an amount so great that it would take many lifetimes to pay off. The servant goes to the king to not just ask, but beg, for help. The king took pity and rather than selling the servant off with his family and possessions, forgave the entire debt. You would think that the servant would go and start praising the king for his generosity. Instead, the very first thing the servant does when he leaves is find another servant who owes him a few months worth of wages and demands repayment or else.

If you're outraged by what the first servant did, you wouldn't be alone. It was hypocritical that he had such a large debt forgiven only to turn on someone else who owed him a much smaller amount. The forgiveness he had just received didn't seem to change how he thought about forgiveness. And if we're honest, we have probably been in those shoes too.

Our Psalm today tells us where this forgiveness comes from. *Bless the Lord... who forgives all your sins... he does not deal with us according to our sins... as far as the east is from the west, so far does he remove our transgressions from us.* Notice who's doing the action, *he* forgives, *he* removes. It's not the Psalmist, he's describing something done to him and the only thing he can do is bless the one who did it.

Most of us imagine forgiveness the way Peter did — something we produce and work ourselves toward if given enough time. When we can't do it, we see the failure as ours. But when the Psalmist said "as far as the east is from the west", they were saying it is something that's beyond our ability because it's a distance that can't ever be closed.

This makes the servant's failure feel so odd. His debt was real. And the king didn't gradually decrease it, he put it at a distance with no way back, like how the Psalm describes. And yet the servant left that room where he had just been forgiven all his debts and then grabbed the first person he found who owed him money. His failure wasn't a lack of gratitude so much as a failure to let what happened to him change what he thought forgiveness was for. He received it and stopped it there — kept it instead of letting it move through him.

We do this too, more than we care to admit. We hear "your sins are forgiven" said every Sunday at the beginning of worship and yet we will walk out those doors keeping score somewhere else. Not because we don't think it happened, but because we haven't let it change us. As C.S. Lewis put it, "To be a Christian

means to forgive the inexcusable, because God has forgiven the inexcusable in you."

Jesus told that parable about a servant who never existed. But centuries before he told it, someone actually lived it out.

What happens in Genesis undoes that servant's failure, millenia before he ever made that mistake. Joseph was sold into slavery by his brothers who were jealous of the special treatment he was getting by their father Jacob. His brothers then lied about it to their father and let him believe Joseph was dead. Years later, after Joseph rose to power and famine forced his brothers to come begging for grain without realizing who they were begging to, Joseph reconciled with his brothers and moved his family to Goshen.

While this should be a simple ending, there is far more to the story, where we pick it up today. Jacob has just died and before the brothers grieve their father, they panic. They are worried that the only reason Joseph was nice and reconciled was because their father was still around. To cover their tracks, they send word to Joseph that on his deathbed, Jacob wanted Joseph to fully forgive his brothers. Whether or not Jacob actually said this, scripture doesn't tell us. All we do know is the brothers were terrified of Joseph getting his revenge and that the forgiveness they already received wasn't real — even after living on Joseph's land for years and receiving his help.

Joseph sees this fear in their eyes and weeps because it wounds him. He assures them that it's not his place to forgive or punish or collect what was owed. *You intended to do harm to me, God intended it for good, in order to preserve a numerous people, as he is doing today.* I want us to notice something; Joseph isn't saying it didn't happen or that it didn't hurt. Instead he recognizes the real malice done to him and God working through that for something good instead. Joseph shows that forgiveness is something lived day after day. Something the servant failed to do.

Here's something worth knowing about the word forgiveness itself. In the original Greek of the New Testament, the word Jesus uses also means letting go, leaving behind, setting aside. Not forgetting. Not pretending. *Releasing*. It's the language of opening your hand and letting something fall out of it, rather than closing your fist tighter around it.

And that's the whole shape of our faith, isn't it. Jesus died on the cross to forgive a debt that none of us could ever have paid off ourselves — not in ten thousand

lifetimes let alone one lifetime. We would never be able to pay that debt. That's not a footnote to the gospel. That *is* the gospel.

Which is exactly why, every single time we pray the way Jesus taught us, we say something that should stop us in our tracks if we're paying attention: "Forgive us our sins, as we forgive those who sin against us." Not "forgive us, and separately, we'll try to work on forgiving others." As we forgive. In the same breath, tied to the same measure. We ask to be treated the way we're treating other people. Most Sundays we say that line so fast we don't hear what we've just asked for.

So back to the question from before: who are you still keeping score against? Whose name came to mind at the start of this sermon and hasn't left since? I'm not asking you to feel differently about them by the time you walk out those doors today — that's not how any of this works, and pretending otherwise would be a lie standing up here.

But I am asking you to notice what holding onto it is actually costing you. That hurt doesn't sit quietly. It sits inside you — it weighs on your heart, it gnaws at your stomach, it colors how you see that person every single time their name comes up, every time you're in the same room, every time you drive past their house. You become the one still paying interest on a debt someone else stopped owing you a long time ago. They may not even know you're still keeping the account open or that there was an account in the first place. You're the only one still checking the balance.

Which is the part we don't say enough: forgiveness isn't only for the other person. Half the time it isn't mainly for them at all. It's for you. Letting go of it doesn't erase what they did, any more than Joseph's forgiveness erased what his brothers did to him. It just stops you from carrying something that was never yours to carry in the first place.

"I forgive you" is such a simple phrase, only three words long. Yet it changes everything because it releases something from our grasp that we couldn't control. This is a work of God that doesn't have an end point. It's one that we keep doing, day after day.

The debt cancelled at the cross wasn't one we could have paid off ourselves, and the release we're being asked to hand someone else isn't something we invented either — it's the same mercy Joseph was living out and that the Psalmist was singing about, and now it's ours to carry forward.

And all of God's people said, Amen!