
LIVE DIFFERENTLY

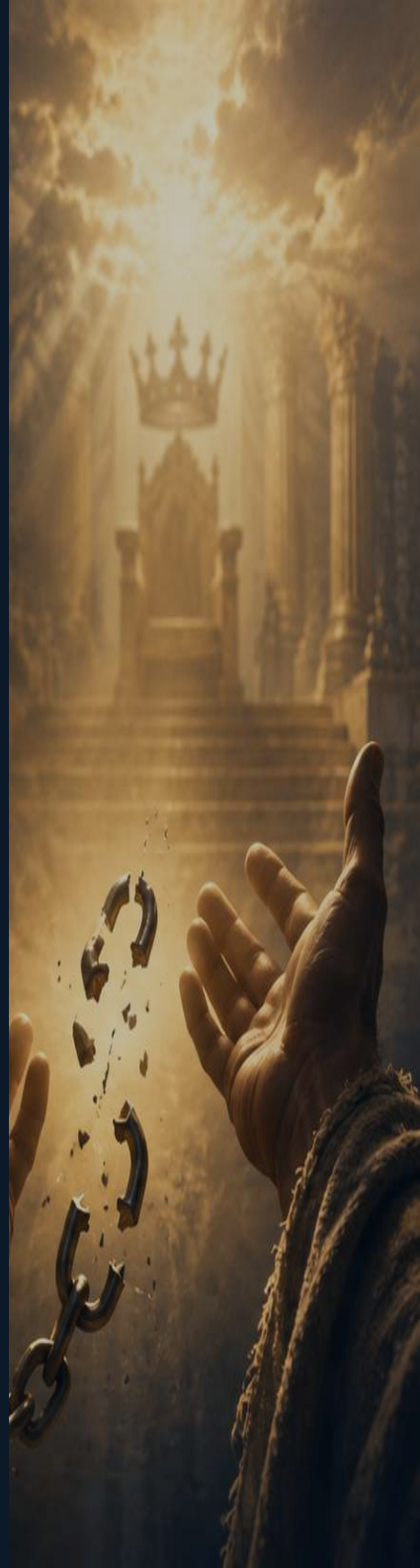
MERCY MUST MOVE

Forgiven People Forgive

Companion Study Notes

Matthew 18:21-35

Flame Community Church



Welcome to the Study

This booklet expands the sermon Live Differently: Mercy Must Move. The message was preached within a wider thread God appeared to be drawing through several weeks of teaching at Flame: God supplies the power, the Holy Spirit transforms us, and we respond through intentional obedience.

BIG IDEA

Grace received must become mercy released.

Persistent, wilful refusal to forgive is not simply a personality issue. When Jesus has clearly commanded forgiveness, settled refusal becomes an issue of obedience to Him.

How to use this booklet

- Read Matthew 18:21-35 slowly before beginning.
- Work through one or two sections at a time rather than rushing.
- Look up the supporting Scriptures in your own Bible.
- Use the reflection pages to respond honestly to the Holy Spirit.
- Keep the key distinction in mind: struggling to forgive is not the same as a settled decision that I will not forgive.

WHERE THIS MESSAGE CAME FROM

The Thread We Did Not Plan

ZECHARIAH 4

Not by might, nor by power, but by My Spirit. God empowers; we still participate.

ROMANS 8

The indwelling Holy Spirit produces Christlike character. The way we think, speak, react and forgive changes.

2 PETER 1

God has given what we need, therefore make every effort. Christian growth is intentional.

JAMES 1

Do not merely hear the Word. Put it into practice.

MATTHEW 18

Forgiveness is one of the places where Spirit-formed character becomes painfully practical.

POWER → TRANSFORMATION → PARTICIPATION → PRACTICE

Do Not Just Hear It - Do It

“But be doers of the word, and not hearers only, deceiving yourselves.”

James 1:22

Christians can become very good at hearing. We attend church, listen to sermons, take notes, quote verses and agree with what has been said. James warns that none of those things necessarily equals obedience.

WORD STUDY

παραλογίζομαι
paralogizomai

Strong's G3884 | Pronounced: pah-rah-loh-GHEE-zoh-my

To reason falsely, miscalculate or deceive oneself through faulty reasoning. James exposes the dangerous assumption: “I heard the truth, therefore I am living the truth.”

- Hearing is not obeying.
- Agreeing is not obeying.
- Quoting is not obeying.
- Saying “Amen” is not obeying.
- Knowing the Greek is not obeying.

OBEYING IS OBEYING.

After weeks of hearing about transformation, there comes a point where God says: Now do it.

Love and Forgiveness Belong Together

2 Peter 1 eventually reaches love. The Romans 8 message specifically mentioned forgiveness. These belong together because loving people who never hurt us is relatively easy. Forgiveness is where love gets tested.

“Now give some of that mercy to them.”

Who are “them”?

- The person who hurt you.
- The person who embarrassed you.
- The person who betrayed you.
- The person who lied about you.
- The person who took advantage of you.
- The person who should have known better.
- Perhaps hardest of all: the Christian who should have known better.

Another person’s sin does not give us permission to live in disobedience ourselves.

When Unforgiveness Hardens

Persistent unforgiveness can harden into bitterness, resentment, hostility and hatred. Scripture treats hatred between brothers and sisters with extraordinary seriousness.

1 JOHN 2:9-11

The person claiming to be in the light while hating a brother is still in darkness.

1 JOHN 3:14-15

“Everyone who hates his brother is a murderer...” John connects hatred with eternal life.

1 JOHN 4:20-21

The person who claims to love God while hating a brother is called a liar.

The issue is no longer merely whether Christians “get along”. John connects our relational posture with darkness, truthfulness, and eternal life.

What Does “Hate” Mean?

WORD STUDY

μισέω
miseō

Strong's G3404 | Pronounced: mee-SEH-oh

Its primary sense is to hate or detest. In some biblical contexts it is also used comparatively in the sense of loving less or rejecting one allegiance in favour of another. We should not reduce biblical hatred only to explosive rage.

Hatred may express itself through settled relational hostility:

- Contempt.
- Deliberate rejection.
- Persistent aversion.
- Wanting another person harmed or humiliated.
- Deliberately turning the heart against someone.
- Refusing love and mercy.

Important: simply finding someone difficult is not automatically hatred. Neither is every act of separation. A safeguarding boundary, leaving an abusive situation, or restricting contact with someone dangerous is not the same thing as hatred. God sees the heart behind the boundary.

Their Offence. My Response.

"The original offence may have been somebody else's sin, but my refusal to obey Christ is now mine."

Someone may genuinely have sinned against you. Their behaviour may have been wrong. The pain may be real. But once Jesus tells us how to respond, our response becomes an issue between us and Jesus.

STRUGGLING

"Lord, I am struggling to forgive. Please help me."

A wounded believer is reaching towards obedience and asking God for grace.

REFUSING

"Lord, I know what You have commanded, but I will not forgive."

This is a person knowingly setting their will against the command of Christ.

That raises the unavoidable question: What happens when someone who claims to belong to Jesus knowingly, deliberately and persistently refuses to obey Him?

Calvinist or Arminian?

Christians hear severe warning passages differently because we bring different understandings of grace, perseverance and apostasy to the text. The purpose here is not to settle centuries of debate, but to make sure no theological system becomes an escape route from Jesus' warning.

**Whatever camp we occupy, we
still have to answer to the
words of Jesus.**

Calvinism: TULIP in Brief

T	Total Depravity Humanity is fallen and unable to save itself.
U	Unconditional Election God's election rests on His sovereign choice, not human merit.
L	Limited Atonement Christ's atonement effectively secures redemption for the elect.
I	Irresistible Grace God's effectual call succeeds: He changes the heart so the person willingly comes to Christ.
P	Perseverance of the Saints Those truly regenerated will ultimately persevere in faith.

A consistent Calvinist normally understands final apostasy as evidence that the person was never genuinely regenerate. Perseverance of the Saints is more precise than the casual slogan "once saved, always saved".

Arminianism: Grace and Response

Arminian theology does not teach that human beings save themselves through free will. Salvation is dependent upon God's grace from beginning to end.

- God initiates.
- God calls.
- God enables.
- God empowers.
- Christ died for all.
- Grace genuinely enables response without destroying meaningful human freedom.
- Grace can be resisted.

Historic Arminian theology generally teaches that believers must continue in faith and that genuine apostasy is possible: a genuine believer can ultimately reject what was previously received.

Where this study lands: the warnings about falling away are genuine warnings because falling away is genuinely possible.

This does not make human will the saviour. Jesus saves. The question is whether a person can later resist, reject and finally abandon the grace they once received.

Hebrews: Why the Warnings Matter

Hebrews 6:4-6 describes people who have been enlightened, tasted the heavenly gift, shared in the Holy Spirit, tasted the goodness of God's Word and the powers of the age to come - and then speaks about them falling away.

The Arminian reading takes these descriptions naturally: people genuinely participated in the life and blessing of God and subsequently abandoned it. A Reformed reading interprets the experience differently because final loss of regeneration is excluded by its doctrine of perseverance.

Hebrews 10:26 then warns about "going on sinning deliberately" after receiving the knowledge of the truth.

This is not the same as Christian weakness, failure followed by repentance, or somebody battling sin and asking God for help.

"I know what Jesus commands. I do not care. I am not doing it."

The concern is persistent, deliberate, unrepentant rebellion. Scripture repeatedly makes provision for confession, repentance, restoration and mercy. The warning concerns a heart that settles against Christ.

Where Both Views Land

CALVINIST CONCLUSION

Persistent final rebellion may reveal that saving life was never truly present.

ARMINIAN CONCLUSION

A genuine believer must not deliberately reject the grace and life they have received.

"You cannot look at settled, wilful, unrepentant unforgiveness and say: It does not matter. I am saved."

The two systems disagree about the mechanism, but neither provides permission to knowingly reject Jesus' command for the rest of our lives.

Instead of using theology to escape Matthew 18, let Matthew 18 examine the theology - and, more importantly, examine us.

Before Peter Asked “How Many?”

Peter’s question in Matthew 18:21 does not come out of nowhere. Immediately before it, Jesus has been teaching about what to do when a brother sins.

- Go to the person privately.
- If necessary, take one or two others.
- If necessary, involve the church.
- In severe cases, church discipline may follow.

Jesus does not teach cheap peace or conflict avoidance. Sin can be named. Confrontation can occur. Accountability can occur. Discipline can occur.

Then Peter asks:

“Lord, how often will my brother sin against me, and I forgive him?”

Matthew 18:21

CONFRONTATION AND FORGIVENESS ARE NOT OPPOSITES.
Accountability and mercy can exist together.

Peter Wants a Number

Peter suggests seven times. Jesus responds with an expression translated either seventy-seven times or seventy times seven. The arithmetic is not the point.

*Peter asks: "How many?"
Jesus essentially answers: "Wrong question."*

Jesus is dismantling the idea of keeping score. If we are meticulously counting offences, we are still maintaining the account.

Compare 1 Corinthians 13:5. The NIV says love "keeps no record of wrongs"; the ESV says love "is not resentful".

The Kingdom does not operate with a little black book containing everybody else's debts.

STOP COUNTING.

The Debt We Could Never Pay

The first servant owes the king 10,000 talents. Jesus gives an overwhelming figure. The point is not to produce an exact modern pound value; the point is that this debt is impossible.

“Have patience with me, and I will pay you everything.”

Matthew 18:26

But he cannot. His promise exposes the human instinct to think in terms of merit:

- “I will be better.”
- “I will clean myself up.”
- “I will become religious.”
- “Give me enough time and I will work the debt off.”

Our sin creates a debt before a holy God that we cannot cancel through our own righteousness. That is why salvation requires grace.

The King Is Moved - Then Releases

WORD STUDY

σπλαγχνίζομαι
splagchnizomai

Strong's G4697 | Pronounced: splangkhh-NEE-zom-ah-ee

Deep inward compassion - being moved from within. The servant cannot solve his own problem, yet the King's heart moves towards him.

WORD STUDY

ἀφίημι
aphiēmi

Strong's G863 | Pronounced: ah-FEE-ay-mee

To send away, let go, release, remit or forgive. The King does not restructure the debt; He releases it.

THE ORDER MATTERS: The King forgives first. Grace comes first. Mercy comes first. The servant does not earn it and cannot pay for it.

The Second Debt Is Real

The forgiven servant then finds a fellow servant who owes him one hundred denarii. Compared with ten thousand talents the second debt is small - but it is not imaginary.

That matters pastorally. Telling someone to forgive is not saying that what happened was nothing.

- Betrayal is real.
- Abuse is real.
- Adultery is real.
- Bullying is real.
- Rejection is real.
- Manipulation is real.
- Lies are real.

Jesus does not deny the second debt. He places it beside the mercy the first servant has just received.

The question is not: Was the offence real?

The question is: What will someone who has received enormous mercy do with the genuine debt owed to them?

Mercy for Me. Payment for You.

The second servant pleads with almost exactly the words the first servant had just used. He hears his own prayer for mercy coming back to him - and refuses.

God, give me grace.
But them? Make them pay.

Lord, do not hold my sin against me.
But I will keep telling everybody what she did.

Lord, release my guilt.
But I will keep him guilty for twenty years.

Lord, do not give me what I deserve.
But make sure they get exactly what they deserve.

**GRACE VERTICALLY.
JUSTICE HORIZONTALLY.
MERCY FOR ME.
PAYMENT FROM YOU.**

What Forgiveness Is NOT

Biblical forgiveness must never be weaponised against wounded people. Forgiveness does not require us to pretend evil was good or unsafe situations are safe.

- It does not mean the offence was acceptable.
- It does not mean the pain was not real.
- It does not mean there should be no legitimate consequences.
- It does not mean criminal behaviour should not be reported.
- It does not remove safeguarding responsibilities.
- It does not mean trust must instantly return.
- It does not require returning to an abusive relationship.
- It does not forbid wise boundaries.
- It does not require immediate reconciliation regardless of repentance or safety.

Earlier in Matthew 18, Jesus explicitly teaches confrontation and accountability. Sin can be confronted and forgiven. Accountability and mercy can exist together.

What Forgiveness IS

“Beloved, never avenge yourselves, but leave it to the wrath of God...”

Romans 12:19

Forgiveness says:

- “I will no longer personally hold you by the throat demanding payment.”
- “I relinquish personal vengeance.”
- “I hand the account to God.”
- “I refuse to deliberately feed hatred.”
- “I will not keep the offence alive simply so I can continue punishing you with it.”

Forgiveness does not say: There is no justice.

Forgiveness says: **I AM NOT GOD.**

God is capable of dealing justly with the account.

The King Takes Unforgiveness Seriously

“Should not you have had mercy on your fellow servant, as I had mercy on you?”

Matthew 18:33

This is the heart of the parable. What the servant received should have changed what the servant became. He should have walked away from the King saying: “Look what has been done for me!”

When the Holy Spirit moves in, the way we forgive changes.

Grace changes character.
Mercy changes behaviour.
The forgiven become forgiving.

WORD STUDY

βασανιστής
basanistēs

Strong's G930 | Pronounced: bas-an-is-TACE

A tormentor or torturer. Matthew 18:34 is its only New Testament occurrence. The language is severe and judicial - Jesus is not describing a mildly strained relationship with God.

Then Jesus Stops Telling the Story

“So also my heavenly Father will do to every one of you, if you do not forgive your brother from your heart.”

Matthew 18:35

Jesus steps outside the parable and directly applies it:

- My heavenly Father - Jesus identifies the King's action with God.
- Every one of you - the warning is not theoretical.
- If you do not forgive - the condition is stated plainly.
- From your heart - Jesus is concerned with more than outward words.

WORD STUDY

καρδία
kardia

Strong's G2588 | Pronounced: kar-DEE-ah

The inner person - the centre of thought, desire, intention and will. Jesus is not satisfied with a formula of words while the heart continues demanding payment.

This is why the warning cannot simply be dismissed as “only a parable”. Jesus deliberately turns the story towards the disciple listening.

Matthew 18 Is Not Isolated

MATTHEW 6:12

“Forgive us our debts, as we also have forgiven our debtors.”

MATTHEW 6:14-15

Jesus explicitly connects forgiving others with the Father’s forgiveness.

MARK 11:25

When standing in prayer, forgive if you have anything against anyone.

JAMES 2:13

“Judgment is without mercy to one who has shown no mercy.”

WORD STUDY

ἔλεος
eleos

Strong's G1656 | Pronounced: EL-eh-os

Mercy, compassion or pity expressed towards someone in need. James’ warning mirrors Matthew 18: mercy received but refused to another is treated with great seriousness.

Grace First - Then Transformation

“Forgiving one another, as God in Christ forgave you.”

Ephesians 4:32

“As the Lord has forgiven you, so you also must forgive.”

Colossians 3:13

The order matters. Paul does not tell us to forgive in order to persuade a reluctant God to become gracious. He tells people who have received grace to begin living like people who have received grace.

THE GOSPEL IS NOT:

God forgave me, so it does not matter how I live.

THE GOSPEL IS:

God forgave me, and His grace is now transforming how I live.

We are not saved because we become good at forgiving. We forgive because the mercy that saved us is intended to change us.

Struggling Is Not Refusing

Deep wounds can take time to heal. A genuine decision to forgive does not always remove painful memories or emotions immediately.

STRUGGLE

A memory returns. Pain returns. You pray again: “Lord, I gave this person and this offence to You. I refuse to pick the debt back up.”

Healing may be a process. This heart is still moving towards obedience.

SETTLED REFUSAL

“No. I will not forgive. I know what Jesus says, and I reject it.”

The issue is no longer only the wound; it has become deliberate resistance to Christ.

“They do not deserve mercy.”

Neither did we. That is why it is called mercy.

Now the Previous Sermons Come Together

“I CAN’T DO THIS.”

Zechariah 4: Not by might, nor by power, but by My Spirit.

“IT ISN’T IN MY NATURE.”

Romans 8: The Holy Spirit is changing your nature - including the way you forgive.

“THEN GOD WILL JUST MAKE ME DO IT.”

2 Peter 1: God supplies what you need, and Peter still says: make every effort.

**GOD PROVIDES THE POWER.
THE SPIRIT TRANSFORMS THE HEART.
WE PARTICIPATE THROUGH OBEDIENCE.
OUR LIVES BEGIN TO LOOK LIKE JESUS.**

Stop Making Unforgiveness Respectable

There are sins Christians would never openly defend, yet unforgiveness can sometimes be carried for decades. The danger is not keeping evidence for legitimate safeguarding or accountability; the danger is preserving an offence because part of us still wants payment.

- We repeatedly tell the story.
- We keep the screenshots “just in case”.
- We recruit supporters.
- We rehearse the conversation again and again.
- We want the other person not merely reconciled, but humiliated.
- We need them to admit that we were right before we will release them.

Are we waiting for reconciliation - or are we waiting for humiliation?

If part of us is still holding someone by the throat saying “Pay what you owe”, Jesus’ word is *aphiēmi*: release, let go, stop collecting.

DON'T ANSWER FOR SOMEBODY ELSE

Reflection: Let the Word Examine You

01

Who am I still trying to make pay?

02

Whose name immediately changes something inside me?

03

Whose offence do I continually replay?

04

Who do I repeatedly talk about?

05

Who do I secretly want to fail?

06

Who have I decided I will never forgive?

07

Have I called something a “boundary” when part of me is actually trying to punish someone?

Reflection: What Will Obedience Look Like?

08

What is the difference between struggling to forgive and refusing to forgive in my own situation?

09

Is there a conversation, apology or act of reconciliation God may be asking me to pursue?

10

What wise boundary might need to remain even while I release personal vengeance?

11

How can I pray for the person who hurt me without pretending what happened was right?

12

What would it look like this week to stop collecting the debt?

NOTES / PRAYER

A Prayer of Forgiveness

Father,

Thank You for the mercy You have shown me. I remember that my debt was greater than I could ever pay and that I could never earn Your forgiveness.

Search my heart. Show me where hurt has become bitterness, where bitterness has become resentment, or where resentment is turning my heart against another person.

I do not want merely to hear Your Word. I want to obey it.

Where forgiveness is difficult, give me grace. Where my heart is wounded, bring healing. Where I need to repent, expose it. Where I need to speak to someone, give me courage and wisdom. Where a boundary is necessary, help me maintain it without hatred. Where reconciliation is possible, help me pursue peace.

I surrender my right to personal revenge. I put justice into Your hands.

Holy Spirit, do in me what I cannot do in my own strength. I have received mercy. Teach me to release mercy. Make me more like Jesus.

Amen.

MERCY RECEIVED MUST BECOME MERCY RELEASED.

Not by our strength.
Transformed by His Spirit.
Participating through obedience.
Growing intentionally.
Becoming more like Jesus.

FORGIVEN PEOPLE FORGIVE.

**DON'T JUST HEAR IT.
LIVE DIFFERENTLY.**