



# *Settling Accounts*

*A Teaching Outline*

**Compiled By Dr. Harold Bollinger**

## **Settling Accounts**

**The King wished to settle accounts.**

### **Matthew 18:23**

"For this reason the kingdom of heaven may be compared to a king who wished to settle accounts with his slaves.

In Bible times, serious consequences awaited those who could not pay their debts. A person lending money could seize the borrower who couldn't pay and force him or his family to work until the debt was paid.

The debtor could also be thrown into prison, or his family could be sold into slavery to help pay off the debt. It was hoped that the debtor, while in prison, would sell off his landholdings or that relatives would pay the debt. If not, the debtor could remain in prison for life.

Because God has forgiven all our sins, we should not withhold forgiveness from others. As we realize how completely Christ has forgiven us, it should produce an attitude of forgiveness toward others. When we don't forgive others, we are setting ourselves above Christ's law of love.

**Master wished to settle accounts with his slaves.**

### **Matthew 25:19**

"Now after a long time the master of those slaves came and settled accounts with them.

The master divided the money among his servants according to their abilities. No one received more or less than he could handle. If he failed in his assignment, his excuse could not be that he was overwhelmed.

Failure would indicate only laziness or hatred toward the master. The bags of silver represent any kind of resource we are given. God gives us time, gifts, and other resources according to our abilities, and he expects us to invest them wisely until he returns.

We are responsible to use well what God has given us. The issue is not how much we have but how well we use what we have.

Jesus is coming back—we know this is true. Does this mean we must quit our jobs in order to serve God? No, it means we are to use our time, talents, and treasures diligently in order to serve God completely in whatever we do. For a few people, this may mean changing professions. For most of us, it means doing our daily work out of love for God.

We must not make excuses to avoid doing what God calls us to do. If God truly is our Master, we must obey willingly. Our time, abilities, and money aren't ours in the first place—we are caretakers, not owners. When we ignore, squander, or abuse what we are given, we are rebellious and deserve to be punished.

### **Slave pleads for Mercy in settling account.**

#### **Matthew 18:26**

"So the slave fell to the ground and prostrated himself before him, saying, 'Have patience with me and I will repay you everything.'

The rabbis taught that people should forgive those who offend them—but only three times. Peter, trying to be especially generous, asked Jesus if seven (the "perfect" number) was enough times to forgive someone. But Jesus answered, "Seventy times seven," meaning that we shouldn't even keep track of how many times we forgive someone.

We should always forgive those who are truly repentant, no matter how many times they ask.

### **Slave unjust to fellow slave.**

#### **Matthew 18:28**

"But that slave went out and found one of his fellow slaves who owed him a hundred denarii; and he seized him and began to choke him, saying, 'Pay back what you owe.'

A person lending money could seize the borrower who couldn't pay and force him or his family to work until the debt was paid. The debtor could also be thrown into prison, or his family could be sold into slavery to help pay off the debt. It was hoped that the debtor, while in prison, would sell off his landholdings or that relatives would pay the debt. If not, the debtor could remain in prison for life.

### **Punishment for refusing to settle account.**

#### **Matthew 5:26**

"Truly I say to you, you will not come out of there until you have paid up the last cent.

In Jesus' day, someone who couldn't pay a debt was thrown into prison until the debt was paid. Unless someone came to pay the debt for the prisoner, he or she would probably die there. It is practical advice to resolve our differences with our enemies before their anger causes more trouble (Proverbs 25:8-10).

You may not get into a disagreement that takes you to court, but even small conflicts mend more easily if you try to make peace right away. In a broader sense, these verses advise us to get things right with our brothers and sisters before we have to stand before God.

### **Invite the needy rather than a friend.**

#### **Luke 14:12**

And He also went on to say to the one who had invited Him, "When you give a luncheon or a dinner, do not invite your friends or your brothers or your relatives or rich neighbors, otherwise they may also invite you in return and that will be your repayment.

How can we humble ourselves? Some people try to give the appearance of humility in order to manipulate others. Others think that humility means putting themselves down. Truly humble people compare themselves only with Christ, realize their sinfulness, and understand their limitations. On the other hand, they also recognize their gifts and strengths and are willing to use them as Christ directs. Humility is not self-degradation; it is realistic self-assessment and commitment to serve.

### **Those who sound a trumpet to tell of good deeds have their reward.**

#### **Matthew 6:2**

"So when you give to the poor, do not sound a trumpet before you, as the hypocrites do in the synagogues and in the streets, so that they may be honored by men truly I say to you, they have their reward in full.

The term *hypocrites*, as used here, describes people who do good acts for appearances only—not out of compassion or other good motives. Their actions may be good, but their motives are hollow. These empty acts are their only reward, but God will reward those who are sincere in their faith.

When Jesus says not to tell your left hand what your right hand is doing, he is teaching that our motives for giving to God and to others must be pure. It is easy to give with mixed motives, to do something for someone if it will benefit us in return. But believers should avoid all scheming and give for the pleasure of giving and as a response to God's love. *Why do you give?*

It's easier to do what's right when we gain recognition and praise.

To be sure our motives are not selfish, we should do our good deeds quietly or in secret, with no thought of reward.

Jesus says we should check our motives in three areas:

Generosity (6:4),

Prayer (6:6), and

Fasting (6:18).

Those acts should not be self-centered but God-centered, done not to make us look good but to make God look good.

The reward God promises is not material, and it is never given to those who seek it. Doing something only for ourselves is not a loving sacrifice. With your next good deed, ask, would I still do this if no one would ever know I did it?

**Let your prayer be unto to God only.**

### **Matthew 6:5**

"When you pray, you are not to be like the hypocrites; for they love to stand and pray in the synagogues and on the street corners so that they may be seen by men. Truly I say to you, they have their reward in full.

Some people, especially the religious leaders, wanted to be seen as "holy," and public prayer was one way to get attention. Jesus saw through their self-righteous acts, however, and taught that the essence of prayer is not public style but private communication with God. There is a place for public prayer, but to pray only where others will notice you indicates that your real audience is not God.

Some have concluded that Jesus' directions about private prayer call into question all public prayer. Jesus' own practice indicates this wasn't his intention. The Gospels record Jesus at prayer both privately (14:23) and publicly (14:18, 19). Again, Jesus was drawing attention to the motives behind actions.

The point really wasn't a choice between public and private prayer but between heartfelt and hypocritical prayer. When asked to pray in public, focus on addressing God, not on how you're coming across to others.

### **Let fasting be noticed only by God.**

#### **Matthew 6:16**

"Whenever you fast, do not put on a gloomy face as the hypocrites do, for they neglect their appearance so that they will be noticed by men when they are fasting Truly I say to you, they have their reward in full.

Fasting—going without food in order to spend time in prayer—is noble *and* difficult. It gives us time to pray, teaches self-discipline, reminds us that we can live with a lot less, and helps us appreciate God's gifts. Jesus was not condemning fasting, but hypocrisy—fasting in order to gain public approval. Fasting was mandatory for the Jewish people once a year on the Day of Atonement (Leviticus 23:32).

The Pharisees voluntarily fasted twice a week to impress the people with their "holiness." Jesus commended acts of self-sacrifice done quietly and sincerely. He wanted people to adopt spiritual disciplines for the right reasons, not from a selfish desire for praise.

## Careless words will be accountable to God.

### Matthew 12:36

"But I tell you that every careless word that people speak, they shall give an accounting for it in the Day of Judgment.

Jesus reminds us that what we say reveals what is in our heart. What kinds of words come from your mouth? That is an indication of what is in your heart. You can't solve your heart problem, however, just by cleaning up your speech. You must allow the Holy Spirit to fill you with new attitudes and motives; then your speech will be cleansed at its source.

The Pharisees were asking for another miraculous sign, but they were not sincerely seeking to know Jesus. Jesus knew they had already seen enough miraculous proof to convince them that he was the Messiah if they would just open their hearts. But they had already decided not to believe in him, and more miracles would not change that.

## The Day of Judgment

### Matthew 18:25

"But since he did not have the means to repay, his lord commanded him to be sold, along with his wife and children and all that he had, and repayment to be made.

We should always forgive those who are truly repentant, no matter how many times they ask.



## **No One can fully know the mind of God.**

### **Romans 11:35**

**And who could ever give him so much that he would have to pay it back?**

The implication of these questions is that no one has fully understood the mind of the Lord. No one has been his counselor. And God owes nothing to any one of us. Isaiah and Jeremiah asked similar questions to show that we are unable to give advice to God or criticize his ways (Isaiah 40:13; Jeremiah 23:18).

God alone is the possessor of absolute power and absolute wisdom. In the final analysis, all of us are absolutely dependent on God. He is the source of all things, including ourselves. He is the power that sustains and rules the world that we live in. And God works out all things to bring glory to himself. The all-powerful God deserves our praise.

## **An invitation is given to open your heart's door.**

### **Rev. 3:20**

**Behold, I stand at the door, and knock: if any man hear my voice, and open the door, I will come in to him, and will sup with him, and he with me.**

To ask Jesus to come into your heart please pray this Prayer:

Dear Lord Jesus, I believe you are the Christ, the Son of the Living God. I ask you to forgive me of my sins and coming into my heart. I accept you as savior and will follow you as Lord. Amen.

References:

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