

8. The Parable of the Two Debtors

Luke 7:36-50

The Parables of Jesus

In late June of 1977, I was visiting the USA for the first time. Although I wasn't aware of it at the time, looking back, I realize now that I was under conviction of sin. I had been an avid seeker of truth for some years as I had traveled through many countries, examining different religions and philosophies, searching for something. I did not know at the time for what I was looking. I only knew that I had many questions and something was missing in my life, like an aching gaping hole in my soul. There in Virginia, USA, God led me to a camp meeting where I heard the Gospel for the first time. God drew close to me as I abandoned my life into His hands and asked Him to come into my life and forgive my sin.

I had a powerful experience of the Holy Spirit lifting the weight of sin from my shoulders. I wasn't aware of the burden of sin that I was carrying; I was so used to it. However, when the Lord Jesus lifted my sin from me, I sure knew it! It is difficult to explain in words, but my heart was like jelly. I often wept at the thought of Jesus and what He had done to forgive me of my sin. Many of my tears were because I was (and am) unworthy of such grace given to me. The first Christian book that I read was Hannah Hurnard's book, *Hinds Feet on High Places*. I had to put it down many times because I could not stop crying as I read it. Meeting Jesus can mess up one's heart for days in a good way! In the passage we are studying today, we'll meet two people whose heart responses to the Lord were so different, one wept uncontrollably, while the other was so hard-hearted that Jesus taught a parable to help him see himself as God saw him.

Question 1) Has there been a book that the Spirit of God used to speak to you? (The Bible is an obvious answer, but are there any others?) Did it change your outlook on life in any way?

An Invitation to Dine at the Home of Simon the Pharisee

³⁶Now one of the Pharisees was requesting Him to dine with him, and He entered the Pharisee's house and reclined *at the table*. ³⁷And there was a woman in the city who was a sinner; and when she learned that He was reclining *at the table* in the Pharisee's house, she brought an alabaster vial of perfume, ³⁸and standing behind Him at His feet, weeping, she began to wet His feet with her tears, and kept wiping them with the hair of her head, and kissing His feet and anointing them with the perfume (Luke 7:36-38).

First, I am amazed that Jesus would take up Simon the Pharisee's offer of hospitality; the Pharisees were so opposed to the liberating freshness of the Gospel of love that Jesus taught. The Lord did not seem to care from whom the invite came. He is good to his Word. If you invite Him into your life, fellowship and intimacy with God will be the result (Revelation 3:20). Hospitality was and is valued very highly by those that live in the Middle East.

The conversation at which we are looking today may have taken place after the regular Saturday Shabbat morning service in the synagogue. The visiting itinerant speaker, Jesus, was invited to a home for an after-church meal. It was the custom that when a Rabbi was at lunch in someone's house after the Shabbat (Sabbath) service, all kinds of people were entirely free to come in, for

the door would be left open. They could come to listen to the dinner conversation—the pearls of wisdom shared around the table. We can assume that Simon was financially well-off, for the Scriptures tell us that the Pharisees loved money (Luke 16:14).

The home had to be large enough to host the party that reclined around the table and also room for visitors standing around. Typically, a great fuss was made over those invited. At rich people's homes, there would be servants to wash the feet of his guests. There were no concrete roads or pavements so feet would get very dusty or muddy in the rainy season. The shoes of the day consisted of pieces of leather with straps that bound the sandal to the foot. The toes were open and got very grimy. When Jesus turned the water into wine in John 2, we are told of six stone water jars for washing hands and feet, each containing twenty to thirty gallons.

Also, it was customary to greet one another with a holy kiss on the cheek, and because the air is so dry in the Middle East, there was also a customary anointing of the forehead with scented olive oil. Simon had a lack of respect for the Lord Jesus because he did not welcome Him in the conventional manner of the day. It makes one wonder about Simon's intention in inviting Jesus to his home? Whatever Simon's motivations were, the Lord accepted Simon's invitation.

The commentator, William Barclay, tells us that the houses of well-to-do people of the time were built around an open courtyard in the form of a hollow square.¹ In warm weather, the *triclinium* table was set up in the courtyard with low-laying couches with no backs to them. The *triclinium* tables stood approximately eighteen inches off the ground and formed a U-shape. The servants would have easy access to bring food and drinks to the table. Guests did not sit around the table, but they reclined, leaning on their left elbow to reach with their right hand for the food on the table. This reclining position meant that legs and feet were around the backs of one another as they ate, another reason to leave their shoes at the doorway and wash the feet.

The Sinful Woman

When a woman who had lived a sinful life in that town learned that Jesus was eating at the Pharisee's house... (7:37).

Question 2) Luke says that the woman had lived a sinful life. What do you think Luke is intimating? In the time of Jesus, what possible ramifications would there have been for a woman who lived a sinful lifestyle?

All talking stopped as eyes were fixed on the woman's intrusion. She came out of the shadows sobbing uncontrollably before falling to her knees behind the couch at the Lord's feet. She removed the alabaster container that many women carried around their neck, and breaking it, began to pour out all the expensive ointment upon the Lord's feet. This perfume was pure nard, a very expensive extract from the spikenard plant native to India. While she was doing this, her tears were also dripping on His feet. Martin Luther called a woman's tears "heart water," and in a way, she was pouring out her heart to the Lord. The woman was known to be a sinner with the presumption being that she was a prostitute.

¹ William Barclay. *The Gospel of Luke: The Daily Study Bible*. Edinburgh: Saint Andrews Press, 2001, p. 94.

Perhaps she was in the synagogue that morning, listening to Jesus talk about the Father, and her heart was touched as she heard of God's love for those who have made mistakes in their lives. Why she became a prostitute, we don't know. She may have been forced into it by her parents to help support the family. She could have fallen into this lifestyle out of financial need or some other turn of events. We would be wrong to judge anyone with a dark history. We are to consider the beam in our own eyes before we can seek to help others (Matthew 7:5).

I can imagine that she would have had a terrible self-image. People would be whispering behind her back, along with all kinds of insults and suspicions. I'm sure that she wished for a different life. People who are caught in a sinful lifestyle find it hard to break free. It must have been hard for her to show up at the Pharisee's house, for she knew she was not welcome. The whole town knew who she was and avoided her like the plague. She was seen as a person with an infectious disease.

As she watched Christ's arrival, she noticed that the usual common courtesies were not given to Jesus upon entering the house. Her love and thankfulness welled up within her. She took the alabaster jar of perfume and started to anoint and clean His feet. She was irresistibly drawn to Christ. The Scripture says that no man can come to Christ without the Father drawing him or her (John 6:44). In her heart of hearts, she heard and received new life that morning. God had already done a work of cleansing and renewal in her heart before she had come.

Tears and Perfume Anointing Jesus' Feet

She brought an alabaster jar of perfume, and as she stood behind him at his feet weeping, she began to wet his feet with her tears. She then wiped His feet with her hair, kissing and pouring perfume on them (Luke 7:37-38).

As she stood behind him, she could not hold back the tears of love and gratitude, and they dripped on His feet. She had no tissue to wipe His feet; all she had was her hair. She did something that no self-respecting woman of the time ever did. She let down her hair and began to wipe the dirt from His feet with her hair. In the culture of the time, a woman's hair represented her dignity (1 Corinthians 11:6, 15). For a Jewish woman to appear with her head unbound was an act of gravest immodesty. This wiping of the feet with her hair was the most extreme act of humility, for only servants wash feet, but here she was, washing and drying His feet with her tears and hair, the grime of His feet and toes causing her hair to become matted.

She forgot everything and everyone except Christ, being caught up in His presence. The sinful woman cared that the usual common marks of respect were not given to Jesus. She had to do what she could to honor and respect Him who had spoken such words of grace and told her of the love and mercy of the Father. The three Greek verbs translated wipe, kiss, and pour are written in the imperfect tense. The New American Standard version of the Bible, therefore, translates it that she: "kept wiping them with the hair of her head, and kissing His feet and anointing them with the perfume." The weeping, washing, and anointing went on for an uncomfortably long time. The smell of the pungent anointing oil filled the room. All eyes were on the woman and her extravagant love as she lovingly kissed His feet. Some were quite shocked

that Jesus would allow her to carry on in this manner, not rebuking her or sending her away, especially considering her reputation.

Question 3) Why do you think the sinful woman came to the Pharisee's house? Can you imagine the thoughts of those who were there as they witnessed this spectacle?

The Parable of the Two Debtors (7:39-43)

³⁹Now when the Pharisee who had invited Him saw this, he said to himself, "If this man were a prophet He would know who and what sort of person this woman is who is touching Him, that she is a sinner." ⁴⁰And Jesus answered him, "Simon, I have something to say to you." And he replied, "Say it, Teacher." ⁴¹"A moneylender had two debtors: one owed five hundred denarii, and the other fifty. ⁴²"When they were unable to repay, he graciously forgave them both. So which of them will love him more?" ⁴³Simon answered and said, "I suppose the one whom he forgave more." And He said to him, "You have judged correctly." ⁴⁴Turning toward the woman, He said to Simon, "Do you see this woman? I entered your house; you gave Me no water for My feet, but she has wet My feet with her tears and wiped them with her hair. ⁴⁵"You gave Me no kiss; but she, since the time I came in, has not ceased to kiss My feet. ⁴⁶"You did not anoint My head with oil, but she anointed My feet with perfume. ⁴⁷"For this reason I say to you, her sins, which are many, have been forgiven, for she loved much; but he who is forgiven little, loves little." ⁴⁸Then He said to her, "Your sins have been forgiven." ⁴⁹Those who were reclining *at the table* with Him began to say to themselves, "Who is this *man* who even forgives sins?" ⁵⁰And He said to the woman, "Your faith has saved you; go in peace" (Luke 7:39-50).

The Lord knew who she was and what she had done the moment He entered into Simon's residence. He knows every one of us. We cannot hide who we are and what we have done. There is nothing about you that He doesn't know. The beautiful thing is that He let her display her devotion and love for Him, not caring for an instant about anything in her past. The woman didn't care about anyone looking on. Sometimes, we can be so inhibited with our emotions when others are looking at us. We should feel free to worship in abandon as David did when the Ark of the Covenant was brought into Jerusalem (2 Samuel 6:16). Display your emotions to the Lord. Let Him know how you feel. Who cares what people think, anyway! The Lord treasures the honest response of a grateful heart more than we can imagine.

Simon the Pharisee also knew the woman the moment she approached Jesus out of the shadow. In the privacy of his heart, he began to judge not only the sinful woman but Jesus, too! As the display of worship and affection continued, "He said to himself, 'If this man were a prophet, he would know who is touching him and what kind of woman she is--that she is a sinner'" (Luke 7:39). Notice that Simon's thoughts were to himself, but the Lord picked up on his thoughts and used what was happening as a teaching moment. He began sharing a parable with Simon:

⁴⁰Jesus answered him, "Simon, I have something to tell you." "Tell me, teacher," he said.

⁴¹"Two men owed money to a certain moneylender. One owed him five hundred *denarii*, and the other fifty. ⁴²Neither of them had the money to pay him back, so he canceled the

debts of both. Now which of them will love him more? Simon replied, "I suppose the one who had the bigger debt forgiven." "You have judged correctly," Jesus said. (Luke 7:40-43).

Although they are a reflection of Simon and the sinful woman, the debtors in this parable are also a picture of you and me. Every one of us has a debt of sin that we have incurred. At the time of Christ, a *denarius* was the take-home pay of a man for a day's wages. One had a debt of the equivalent of a month and a half's wages, while the other's debt was equal to one—and-a-half year's wages. The Lord was acknowledging that, outwardly, her sin was of the sort that incurred a high debt, but at the same time, He was pointing out that, even though Simon thought that he was morally a better person, he could not pay his debt of sin, either. Both were unable to pay.

Every one of us is spiritually bankrupt before this Holy God to whom we have to give account someday (Romans 14:12). Let's use the analogy of being an Olympic long-jumper. Maybe, you can long-jump eight feet as compared to Bob Beamon's Olympic world record achievement in the long jump of 29 feet, 2 inches. However, if you both had to jump across Niagara Falls, a distance of 1,800 feet, both would fail. It matters not whether you are a 50-denarii sinner or a 500-denarii sinner, for no one can meet the demands of a holy God. Jesus put it this way:

For I tell you that **unless your righteousness surpasses that of the Pharisees and the teachers of the law, you will certainly not enter the kingdom of heaven** (Matthew 5:20).

God gave His Law so that men and women would see their need of a Savior and turn to Him to be saved and have their sin-debts canceled. We can all improve our lives and characters to a certain degree, but we cannot, by ourselves, cancel out the debt of sin that is against us. Author R. Kent Hughes puts it like this:

What we must understand is that the condition for being forgiven is to realize that we are broke and insolvent, whether we are accomplished moralists or accomplished sinners. This is *the* problem—people keep trying to persuade God to accept the currency of their own making. Some submit the currency of integrity. "God, I work with compulsive liars. The only honest man I know is myself. Surely I am acceptable." Others would argue that their *domestic* currency ought to make it. "In this X-rated world, my life is a wholesome G. I'm faithful to my wife. I love her and my children. I am a good husband, father, and son. I reckon that's all I'll need!" *Social* currency is a favorite too. "I am truly color-blind. My money (lots of it) goes to the needy. I volunteer at the crisis pregnancy center. I really do care. The world needs more people like me, and so does heaven." *Church* currency is perhaps the biggest delusion. "I live at church. My goodness will surely be accepted."²

It is good for us to consider where we would be in life if not for the Lord's interrupting our path and Jesus' coming and changing our lives with the Gospel. Those kinds of thoughts should give us a new appreciation and gratitude for Christ. If there is a lack of love toward Christ in us, it is because of a lack of awareness and consciousness of the debt of sin paid on our behalf.

² R. Kent Hughes, *Preaching the Word Series, Luke*, Volume One. Wheaton, Illinois. Crossway Books, 1998. Page 280.

Simon has no regard whatsoever for this woman. There is no pity or concern for her way of life, only scorn that she would gatecrash his party! Of course, Simon does not know that Jesus has picked up on his thoughts, so when the Lord shares the story, Simon does not link it at all to the judgment of his heart. Here again, we see Jesus telling a story, provoking a reaction or a conclusion to the story, and then applying it to the listener.

Love as Seen in Acts of Honor (Luke 7:44-47)

⁴⁴Turning toward the woman, He said to Simon, “Do you see this woman? I entered your house; you gave Me no water for My feet, but she has wet My feet with her tears and wiped them with her hair. ⁴⁵“You gave Me no kiss; but she, since the time I came in, has not ceased to kiss My feet. ⁴⁶“You did not anoint My head with oil, but she anointed My feet with perfume. ⁴⁷“For this reason I say to you, her sins, which are many, have been forgiven, for she loved much; but he who is forgiven little, loves little” (Luke 7:44-47).

Question 4) What reason does Jesus give when he forgives the woman’s sin? What does our perception of sin have to do with loving God?

The God of the Bible came down in the person of His Son to lavish His love, mercy, and grace on us to free us from bondage to sin and to win our hearts and devotion to Him.

The story is not about Simon having just a little sin in his life and only needing a little forgiveness; it's about Simon's lack of perception of his sin. His pride is just as damning as the woman's sin of promiscuity. Pride had forfeited Simon's forgiveness and dammed up his heart against love. It's not about the amount of sin, but the comparison of the acknowledgment of sin and thankfulness for forgiveness. There are some, maybe you that are reading this today, who have walked with Jesus as long as you can remember and do not feel that you have ever been a "sinner." Sure, you acknowledge you have sinned, but others are so much worse than you. Your love for Christ is directly measured to your appreciation of the depths to which God has forgiven you.

Ask God to remind you again of your particular sins, i.e., the sins about which no one but you and God knows about so that you might have a fresh appreciation for forgiveness. The woman's unusual display of love for Jesus testified to the depth of her gratitude; whereas, Simon was unaware of the debt that he, too, owed. Commentator C. Marvin Pate writes,

Jesus then confirmed to the woman that her sins were forgiven. The perfect tense of the verb *apheontai* indicates a past action that continued in the present tense. Thus the woman had been earlier forgiven of her sin, the result of which continued up to that very moment.³

She came with perfume, and wept, and kissed Jesus' feet because she had already reached out in faith and accepted the forgiveness of God that He offered in His teaching. She came because she knew she was forgiven and that the weight of sin was lifted from her. The woman came out of

³ C. Marvin Pate, *Moody Gospel Luke Commentary*, Printed by Moody Press, Chicago. 1995. Page 177.

gratitude; she came out of love. That conforms well to Jesus' explanation of her actions. That is also why He comments on her faith. He saw that she had already accepted His love, i.e., the love of God, and was acting out of a heart of thankfulness. She was already grasping the forgiveness of God, and she somehow knew that the heart of the Father was being expressed to her through Jesus. No wonder she was in tears.

⁴⁸“Then Jesus said to her, ‘Your sins are forgiven.’ ⁴⁹But those at the table began to say to themselves, ‘Who is this who even forgives sins?’ ⁵⁰And Jesus told the woman, ‘Your faith has saved you; go in peace’” (Luke 7:48-50).

This woman left after Jesus told her that her sins were forgiven and that her faith had saved her. He told her that she was to go in peace. What do you think were her emotions as she left? His words to her brought judgment from others in attendance, i.e., not a judgment of the woman, but a judgment of Jesus.

Those in the room started questioning: “Who is this, that even forgives sins?” Some were sitting in judgment while others were sincere in asking that question. Through the woman's selfless and extravagant act of love, Jesus was honored.

We can expect the same thing when we share with others what Jesus has done for us. People who see true lovers of God will always be moved and challenged, even if they will not ever admit it. People know when they witness truly extravagant love for God. If you have a love for God burning in your heart, do not be surprised if others will catch alight, too. Love for Christ moves people to the core. If you speak highly of Jesus in public, others will take notice, and those who have a heart that can be moved, will wonder, and move toward God.

It is good for our hearts to consider where we would be in life if not for the Lord's intervention in changing our lives with the Gospel. These thoughts should give us a new appreciation and gratitude for Christ. If there is a lack of love in us, it is because of a lack of recognition for what was accomplished at the cross in payment for our sin. Maybe today, each of us can ask ourselves the question, “Have I been set free from guilt and had my sins forgiven?” If you have never asked Christ to lift your burden of sin from you, today's a good day. Commit your life to Him, repent of your sin, turn your life around and toward Christ, and He will forgive you and cleanse you. Amen!

Prayer: Father, thank You for Your boundless mercy and infinite grace. I do not know where I would be without You, but I am in awe of Your strong love which has rescued me. Let me never grow cold in my heart or dull in my understanding of Your incredible forgiveness. Amen.

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