

The Two Debtors

Luke 7:36-50

With Study Questions

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Then one of the Pharisees asked Him to eat with him. And He went to the Pharisee's house, and sat down to eat. ³⁷ And behold, a woman in the city who was a sinner, when she knew that *Jesus* sat at the table in the Pharisee's house, brought an alabaster flask of fragrant oil, ³⁸ and stood at His feet behind *Him* weeping; and she began to wash His feet with her tears, and wiped *them* with the hair of her head; and she kissed His feet and anointed *them* with the fragrant oil. ³⁹ Now when the Pharisee who had invited Him saw *this*, he spoke to himself, saying, "This Man, if He were a prophet, would know who and what manner of woman *this is* who is touching Him, for she is a sinner." ⁴⁰ And Jesus answered and said to him, "Simon, I have something to say to you." So he said, "Teacher, say it." ⁴¹ "There was a certain creditor who had two debtors. One owed five hundred denarii, and the other fifty. ⁴² And when they had nothing with which to repay, he freely forgave them both. Tell Me, therefore, which of them will love him more?" ⁴³ Simon answered and said, "I suppose the *one* whom he forgave more." And He said to him, "You have rightly judged." ⁴⁴ Then He turned to the woman and said to Simon, "Do you see this woman? I entered your house; you gave Me no water for My feet, but she has washed My feet with her tears and wiped *them* with the hair of her head. ⁴⁵ You gave Me no kiss, but this woman has not ceased to kiss My feet since the time I came in. ⁴⁶ You did not anoint My head with oil, but this woman has anointed My feet with fragrant oil. ⁴⁷ Therefore I say to you, her sins, *which are many*, are forgiven, for she loved much. But to whom little is forgiven, *the same* loves little." ⁴⁸ Then He said to her, "Your sins are forgiven." ⁴⁹ And those who sat at the table with Him began to say to themselves, "Who is this who even forgives sins?" ⁵⁰ Then He said to the woman, "Your faith has saved you. Go in peace" (Luke 7:36-50).

Introduction

In a thoughtful attempt to produce a church service that biblically and accurately reflects man's interaction with God, church services often

begin with a reading of Scripture; God speaking to us – He initiates. God would wait forever for us to initiate since, as Paul writes, **“there is none who seeks after God” (Romans 3:11)**. Then, when confronted with the penetrating truth of God’s word, man’s reasonable response is a recognition of his own sin (Isaiah 6:5; Revelation 1:17) so there is a time of confession of sin (1 John 1:9).

This is followed by something we’ll see in the passage before us this morning – the declaration of pardon. My prayer for myself, and all of us this morning, is that this declaration of pardon would be as precious to us as it was to the woman in Luke’s account. In order for this to be achieved we must seek to understand this brief parable Jesus gives for that expressed purpose. Of course, to understand the parable, we need to understand the circumstances under which the parable was given.

One last thing to keep in mind – these events follow a statement made by Jesus that these events will serve to illustrate – that statement being **“But wisdom is justified by all her children” (Luke 7:35)**. The narrative begins with Jesus being invited to someone’s house.

Then one of the Pharisees asked Him to eat with him. And He went to the Pharisee’s house, and sat down to eat (Luke 7:36).

Potluck – Q&A

What we likely have here is a meal after synagogue on the Sabbath. It’s a first century answer to a potluck along with a time of questions and answers. Jesus was not one to refuse an invitation whether it was from sinners or the “highly respectable.” Sometimes people will tell me of a particularly troubled person who really needs to get to church so he can clean up his act. But Jesus knew what we should all know – everybody needs the gospel.

Certainly redemption includes a sanctified life. But Jesus was given as a sacrificial Lamb – a Deliverer – to restore the souls of lost men from death to eternal life.

And behold, a woman in the city who was a sinner, when she knew that Jesus sat at the table in the Pharisee's house, brought an alabaster flask of fragrant oil (Luke 7:37)

A Uncomfortable, Albeit Determined Guest

So while they are enjoying their potluck and time of Q&A, a woman shows up who decides to make things uncomfortable. We're not told precisely what kind of "sinner" she was, but whatever kind of sinner she was, (based upon verse 39) it would appear to have been common knowledge that she was a sinner. You've got to wonder what she felt like walking into that Pharisee's house.

I wasn't raised in the church so I remember how uncomfortable I felt what I first started attending church—how righteous everyone appeared, how they knew when to stand, sit, recite readings, sing, what to wear, etc. And *my* reputation as a sinner was fairly mild. I mean I'm not sure if that would have been the one word people would use to describe me (maybe rebel or trouble-maker).

And the people at the church I attended were generally pretty nice people. They weren't captious, self-righteous hypocrites like the Pharisees by which this woman would have been surrounded. How amazingly uncomfortable for her! She had any number of reasons to stay away from religion. But she knew where Jesus was and she had apparently decided she wasn't going to let the hypocrites keep her from Christ.

As a church, we must ever ask ourselves, "Is Christ in our church?" Is He to be found in the preaching, in the sacraments and in the very body of believers who claim His name? Would this woman find Christ here?

The woman didn't come empty handed. She brought an alabaster flask of perfume, which in some cases was very costly (John 12:5—maybe a year's wages). She, no doubt, had a plan.

and stood at His feet behind *Him* weeping; and she began to wash His feet with her tears, and wiped *them* with the hair of her head; and she kissed His feet and anointed *them* with the fragrant oil (Luke 7:38).

The Plan Unravels

Since this woman brought the fragrant oil with her, it would appear that she did have some plan regarding the honoring and worshiping of Jesus. At the anointing of a king, oil was poured over the head and kisses were given by the prophet (1 Samuel 10:1). But the woman appeared to unravel.

Meals in this context were often eaten while lying on a couch with the feet behind. The woman never made it past His feet. She washes His feet with her tears, wipes them with her hair and then kisses, not His head but His feet – and anoints, not His head but His feet! It's difficult to imagine that this was what she had actually planned.

This isn't an argument against a well thought out liturgy. After all, it's not Jesus who has emotionally lost Himself in the event – He is quite clear and level headed in all of this. But there is something about the clear truth of God's grace that is a fountain for those who, by the grace of God, come to recognize their own morally rancid aroma in the face of a God who demands a sweet smelling sacrifice.

I can't help think that the uncomfortable presence of the Pharisees, who epitomize bad religion, so far from leading her away from Christ, cast her even closer to the One who would be food for her hungry soul.

Now when the Pharisee who had invited Him saw *this*, he spoke to himself, saying, "This Man, if He were a prophet, would know who and what manner of woman *this is* who is touching Him, for she is a sinner" (Luke 7:39)

A Polite Pharisee

There is no indication that this Pharisee, unlike many others, was particularly hostile to Jesus. After all, he did invite to his home to eat. And as I'll point out in a moment, the Pharisee was particularly rude. He's simply wondering about Jesus. Is this man a prophet? He doesn't seem to be – prophets know about people. He doesn't seem to know about her!

This Pharisee will soon find out that Jesus not only knows about this woman and her "**many sins**" (verse 47) but he also knows about him.

Simon's questioning of Jesus "**he spoke to himself**" is literally "**in himself**" *en eautou*. What men should know when they question Christ, whether inwardly or outwardly, is that in an ultimate sense, He is the One who will be asking the questions.

Here we have it once again:

And Jesus answered and said to him, "Simon, I have something to say to you." So he said, "Teacher, say it" ⁴¹ "There was a certain creditor who had two debtors. One owed five hundred denarii, and the other fifty. ⁴² And when they had nothing with which to repay, he freely forgave them both. Tell Me, therefore, which of them will love him more" (Luke 7:40-42).

A Simple Parable

The parable is simple enough. Two people owe a creditor. One owes 50 days wages and the other 500 days wages and neither can pay. The creditor (the one to which they owe the money) forgives both debts. Who will love him more?

Simon answered and said, "I suppose the *one* whom he forgave more." And He said to him, "You have rightly judged" (Luke 7:43).

Judging Rightly – Simon's Correct Answer

Notice the hesitation in Simon's answer "I suppose." It could possibly be due to his being unsure of his answer. There is casuistry (deceptive or oversubtle reasoning in discussions of morality) in these types of dialogue of which one must be wary. Very likely, Simon realizes he's been caught in a trap. And not one that consists of casuistry but one that consists of iron-sharp logic.

Jesus grants that Simon has made the correct judgment. Jesus would teach the uninstructed, but He also knew that it wasn't always what people didn't grasp that was the problem. Like Mark Twain said: "It ain't those parts of the Bible that I can't understand that bother me, it is the parts that I do understand."

Jesus is about to do something remarkable in this Socratic Method he's employing. He is not merely going to demonstrate through Simon's own answer that Simon was in error regarding some abstract moral (or ontological) principle, Jesus, quite unlike Socrates is going to identify **"Himself, both here and in what follows, with the offended God who pardons and who becomes the object of the sinner's grateful love."**¹

Then He turned to the woman and said to Simon, "Do you see this woman? I entered your house; you gave Me no water for My feet, but she has washed My feet with her tears and wiped *them* with the hair of her head. ⁴⁵ You gave Me no kiss, but this woman has not ceased to kiss My feet since the time I came in. ⁴⁶ You did not anoint My head with oil, but this woman has anointed My feet with fragrant oil (Luke 7:44-46).

No Ordinary Guest – No Ordinary Greeting

We must realize that the things this woman did (and that Simon failed to do) were not necessarily normal at these events. Simon, by his societal standards, would not have been considered rude by neglecting to wash the feet, kiss, or anoint a guest with oil. In fact, it would be considered more than sufficient, very similar to today, to merely invite someone to your house.

So when Jesus charges Simon with neglect, it is due to His superiority to the standard guest. At this point it might have occurred to Simon as a Pharisee (and one highly schooled in the Old Testament) that the woman's behavior mirrored the call and actions of Old Testament saints when confronted with royalty or God Himself.

When the Lord appeared to Abraham (Genesis 18:1), His first action was provision for the washing of feet (Genesis 18:4); The kings of the earth are called to **"Kiss the Son, lest He be angry, And you perish in the way"** (Psalm 2:12) and the anointing with oil was standard practice for prophets, priests and kings (Isaiah 61:1; Exodus 29:7; 1 Samuel 10:1).

It's not enough to merely allow Jesus a seat at the table. Simon had to realize that Jesus owns the table, owns the house and owns the earth and

¹ Godet, F. L., Shalders, E. W., & Cusin, M. D. (1881). *A commentary on the gospel of St. Luke* (Lk 7:40–43). New York: I. K. Funk & co.

all it contains (Psalm 24:1). Simon was being confronted with the august nature of the person who sat before him. And what Jesus was about to say would provide that epiphany and change the atmosphere of the event.

Therefore I say to you, her sins, *which are many*, are forgiven, for she loved much. But to whom little is forgiven, *the same* loves little (Luke 7:47)

Forgiven Much – Love Much

Jesus knew quite well what manner of woman this was. Her sins were many. The answer to the human dilemma is never to find an excuse for sin or a redefinition of sin (as if there is no sin but merely disorder); the answer is confession of sin and faith in Christ for forgiveness of sin – and the deeper we grasp the gravity of our sin, the greater our love will be.

There is an order here that can be easily confused. Some would argue that this woman was forgiven on account of her love. But that would make Jesus' last sentence nonsensical. When Jesus **says “But to whom little is forgiven, the same loves little”** He reveals the correct order of events. Why did the woman love much? Jesus doesn't teach that the woman loved much in order to be forgiven much. No, she loved much because she was forgiven much.

It would turn this entire event on its head to suggest that this woman was weeping, washing and anointing in order to somehow get God to forgive her! No, when Jesus declares that her many sins are forgiven He states it in the 'perfect' tense which describes an action which is viewed as having been completed in the past, once and for all, not needing to be repeated.

There is a necessary assumption on our part that this woman had earlier, at some level, encountered Jesus and His message of love, grace and forgiveness. The actions of this woman are a response to God's grace, not an effort to obtain God's grace. In the same way that **“wisdom is justified by all her children” (vs 35)** means that wisdom is shown to be wisdom by what it produces, this woman is showing that the grace of God has been poured out on her, by the great love she showed toward her

Savior. It could be paraphrased: **“her many sins have been forgiven, as is evidenced by the fact that she loved much.”**²

In all of this Jesus is granting that at some level the woman is the greater sinner with the greater debt. But it should not have escaped the attention of Simon, or us, that in the parable, both owed and neither could pay.

Then He said to her, “Your sins are forgiven” (Luke 7:48)

A Declaration of Pardon

Jesus now tells the woman directly (and again in the perfect tense) what He had said about her indirectly, and something she must have grasped before walking into the room – that her sins are forgiven. Why the repetition? Why do we ever confess? Why do we weekly declare the pardon of sins? There are those who object to this as an Old Covenant practice where forgiveness was somehow not a thorough. I believe they have a confused understanding of God grace in the Old Covenant. But what is the answer? Why repeat?

Is this not the practice of all those who carry dispositions toward others, whether good or bad³? Do I not tell my wife and children I love them and a regular basis? Is the gospel merely to be preached to unbelievers because believers already have it? When we regularly take the Lord’s Supper with which the declaration of remission of sins is made, is that an unnecessarily, superfluous sacrament?

No, the declaration of pardon accommodates our weakness and our feeble ability to imbibe in our minds and hearts that great grace in which we stand. Calvin taught that it is in this glorious declaration of pardon...

...that the heavenly Judge may more and more seal his mercy on our hearts, and in this manner may give us peace. Though this woman had brought with her a confident reliance on that grace which she had obtained, yet this promise was not

² Marshall, I. H. (1978). *The Gospel of Luke : A commentary on the Greek text*. The New international Greek testament commentary (313). Exeter [Eng.: Paternoster Press.

³For example, someone may declare over and over their contempt for an evil tyrant or terrorist.

superfluous, but contributed greatly to the confirmation of her faith.⁴

And those who sat at the table with Him began to say to themselves, “Who is this who even forgives sins” (Luke 7:49)?

Who Is This?

Here is the question of the ages. They were inquiring whether or not Jesus was even a prophet. Now it appears that He is claiming to be much more. There was a conventional and uncontested understanding that **“God alone”** can forgive sins (Mark 2:6). Whatever understanding or definition people might give to Jesus in an effort to be accommodating, Jesus will not be defined by the room, the culture or by the world. The narrative ends with these words:

Then He said to the woman, “Your faith has saved you. Go in peace” (Luke 7:50).

Go In Peace

How uncomfortable it must have been for this woman to walk in this Pharisees house! But she exits with peace and joy, while those who remain in a state of unforgiven guilt become the uncomfortable ones.

This final statement demonstrates at least three things: 1) Jesus will not shrink back or be demoted by a culture of unbelief; 2) The sinner who trusts in Christ will leave the room with greater joy than the unbeliever who remains at the table; 3) It wasn't this woman's great love for God that saved her, but her faith in Christ.

⁴ Calvin, J., & Pringle, W. (2010). *Commentary on a Harmony of the Evangelists Matthew, Mark, and Luke* (Lk 7:48). Bellingham, WA: Logos Research Systems, Inc.

Questions for Study

1. Why does church begin with the reading of Scripture (pages 2, 3)?
2. What is one thing the truth of God's word reveals to us (page 3)?
3. To whom does Jesus seek to minister (page 3)?
4. How can sinners be drawn into church (page 4)?
5. Did the woman have a plan? How did it work out (page 5)?
6. What did Jesus know about this Pharisee (pages 5, 6)?
7. What is the simple message of the parable (page 6)?
8. What is one big difference between the instruction of Jesus and the instruction of Socrates (pages 6, 7)?
9. Was Simon negligent in his greeting of Jesus? If so, why (pages 7, 8)?
10. Did this woman earn God's forgiveness through her love? Explain (pages 8, 9)?
11. Why is a declaration of pardon of sins a good thing (pages 9, 10)?
12. Why did this declaration by Jesus shock those at the table (page 10)?
13. What was the instrument of this woman's salvation? In what frame of mind did she leave the house? What three things do we learn by Jesus' final statement in this narrative (page 10)?