

8. The Parable of the Two Debtors

Luke 7:36-50

Warm-Up Question: Have you ever been emotionally moved at the presence of God? Share how the experiences made you feel.

Alternative Question: Have you ever been inspired by someone else's love for God displayed?

³⁶Now one of the Pharisees invited Jesus to have dinner with him, so he went to the Pharisee's house and reclined at the table. ³⁷When a woman who had lived a sinful life in that town learned that Jesus was eating at the Pharisee's house, she brought an alabaster jar of perfume, ³⁸and as she stood behind him at his feet weeping, she began to wet his feet with her tears. Then she wiped them with her hair, kissed them and poured perfume on them. ³⁹When the Pharisee who had invited him saw this, 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." 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?" ⁴³Simon replied, "I suppose the one who had the bigger debt canceled." "You have judged correctly," Jesus said. ⁴⁴Then he turned toward the woman and said to Simon, "Do you see this woman? I came into your house. You did not give me any water for my feet, but she wet my feet with her tears and wiped them with her hair. ⁴⁵You did not give me a kiss, but this woman, from the time I entered, has not stopped kissing my feet. ⁴⁶You did not put oil on my head, but she has poured perfume on my feet. ⁴⁷Therefore, I tell you, her many sins have been forgiven--for she loved much. But he who has been forgiven little loves little." ⁴⁸Then Jesus said to her, "Your sins are forgiven." ⁴⁹The other guests began to say among themselves, "Who is this who even forgives sins?" ⁵⁰Jesus said to the woman, "Your faith has saved you; go in peace" (Luke 7:36-50).

In late June of 1977, I was visiting the USA for the first time. Although I didn't know it at the time, looking back, I know now that I was under conviction for a young life of immorality and sin. I had been an avid seeker of the truth for a number of years as I had travelled through many countries searching different religions and philosophies. There in Virginia, USA, God led me to a camp meeting where, for the first time, I heard the gospel of Jesus Christ. God drew very 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 very powerful experience of the Holy Spirit's lifting the weight of sin from my shoulders. I wasn't really aware of the burden of sin that I was carrying, for I was so used to it. However, when the Lord Jesus lifted my sin off of me, I sure knew it! It is difficult to explain in words, but my heart was like jelly. I wept often 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 that has been 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 of the tears freely flowing from my softened heart. Meeting Jesus can mess up your heart for days in a good way! In our parable

today, we'll meet two people whose heart responses to the Lord were so different. One wept uncontrollably while one was so hardened that Jesus had to share with him a parable for him to see Himself as God saw him.

Setting the Scene to the Parable

This passage should not be confused with a similar account in the three other Gospels. There are things that are similar. In both accounts, a woman anoints the Lord Jesus with expensive perfume, and both say that it is in the house of a man named Simon, a common name at the time. The differences are that one takes place in the home of Simon the Pharisee, while the other says that it is the home of Simon the Leper (Matthew 26:6). The account in Luke's Gospel is in Galilee (Luke 7:11), while the other is in Bethany on the other side of the Mount of Olives in Jerusalem. In John's account, the woman in Bethany is Mary, the sister of Lazarus, a family that is intimately acquainted with Jesus (John 12:2-3). In the passage we are studying in Luke, the woman's name is not given, and she is called "a woman who had lived a sinful life" (Luke 7:37). Luke's account is earlier on in the ministry of Jesus; whereas, Mary's is later, and the anointing is for His burial.

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 Often there would be a garden and a fountain. In the 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 of 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 over with their right hand to eat the food from the table. This meant that legs and feet were around the backs of one another while they reclined. This was why it was necessary to have the feet washed and leave the shoes at the doorway.

It is possible that Simon the Pharisee was one that entertained the guest speaker after the Shabbat service of the morning. This was the after-church meeting. It was customary to allow anyone to come to the outside of the courtyard and listen to the conversation and be further instructed. Simon was a Pharisee, a separated one also known as a *Chasidim*, which means loyal to God. During the exile of the Jews in Babylon, the Jewish people had built a fence around the Law with so many rules that were to be strictly observed, so that if a person broke their rules, they would still not break the Law of God. The Pharisees were meticulous about everybody keeping their oral rules, which brought them into conflict with Jesus. Jesus was a Law-keeper, but not the Pharisee's man-made rules.

So, why did Simon invite Jesus to dinner? As I said, it could have been his normal duty to entertain the guest speaker after the synagogue meeting. It might also be that the Pharisee was intrigued by the person of Christ and wanted to hear Him out. Of course, it also might be that Simon was instructed to catch Jesus in something that He said. I am amazed that Jesus would take Simon's offer of hospitality; the Pharisees were so opposed to the liberating freshness of the Gospel of love that Jesus taught. The Lord Jesus does not care from whom the invitation comes; He is good to His Word. If you invite Him into your life, He will come and eat with you

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

(Revelation 3:20). Eating together was symbolic of intimacy and fellowship. Hospitality was and is such a big thing to those that live in the Middle East. We can assume that Simon was well off, for the scriptures tell us that the Pharisees loved money (Luke 16:14).

The home was probably large. It would need not only to be large enough to host the party that reclined around the table but also to have guests standing around the outside. Normally, a great fuss was made over guests that would come into one's house. Servants would be on hand to wash the feet of each guest that was invited to the table. There were no concrete roads or pavements so everything was very dusty. Consequently, the feet would get very dirty due to the fact that shoes of the day consisted of pieces of leather with straps that bound the shoe to the feet. 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, and because the air is so dry in the Middle East, there was also a customary anointing of the forehead with scented olive oil. One is struck with the lack of respect that Simon had for the Lord Jesus because he did not welcome Him in the customary manner of the day.

[Why do you think the sinful woman came to the Pharisee's house? What do you imagine were the thoughts of those that were there as they witnessed this spectacle?](#)

The Sinful Woman

While the guests are talking around the table, a sinful woman approaches Jesus from behind. Talking stopped as all eyes are fixed on this woman's intrusion. She stands sobbing uncontrollably before falling to her knees behind the couch and his feet. She removed the alabaster container that many women carried around their neck, and breaking it, she begins to pour out all the expensive ointment upon His feet. This perfume was made of pure nard, a very expensive extract from the spikenard plant that was native to India. While she is doing this, her tears are also dripping on His feet. Martin Luther called a woman's tears "heart water," in the way she was pouring out her heart to the Lord. Above all of this, she does something that no self-respecting woman of the time ever did. She lets down her hair and begins 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). This wiping of the feet with her hair was the most extreme act of humility, for only servant's wash feet, but here she was, washing and drying His feet with her hair. The grime of His feet caused her hair to become matted. Luke uses the imperfect tense in his writing to describe her weeping, kissing His feet, wiping with her hair, and anointing. This suggests that it went on for an uncomfortable length of time. Every person in the room was stunned by what they saw.

We are told that she was known as a sinner, but we are not told what her sin was, but it is presumed by most that she was a prostitute. Perhaps she had been in the crowd and heard Him speak or at the synagogue that morning and hiding underneath her head cover so that people in the congregation would not see who she was. That morning her heart had been touched. She might have found out for the first time how much God loves people who have made mistakes with their lives, sinners, such as you and I. Why she became a prostitute we do not know. Perhaps, her parents forced her into prostitution. Perhaps, she was longing just to be loved, but

searched for it in the wrong places. Who knows why she sought this type of lifestyle. We do not know her family background or what circumstances may have brought her to this place of disrepute in her life. Young women need the right type of affirmation, and when they do not find it in a safe place, they sometimes turn to other sources. We would be wrong to judge anyone with a dark history, because, if it were not for the grace of God, we also would have had a dark past.

What do you think were the woman's motives? What was she seeking, or what did she want to accomplish with this act?

This woman had not been invited, yet she had come along and mingled with the other standing listeners. I think that, as she stood there, she noticed that the normal common courtesies were not given to Jesus upon entering the house. Jesus said in verse 45, that she had been there since He entered. When she saw Jesus recline at the table and that the common courtesies had not been given, her love, thankfulness, and hope welled up within her. She had to perform the common courtesies herself, with only what she had, her ointment, her tears, and her hair.

What kind of things would have been running through her mind? Was she fearful of being rebuffed as she approached Jesus? I can imagine that she would have had a terrible self-image. In her profession, people would be constantly whispering all sorts of things, and then there would be the insults and hurt wives who would be suspicious as to where their husbands had been the night before. I'm sure that she had a hard time looking at herself in the mirror and despising herself for who she had become. How she must have wished that it had all turned out differently. Why did she ever turn down this road? I'm sure she wished for a different life. How wonderful to know that every one of us can start afresh and receive the grace of God to cover our mistakes and sins! I personally think that she had an awareness of the love of Jesus; I think she had heard Him speak about the mercy of God for the lost and broken in life. The Lord Jesus had a face that was kind and spoke of God as merciful to sinners such as her. Socially, she would have been an outcast, but here the Lord accepts her and does not tell her to stop. In her heart there was a mixture of conviction of sin and love for the Master. She knew that in Jesus was the answer of the forgiveness and mercy that she needed.

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 wonderful thing is that He let her display her devotion and love for Him, not caring for an instant where she had come. He felt that she had a need to get what she wanted to express to Him out in the open. She didn't care about anyone looking on. Sometimes, we can be so inhibited with our emotions when others are looking at us. Display your emotions to the Lord. Let Him know how you feel. Who cares what anyone thinks, anyway!

Simon and the Parable of the Two Debtors

Simon the Pharisee knew the woman the moment she approached Jesus out of the shadow. In the privacy of his own heart, he began to judge Jesus and the sinful woman. 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. The Lord picked up his thoughts and uses what is happening as a teaching moment by 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?" (Luke 7:40-42).

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, and 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 1800 feet, both would fail. It matters not whether you are a 50-denarii sinner or a 500-denarii sinner, 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).

The law was given that men and women would see their need of a Savior and turn to Him and be saved in order to have their sin-debts cancelled. 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, where 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 our hearts to consider regularly where we would be in life if not for the Lord interrupting our path and Jesus coming and eternally 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

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

love toward Christ in us, it is because of a lack of awareness and consciousness of the debt of sin that has been paid.

Simon has no regard whatever for the woman. He regards her not with pity or concern for her way of life, but with scorn that she would gatecrash his party. Of course, Simon does not know that Jesus has picked up his thoughts, so when Jesus 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 conclusion to the story, and then putting it to the listener as a personal illustration. When Simon first gave Jesus the answer, do you think he had related it to himself before Jesus spelled it out to him, comparing his response to the woman's?

Have you ever felt free from guilt? 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 her emotions were as she left? This brought judgment from others who heard Jesus say these words to her, not judgment of the woman, but judgment of Jesus. ⁴⁸Then Jesus said to her, "Your sins are forgiven" (Luke 7:48).

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

Then he turned toward the woman and said to Simon, "Do you see this woman? I came into your house. You did not give me any water for my feet, but she wet my feet with her tears and wiped them with her hair. You did not give me a kiss, but this woman, from the time I entered, has not stopped kissing my feet. You did not put oil on my head, but she has poured perfume on my feet" (Luke 7:44-46).

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 human form in the person of His own Son to so wonderfully lavish his love, mercy and grace on us as to win our hearts, our 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 sin of 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 acknowledgement of sin and thankfulness for forgiveness. There are some, maybe you that are reading today, that have walked with Jesus as long as you remember and do not feel that you have ever been a "sinner." Sure, you acknowledge that you have sinned, but others are so much worse than you. Your level of love for Christ is directly measured to your appreciation of what you have been forgiven.

Ask God to remind you again of your own particular sins, the sins that no one but you and God know about, so that you might have a fresh appreciation for what you have been forgiven. The woman's unusual display of love for Jesus testified to the depth of her appreciation, while Simon was unaware of the debt that he, too, owed.

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. I think 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; she came out of 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, the love of God, and was acting out of a heart of thankfulness. He knew that she already had faith and was forgiven. 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 that she was brought to tears. To the woman, those words brought life. To Simon, they only brought judgment.

They started questioning: “Who is this, that even forgives sins?” Some were sitting in judgment, but others may really have been sincerely asking that question. It is likely that there were those at the table that had heard Jesus’ teachings before and came hoping to hear more from Him. Through the woman’s selfless and extravagant act of love, Jesus was lifted up. His person was brought into question, “Who is this?”

We can expect the same thing when we share what Jesus has done with others. People who see true lovers of God will always be moved and challenged, even if they will not always admit it. People know when they witness truly extravagant love for God. If you have 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 that have a heart that can be moved, will wonder, and move toward God.

Prayer: Father, thank You for the example of worship that we see in the sinful woman. Grant me deep appreciation and thankfulness for all You have done to buy me out of Satan’s slave market of sin. Cause my love for You to deepen and overflow into much fruit. Amen!

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