

SERIES: Parables from the Master Story-Teller

SERMON: **Have You Miscalculated Your Indebtedness?**

SCRIPTURE: Luke 7:36-50

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I spoke last Sunday on our Debt Elimination Plan, and I want to say I am so grateful for the many expressions of gratitude and excitement that the Debt Elimination Squad has received. If you were unable to be with us last Sunday, I want to invite you to go to the table in the hallway on the way to the Courtyard and get a CD or tape of the sermon and a copy of the *40-day Spiritual Journey to a More Generous Life* devotional. We hope everyone in the church will begin reading this daily devotional starting June 1, this Tuesday.

From the title of my sermon today you might assume that I am continuing with the topic of our church indebtedness, but I'm not. Rather I'm beginning a new series for the summer on *Parables from the Master Story-Teller*. Every one of us likes stories, and Jesus was a story-teller par excellence. It just so happens that the first parable I am going to tackle is a parable about two debtors, but that is where the connection with last Sunday stops.

Missionary aviation is a field of service that for the past fifty years has enabled the gospel to penetrate the most remote areas of the third world. About six years ago I left the southernmost airport in Venezuela, Puerto Ayacucho, with a New Tribes missionary in a four-seater plane. We flew over the rainforest for 3 hours with absolutely no place to land a plane until we came to a little jungle airstrip next to an Indian village called Coyateli, where the pilot dropped Leroy and me off and said he'd be back in a week or so to pick us up. We were in the heart of the Yanamao territory, the most primitive, stone-age tribe in the western hemisphere. Strangely, I felt as safe in that little plane as I do in an airliner because I know how extremely careful missionary pilots are about safety. They go over their checklist with meticulous care, and meeting a schedule is not even on their radar screen until everything has been checked.

However, a tragic incident did occur involving a missionary airplane mechanic in that same organization. He had serviced airplanes for years and had an excellent track record. One day he had just completed the initial hand-tightening on a nut when he was called away. Completely distracted by the new problem, he forgot to tighten the nut with a torque wrench. The airplane took off with seven people aboard. Because that nut was not adequately tightened, gasoline started leaking out. The plane eventually caught fire and crashed, killing all seven aboard.

The mechanic attended the funeral and saw the seven coffins lined up in a row. Waves of regret and guilt nearly overwhelmed him, and for several months he struggled with deep depression. Just one momentary lapse, and seven lives had been snuffed out! Children lost their fathers, and wives their husbands. He himself lost several good friends.

The one saving factor for this mechanic was the forgiveness and compassion extended to him by the bereaved families. They knew what happened was an unintentional mistake and they were not angry; in fact, they expressed their deep and abiding love for him. It took months, but

eventually he overcame his despair and despondency. Receiving the forgiveness of others enabled him to forgive himself and to find healing.

But sometimes our feelings of guilt and regret are not due to inadvertent mistakes, but rather to sinful choices—choices that we knew at the time violated God’s will and perhaps violated even basic human decency. Can those too be forgiven?

An amazing story of forgiveness

Listen to the Word of the Lord, as found in Luke 7:36-50:

Now one of the Pharisees invited Jesus to have dinner with him, so he went to the Pharisee's house and reclined at the table. When 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, and 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.

When 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."

Jesus answered him, "Simon, I have something to tell you."

"Tell me, teacher," he said.

Two men owed money to a certain moneylender. One owed him five hundred denarii, and the other fifty. Neither 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 canceled."

"You have judged correctly," Jesus said.

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. Therefore, I tell you, her many sins have been forgiven—for she loved much. But he who has been forgiven little loves little."

Then Jesus said to her, "Your sins are forgiven."

The other guests began to say among themselves, "Who is this who even forgives sins?"

Jesus said to the woman, "Your faith has saved you; go in peace."

A Pharisee invites Jesus to dinner but receives him coldly. The invitation itself is noteworthy, as is Jesus’ reception of it. After all, in the previous passage we are told (verse 30) that the Pharisees and experts in the law rejected God’s purpose for themselves and refused the baptism of repentance. After all, what did they have to repent of? The Pharisees were “the separated ones.” They were the fundamentalists of first-century Judaism, the guardians of the Torah, the watchdogs of the faith. There were some 7,000 of these spiritual leaders, responsible for the corporate faith of 2 million Jews living in Israel under the Roman occupation. They were pious and proud of it.

While open hostility had not yet developed on the part of the Pharisees toward Jesus, tensions were growing. They were watching Him closely, seeking to find some reason to indict Him. Jesus was well aware of this personal threat, and yet He continued to reach out to them with the truth.

We cannot be certain of Simon the Pharisee's motive in inviting Jesus, but I would suggest to you that he possibly was just curious. He was interested enough in this new teacher to provide a forum for discussion, but his welcome dared not be so warm that other Pharisees would question his own loyalties.

The fact is Simon did not even offer Jesus the most basic evidence of respect and hospitality. In the first century a host would always provide three things to an honored guest: a kiss of peace, washing of his feet, and olive oil for his head. None of these were forthcoming in this case. It was a cold, patronizing, actually discourteous reception.

A sinful woman crashes the party and welcomes Him warmly. Just who was this woman? We don't know her name, and there is no reason to equate her with Mary of Bethany, who performed a similar act of love toward Jesus in the last week of his life, recorded for us in Matthew, Mark, and John. All we know about her is that she lived a sinful life in that town and she was well-known for it. But she had apparently heard Jesus preach and had responded in faith to His message.

When I say she crashed the party, I'm being a bit facetious, but seriously, how did she get into Simon's house? William Barclay gives us the background we need to understand.

The houses of well-to-do people were built around an open courtyard in the form of a hollow square. Often in the courtyard there would be a garden and a fountain; and during warm weather, meals were eaten outdoors. It was the custom that when a rabbi was having a meal in such a house, all kinds of people came in—they were quite free to do so to listen to the pearls of wisdom which fell from his lips. That explains the presence of the woman.

Still it took courage for her to come into the courtyard of a Pharisee. She obviously is strongly motivated to see Jesus, and she moves quietly to a place near Him. Please understand that the woman did not necessarily have to interrupt the dinner to approach Jesus' feet. People did not sit at a table, but reclined on low couches, leaning on the left arm with the head towards the low table and their body stretched away from it. The sandals were removed before reclining. The woman is thus able to approach Jesus' feet without difficulty and without fanfare.

She carries with her an alabaster flask of perfume. If it was nard it was very costly, for a similar flask in John 12 is said to be worth a year's wages. The woman evidently intends to anoint Jesus' feet with the perfume, but as she stands there her emotions get the best of her, and her tears begin to fall on Jesus' feet.

Perhaps embarrassed at getting his feet wet, she promptly begins to dry them with her hair. This is significant because Jewish women did not unbind their hair in public. Clearly she is oblivious to public opinion in the grip of her deep emotion. This woman has obviously experienced a great change in her life due to the ministry of Jesus, and she feels compelled to bring Him an offering of thanksgiving. It is not clear when or where she had met Him. Perhaps she was among the crowds who listened to His teaching and was so convicted that her life was turned around. But it is clear she is full of love and gratitude.

The Pharisee reacts contemptuously. As he observes the woman's anointing of Jesus, he says 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." What I want you to notice here is the difference between how Luke refers to the woman and how Simon refers to her? Luke says that she is "one who *had lived* a sinful life." Simon says, "*She is* a sinner." Do you see the difference?

Luke honestly faces the facts of her past, but he clearly states that it is her *past*. Simon either doesn't know or doesn't care that a change has taken place in this woman's life. As far as he is concerned, she *is* what she has *done*. She is a prostitute. Period. How often we label people by referring to something we know about them. "She's a divorcee." "He's an alcoholic." "He's a liar." You know something? I would sure hate to be known by the worst thing I have ever done. *That's* not who I am. I am a child of God. Yes, I am a child of God who sins. Yes, I am a child of God who has made some big mistakes. But my mistakes are *not my identity*. Nor do yours have to be.

Jesus replies to the Pharisee perceptively. Ironically, this One whom Simon is convinced is not a prophet, knows exactly what Simon is thinking. It says in verse 40, "Jesus answered him." How could he answer him when he hasn't said anything? Ah, but he *has* said something--to himself--and it is known fully to Jesus. Jesus approaches him gently: "Simon, I have something to tell you." Such an opening is designed to get Simon's attention, and what he hears is a profound parable about two debtors.

A profound parable. It is one of the shortest and simplest of all Jesus' stories. "Two men owed money to a certain money-lender. One owed him five hundred denarii, and the other fifty. Neither of them had the money to pay him back, so he canceled the debts of both." These debts were significant. A denarius was the equivalent of a day's wages. Thus, one man owed nearly two years' wages while the other owed nearly two months. When the day of reckoning arrived, neither of the men was able to repay his debt. This was a serious matter in Roman culture, and there was no Chapter Seven or Chapter Eleven bankruptcy available. The usual result of failure to pay one's debt was either prison or slavery.

A pointed application. "Now which of them will love him more?" And Simon responds, a bit grudgingly perhaps for being put on the spot, "I suppose the one who had the bigger debt canceled." After all, a two-year debt was probably beyond hope of repayment. A two-month debt, on the other hand, could probably be handled with a second job and a little extra frugality. And Jesus says, "You have judged correctly."

Then He turns to the woman but speaks to Simon. “Do you see this woman?” Kind of a silly question, wouldn’t you say? Of course he can see her. He isn’t blind. But in a more profound sense, he clearly *cannot* see her. He cannot see her for *who she is* because he is blinded by *who she was*. He sees only a prostitute, not a woman. He sees only a sinner, not a person. He sees only a history, not a present. Simon has spiritual cataracts that keep him in the dark. And what is the cause of his spiritual blindness?

Well, in the first place his sight is clouded by his own self-righteousness. He has a log protruding from his own eye that prevents him from seeing that the log in hers has been forgiven. A second factor that blinds Simon is his heart attitude toward Jesus. He has invited Jesus to be his guest, but he has not treated him as a guest. Here again are Jesus’ words:

“I came into your house (at your invitation, no less). You did not give me any water for my feet, but she wet my feet, not with water but with her tears. Not only that, she took her hair down and used it to wipe my feet. You did not give me a kiss, but this woman, from the time I entered, has not stopped kissing my feet.”

The kiss of peace, given on the cheek, was customary, normal, and dignified. But this woman has kissed Jesus’ feet, an act of incredible humility. And not once, but continually.

Furthermore, He continues, “You did not put oil on my head, but she has poured perfume on my feet.” Olive oil was the normal thing which hosts used to anoint the head of their guests. It was plentiful and inexpensive. Furthermore, one didn’t need to kneel to anoint someone—in fact it could be done in a very perfunctory way. But even this Simon neglected. This woman however, knelt down and used expensive perfume to anoint Jesus’ feet.

Simon reminds me of a lot of people today. They call themselves Christians and they will speak respectfully of Jesus; but they do not demonstrate the common courtesy one would normally extend to a dear friend. They do not read his love letters regularly; they do not communicate with Him daily; they do not obey His call to worship regularly; they do not serve faithfully; they do not give generously.

Jesus responds to the woman lovingly. “Therefore, I tell you, her many sins have been forgiven—for she loved much. But he who has been forgiven little loves little. Then Jesus said to her, ‘Your sins are forgiven.’” Jesus does not gloss over the woman’s sin. He bluntly states, “they are many.” But no matter how many or how great, true repentance is always followed by God’s forgiveness.

One potential minefield in this passage is the phrase, “for she loved much.” It almost sounds like she earned her forgiveness by demonstrating love. But it was not her love that saved her. Verse 50 tells us clearly what saved her, as Jesus speaks directly to the woman and says, “Your *faith* has saved you; go in peace.” What Jesus is saying here in verse 47 is that her love is proof that she has already been forgiven. One Bible translation gives the true meaning: “Her sins, her many sins, must have been forgiven her, or she would not have shown such great love.”

By contrast, “he who has been forgiven little loves little.” This is Jesus’ gentle but firm way to drive home the point to Simon. The tragedy is that he not only cannot see this woman for who

she is; he can't see himself for who he is either. In his self-righteousness he considers his moral debts very minor. Thus they remained unforgiven and he remains ungrateful and unloving.

The rest of the guests react cynically. It says in verse 49, "The other guests (presumably mostly Pharisees) began to say among themselves, 'Who is this who even forgives sins?'" One is reminded of an earlier encounter in chapter 5:21, where it says "The Pharisees and the teachers of the law began thinking to themselves, 'Who is this fellow who speaks blasphemy? Who can forgive sins but God alone?'" Well, their question is a good one. Certainly God is the only One who can forgive sins. But instead of rejecting Jesus as a blasphemer, they should have concluded that He is who He claimed to be—God!

Now so far this morning, we have examined an amazing story of forgiveness. I want to take a few more moments and share with you a brief theology of forgiveness.

A biblical theology of forgiveness

What does the Bible teach about this incredibly important truth? I want to look at this by examining briefly three topics:

- The failure that needs forgiveness
- The faith that receives forgiveness
- The freedom that follows forgiveness

The failure that needs forgiveness. This passage, and in fact the whole New Testament, reveals that . . .

1. All of us are in God's debt. Some of us have many sins; others may have few in comparison. But "all have sinned and fall short of the glory of God." (Romans 3:23).

2. We are responsible for our debt. A few years ago there was an article in *U.S. News and World Report*, (April 21, 1997) called "The Politics of Biology." The theme of this article was the nature/nurture debate, and how the strong emphasis on genetics today tends to relieve people of responsibility for criminal behavior, addictive disorders, or sexual perversion. The article states, "A belief in the power of genes necessarily diminishes the potency of such personal qualities as will, capacity to choose, and sense of responsibility for those choices—if it's in your genes, you're not accountable." The author is very uncomfortable with this and goes on to express his own opinion that the most genetics can do is to describe predispositions. There are always nurture factors, environment issues, and personal choices that push one over the edge or pull one back toward responsible behavior. Society may rename every sin as a disease or even call it normal behavior, but God calls it sin, and He says we are responsible.

3. We are incapable of repaying our debt. I think every human being knows that deep down in his heart. In fact, I think that knowledge is behind the efforts to call sin something else. After all, if you can't solve your sin problem, at least you can deny it and call it something else. The world's religions, of course, are in business to help us find ways to repay our debt. Most suggest various kinds of penance to compensate for our sins, or good deeds to outweigh them. But God

calls all such efforts futile. He views all our righteous deeds done with such a motive as “filthy rags.”

4. Judgment is the result of our debt. The two men in the parable faced the prospect of life as a slave or as a prisoner. The judgment for sin is worse: “The wages of sin is death,” says Romans 6:23—spiritual death, eternity apart from God, punishment in the lake of fire. So, friends, we come to the bottom line:

5. Forgiveness is our only hope. Romans 6:23 goes on to say, “For the wages of sin is death, *but* the gift of God is eternal life through Jesus Christ our Lord.” Forgiveness of sins is available in Jesus Christ. Just like He did for the sinful woman of Luke 7, He wipes the slate clean. Psalm 103:10ff says, “God does not treat us as our sins deserve or repay us according to our iniquities. For as high as the heavens are above the earth, so great is his love for those who fear him; as far as the east is from the west, so far has he removed our transgression from us.”

The problem is that while forgiveness is offered *carte blanche* to every member of the human race, not everyone receives it.

The faith that receives forgiveness. Ephesians 2:8,9 states the issue clearly. “For it is by grace you have been saved, through faith--and this not from yourselves, it is the gift of God--not by works, so that no one can boast.” It is only by faith that forgiveness is realized. But there are two parts to this. First, . . .

1. Only the forgiver can assume the debt. The moneylender in the parable forgave the debts of both his debtors, but in the process he assumed the debt himself. They couldn’t pay, so he agreed to pay. That’s what forgiveness is—taking upon oneself the debt someone else leaves behind.

Jesus agreed to take on Himself our eternal debt. He who knew no sin became sin for us. He took upon Himself every evil thought, word, and deed we have ever been guilty of. He paid it all.

2. Only faith can accept the cancellation of the debt. As with the missionary mechanic, emotions sometimes tell us that there is no way we can be forgiven. He had to take the survivors’ word for it. God has promised us forgiveness through the death of His Son, but we too have to take His word for it. We cannot scientifically examine our account in Heaven to see if the words, “Paid in full,” are written across it. We must take it by faith.

The freedom that follows forgiveness.

1. Freedom from fear. Imagine the fear that filled the hearts of the two debtors in Jesus’ parable when the moneylender called in his loans; they had no hope, but his forgiveness set them free from that fear. Imagine the fear of the airplane mechanic until the relatives of those who perished set him free from that fear. Are you afraid of death? Only the knowledge of sins forgiven can completely remove that fear.

2. Freedom to love. The sinful woman lacked any inhibitions in pouring out her love to Jesus. She was able to love much because she understood how much she had been forgiven.

3. Freedom to forgive. Forgiveness begets forgiveness. Many times in the Scriptures there is a parallel drawn between God's forgiveness of us and our forgiveness of others. Only those who know the extent of their own forgiveness are able to extend forgiveness to others.

Conclusion: It is dangerous to see ourselves as "little sinners" as the Pharisee did. Rather we should see ourselves as totally unworthy objects of God's rich grace, as the woman did.ⁱ Her story teaches us a crucial lesson about the depth of our love for God. The greater our realization that God has dealt with us in a way that was completely undeserved, the greater love we will have for Him in return.

Frances Havergal wrote the words to a little-known but profound hymn:

*Nothing to pay! Yes, nothing to pay!
Jesus has cleared all the debt away.
Blotted it out with his bleeding hand!
Free and forgiven and loved you stand.*

*Hear the voice of Jesus say,
Verily thou hast nothing to pay!
Paid is the debt, and the debtor free!
Now I ask thee, Lovest thou Me?*

Prayer: Father, we thank you for your great forgiveness. We recognize it as our only hope. As forgiven sinners, we love you. Amen.

i. Darrell Bock, *The NIV Application Commentary*, Luke, 225