

THE TWO DEBTORS

Luke 7:36-50

³⁶ One of the Pharisees asked him to eat with him, and he went into the Pharisee's house and took his place at the table. ³⁷ And behold, a woman of the city, who was a sinner, when she learned that he was reclining at table in the Pharisee's house, brought an alabaster flask of ointment, ³⁸ and standing behind him at his feet, weeping, she began to wet his feet with her tears and wiped them with the hair of her head and kissed his feet and anointed them with the ointment. ³⁹ Now when the Pharisee who had invited him saw this, he said to himself, "If this man were a prophet, he would have known who and what sort of woman this is who is touching him, for she is a sinner." ⁴⁰ And Jesus answering said to him, "Simon, I have something to say to you." And he answered, "Say it, Teacher."

⁴¹ "A certain moneylender had two debtors. One owed five hundred denarii, and the other fifty. ⁴² When they could not pay, he cancelled the debt of both. Now which of them will love him more?" ⁴³ Simon answered, "The one, I suppose, for whom he cancelled the larger debt." And he said to him, "You have judged rightly." ⁴⁴ Then turning 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 from the time I came in she has not ceased to kiss my feet. ⁴⁶ You did not anoint my head with oil, but she has anointed my feet with ointment. ⁴⁷ Therefore I tell you, her sins, which are many, are forgiven—for she loved much. But he who is forgiven little, loves little." ⁴⁸ And he said to her, "Your sins are forgiven." ⁴⁹ Then those who were at table with him began to say among themselves, "Who is this, who even forgives sins?" ⁵⁰ And he said to the woman, "Your faith has saved you; go in peace."

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Here is a Pharisee named Simon that wanted to know more about Jesus and he invited Jesus to come to his house to eat. Yet Simon did not show Jesus the customary courtesies that a host in those days would have; a greeting kiss and having a servant wash His feet. Notice that Jesus accepted the hospitality of all types of people.

They reclined at the table. It was not unusual for people to stand around to hear the conversation going on at the table.

A woman, known to be the town prostitute, comes and stands behind Jesus. She is overcome with emotion. Weeping, she expresses her love with tears and ointment.

Only Jesus understood her love. Only love can interpret love. Evidently she had met Jesus before and was expressing her love to Him for forgiving her sins. She had come with the ointment but probably had not planned on weeping.

Simon did not have a clue as to what was happening. He looked on in amazement and disgust. Simon knew this woman's reputation but he did not know what was now in her heart.

Don't be too hard on Simon. There is a good reason to avoid people of bad character. However, neither should we judge solely on appearance.

Simon concludes that Jesus could not be a prophet or He would have known about this woman. Imagine Simon's shock when Jesus read his thoughts.

Then the parable or the lesson to be learned:

The Creditor is Christ.

The Two Debtors are Simon and the woman.

The debts in the parable are not so much a "degree" of sin, but the depth of conviction in the person. Both are hopelessly bankrupt, nothing with which to pay; and both are offered to be freely forgiven.

The woman is overcome with gratitude to Christ. Simon is indifferent. He had nothing to be thankful for because he was not forgiven.

The woman's expression is the evidence of her forgiveness, not the cause of it.

The crowd is puzzled. Christ restates the woman's assurance –
"Go in peace."

Sinful Woman: His Response to Love (Luke 7:36-50)

Jesus not only accepted hospitality from the publicans and sinners but also from the Pharisees. They needed the Word of God too, whether they realized it or not. We trust that Simon's invitation was a sincere one and that he did not have some ulterior motive for having Jesus in his home. If he did, his plan backfired, because he ended up learning more about himself than he cared to know!

The repentant woman (vv. 36-38). It was customary in that day for outsiders to hover around during banquets so they could watch the "important people" and hear the conversation. Since everything was open, they could even enter the banquet hall and speak to a guest. This explains how this woman had access to Jesus. He was not behind locked doors. In that day women were not invited to banquets.

Jewish rabbis did not speak to women in public, nor did they eat with them in public. A woman of this type would not be welcomed in the house of Simon the Pharisee. Her sins are not named, but we get the impression she was a woman of the streets with a bad reputation.

Do not confuse this event with a similar one involving Mary of Bethany ([John 12:1-8](#)), and do not identify this woman with Mary Magdalene ([Mark 16:9](#); [Luke 8:2](#)) as many continue to do.

The woman admitted she was a sinner and gave evidence that she was a *repentant* sinner. If you check a harmony of the Gospels, you will discover that just before this event, Jesus had given the gracious invitation, "Come unto Me .. and I will give you rest" ([Matt 11:28-30](#)). Perhaps that was when the woman turned from her sin and trusted the Saviour. Her tears, her humble attitude, and her expensive gift all spoke of a changed heart.

The critical host (vv. 39-43). Simon was embarrassed, both for himself and for his guests. People had been saying that Jesus was a great Prophet ([Luke 7:16](#)), but He certainly was not exhibiting much prophetic discernment if He allowed a sinful woman to anoint His feet! He must be a fraud.

Simon's real problem was *blindness*: he could not see himself, the woman, or the Lord Jesus. It was easy for him to say, "*She is a sinner!*" but impossible for him to say, "*I am also a sinner!*" (see [Luke 18:9-14](#)) Jesus proved that He was indeed a prophet by reading Simon's thoughts and revealing his needs.

The parable does not deal with the *amount* of sin in a person's life but the *awareness of* that sin in his heart. How much sin must a person commit to be a sinner? Simon and the woman were both sinners. Simon was guilty of sins of the spirit especially pride, while the woman was guilty of sins of the flesh (see [2 Cor 7:1](#)). Her sins were known, while Simon's sins were hidden to everyone except God.

And both of them were bankrupt and could not pay their debt to God. Simon was just as spiritually bankrupt as the woman, only he did not realize it.

Forgiveness is a gift of God's grace; the debt was paid in full by Jesus Christ ([Eph 1:7](#); [1 Peter 1:18-19](#)). The word *frankly* means "graciously and freely." The woman accepted God's free offer of salvation and expressed her love openly. Simon rejected that offer and remained unforgiven. He was not only blind to himself, but he was blind to the woman and to his honored guest!

The forgiving Saviour (vv. 44-50). The woman was guilty of sins of commission, but Simon was guilty of sins of omission. He had not been a gracious host to the Lord Jesus. (For a contrast, see Abraham in [Gen 18:1-8](#).) Everything that Simon neglected to do, the woman did - and she did it better!

There are two errors we must avoid as we interpret our Lord's words. First we must not conclude that this woman was saved by her tears and her gift. Jesus made it clear that it was *her faith* alone that saved her ([Luke 7:50](#)), for no amount of good works can pay for salvation ([Titus 3:4-7](#)).

Nor should we think that lost sinners are saved by love, either God's love for them or their love for God. God loves the whole world ([John 3:16](#)), yet the whole world is not saved. "For by grace you have been saved through faith, and that not of yourselves; it is the gift of God, not of works, lest anyone should boast" ([Eph 2:8-9](#), NKJV). Grace is love that pays a price, and that price was the death of the Son of God on the cross.

Jesus did not reject either the woman's tears or her gift of ointment, because her works were the evidence of her faith. "Faith without works is dead" (see [James 2:14-26](#)). We are not saved by faith plus works; we are saved by a faith that leads to works. This anonymous woman illustrates the truth of [Gal 5:6](#), "The only thing that counts is faith expressing itself through love" (NIV).

How did the woman know that her sins were forgiven? Jesus *told her*. How do we know today that we have been forgiven? God *tells us so in His Word* Here are just a few verses to consider. [Isa 1:18](#); [43:25-26](#); [55:6-7](#); [Acts 13:38-39](#); [Rom 4:7-8](#); [Eph 4:32](#); and [Heb 8:12](#). Once you understand the meaning of God's grace you have no trouble receiving His free and full forgiveness and rejoicing in it.

Of course, the legalistic critics at the dinner were shocked when Jesus said, "Her sins, which are many, are forgiven." By saying this, Jesus was claiming to be God! (see [Luke 5:21](#)) But He is God, and He died for the sins that she committed. His words of forgiveness were not cheap words; they cost Him dearly on the cross.

How was this woman saved? She repented of her sins and put her faith in Jesus Christ How did she know she was truly forgiven? She had the assurance of His word. What was the proof of her salvation? Her love for Christ expressed in sacrificial devotion to Him. For the first time in her life, she had peace with God ([Luke 7:50](#)).

Literally it reads, "Go *into* peace," for she had moved out of the sphere of enmity toward God and was now enjoying peace with God ([Rom 5:1; 8:7-8](#)).

When Jesus healed the centurion's servant it was a great miracle. An even greater miracle was His raising the widow's son from the dead. But in this chapter, the greatest miracle of all was His saving this woman from her sins and making her a new person. The miracle of salvation has to be the greatest miracle of all, for it meets the greatest need, brings the greatest results (and they last forever), and cost the greatest price.

Simon was blind to the woman and blind to himself. He saw her past, but Jesus saw her future. I wonder how many rejected sinners have found salvation through the testimony of this woman in Luke's Gospel. She encourages us to believe that Jesus can take any sinner and make him or her into a child of God.

But God's forgiveness is not automatic; we can reject His grace if we will. In 1830, a man named George Wilson was arrested for mail theft, the penalty for which was hanging. ... President Andrew Jackson gave Wilson a pardon but *he refused to accept it!* The authorities were puzzled: should Wilson be freed or hanged?

They consulted Chief Justice John Marshall, who handed down this decision: "A pardon is a slip of paper, the value of which is determined by the acceptance of the person to be pardoned. If it is refused, it is no pardon. George Wilson must be hanged."

If you have never accepted God's pardon, now is the time to believe and be saved.

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