

# And When They Had Nothing To Pay, He Frankly Forgave Them Both

By Shawn Reynolds

sermonaudio.com

**Bible Text:** Luke 7:42  
**Preached on:** Sunday, September 23, 2018

**Grace Particular Baptist Church**  
5725 Imperial Lakes Blvd  
Mulberry, FL 33860

**Website:** [www.onefoldoneshepherd.org](http://www.onefoldoneshepherd.org)  
**Online Sermons:** [www.sermonaudio.com/graceparticular](http://www.sermonaudio.com/graceparticular)

Let us this morning return back to our text we just read from Luke 7, our text is verse 42. Luke 7:42.

42 And when they had nothing to pay, he frankly forgave them both. Tell me therefore, which of them will love him most?

Let us pray.

*O Lord, how great thou art. How merciful thou art. How full of longsuffering, how great, how loving, how patient thou art with thy people. Lord, we ask in this hour that thou would, indeed, draw us to thyself to reveal thy great work. O Lord, may you come to our souls, make thy word suitable to us this hour. I thank thee, Lord, for thy word. I thank thee for thy faith. I thank thee, Lord, for thy grace and I pray, Lord, that you would give us this hour a power from on high to humble us before thee, to show us, Lord, our place before thee, and the greatness of who thou art. For this I ask in Jesus' name. Amen.*

As I sat and I listened to Brother Paul preach this morning and from the passage he was given, I couldn't help but marvel at the unity of the spirit and then, of course, I start to pray and ask why that is, the Lord in his sovereignty this morning and in his purpose has provided a look again at such a great faith and our need, our need of faith to be brought to him.

As you'll see in this account as we've already read through it this morning and you'll see in our text, when I was a child, I heard my first message from this text and it was preached to me from a position of universal atonement that Jesus forgave every man of all of his sins and that's what the 500 and the 50 meant. Later in my life, I heard another message preached where the minister, and I've read quite a few of these actually, tried to form in the sermon which the 500 would be the woman in this and the 50 would be silent. I stumbled at that for a long time. Simon clearly in this passage is not one of God's children. He has no work in his soul. He has no contrition of sin.

I think about this, this morning, because I know that for the children of God in this room, the sermon that Brother Paul preached about this one that looked at herself as a dog, how

do you get there? She certainly was not a child of Israel but yet she was given a faith that the children of Israel just wished that they could have; a faith that they looked for something and never found, they had their own faith. It's interesting because that passage ends the same way ours does today that, "thy faith has made me whole," and we know that it couldn't be but a faith given of the Lord. As many times in our life, we haven't been made whole but I can guarantee you if you're a child of God, every time you have been made whole, you know it is a great gift and healing of the Lord to draw you to him. No, this passage is neither of those two things that I said. It wasn't intended to teach universal atonement, it was to show the necessity to the child of God to be shown their sin, the greatness of sin, the joy and love given of the Lord to be pardoned of that sin; the faith that the Lord gives to bring us to him to reveal his finished work; to reveal what the Lord has done.

It was the songwriter that said, "Nothing in my hand I bring, simply to thy cross I cling." That was Newton in "Rock of Ages." I pray that that would be what the Lord reveals to us this hour and as we look at this account that's right before us, that we don't fall into the trap of man-centeredness, that we don't even look at the woman as great as the faith given to her and the acts that come pouring out of her, she could do no other because that's what grace does. The woman who came to the one we just heard who would not leave the Lord alone was because of the Lord's grace in her soul, that faith that called and said, "Cry out to me. Cry out to me." And the Lord kept bringing forth the exercise of that faith by saying the things that he did to her. It was to try that faith. You see, when our own faith is tried, we fail because we can believe in and of ourselves but that belief, we fall so short so many times.

It's funny, sometimes I hear Paul up here saying, "I'm just talking about me now. I'm just talking about the way I deal with people." And I'll sit out there going, "No, you're talking about me, the way I deal with people." And that's the thing, when we're not and all of us aren't given of that faith, we're left to exercise our own understanding and our own way that we look at things, we stand in dire need of the Lord every day. And I hope you see this morning in the one that the Lord gave Brother Paul to preach from and now the one that the Lord called here, your suitability, that you see that the Lord has done the same in you and is doing the same in you. That's how the Lord calls us to himself.

So we begin right in verse 31, "And the Lord said, Whereunto then shall I liken the men of this generation? and to what are they like?" It's interesting, that question is timeless. If we ask the generation of men and we ask them what are they like and we see what they're like, we come to the same conclusion that the Lord did.

"They are like unto children sitting in the marketplace," and we're talking about religious man here, "and calling one to another, and saying, We have piped unto you, and ye have not danced." The religious men and the religious ones in this world who put the yoke of sin upon one another, look for their work and their doggedness and their pointing out sin in everything they do in their duties, and everything that they put on man to do, and everything they enjoin man to do, they look for them to dance for what they pipe unto them. They look to them and they say, "We've mourned, we've told you that we're

sorrowful over sin and, look, you still are not, you've not wept. What's wrong with you? What's wrong with you?" What's wrong with religious man today? Jesus said, "I liken this generation to this type of man." You tell me, is it any different today when you're meeting out there in the world and you are speaking to them who have the Pharisaical spirit and do not and have not been touched by the grace of the Lord, that at any time in their life they have been emptied of themselves, because it is a continuous battle. You may be emptied of yourself one day and be full of yourself the next day. That's the warfare that we have in this life, but as you see and as you have seen, the faith of the Lord is a gift that he keeps giving to his children to bring them to him.

Verse 33, "For John the Baptist came neither eating bread nor drinking wine," and what you said about him was, the religious, "He hath a devil." What was John's message? John was sent to preach repentance; that the gift of repentance was necessary for every child of God. It was needful that we are brought to the end of ourselves and emptied to see the goodness in all that Christ has done for us. That was his message and the world called him, the religious world, the Pharisaical world called him a devil.

Then Jesus said, "The Son of man," referring to himself, "is come eating and drinking; and you say he's a gluttonous man. You say that he's a drunk, a winebibber, a friend of publicans and sinners." Now listen, that suits my case just fine, that my Lord is a friend of publicans and sinners, but there are some in that Pharisaical spirit that can rise in all of us, it has trouble with that. And this was said in disdain of Jesus. It was said, "You're a friend of publicans and sinners," but the children of God say, "Praise God that he is because that suits my case. That's me, a sinner. That's me, the publican, that I can't lift my head to the Lord at times and I'm in need of him to make me that way, dependent upon him because there are other times I do lift my head. There are other times that I do have that Pharisaical spirit."

Then we see in verse 35, Jesus says, "wisdom is justified of all her children." Paul called Jesus Christ the wisdom of God. Jesus has taken that name for himself, wisdom. Wisdom will always be justified of all the children of God. Christ must be justified.

Paul tells us in Romans 3:26, "To declare, I say, at this time his righteousness: that he might be just, and the justifier of him which believeth in Jesus." Paul saw it. The children of God see it, are shown it, are revealed, as the Lord brings them and empties them of self. We have justification in Christ alone, the faith of Christ, the love of Christ who died for me, the work of Christ on the cross.

"Wisdom is justified of all her children." As Jesus said these things and said these things to the Pharisees around, one of them now heard what Jesus said and wanted to try him. He wanted to find out if he was the Messiah. He wanted to prove him.

"And one of the Pharisees," in verse 36, "desired him that he would eat with him." Now here's the amazing thing, "And he went." Boy, I've read some things this week of men stumbling over that. Why would he go? Why would he go to a Pharisee's house? After what he just said, after the upbraiding? He always upbraided the Pharisees, why would he

go to this person's house, this Pharisee's house, this one who did not have an ounce of grace or the mark of Christ or Christ's salvation in his soul? Why would the Lord go there? And it reminds me of the time where he must needs go to Samaria for the Lord was going to draw one of his sheep there to this house, the house of a Pharisee. Did you know that salvation can come to the house of the Pharisee and it not even be for the Pharisee? Oh, the Lord searches his people out wherever they are and he draws them to himself. There are some miraculous things said in this passage and if we're not given the mind of man to reason them and we're given the mind of Christ, what a blessing it is to the soul of the children of God. When the Holy Spirit takes the things of Christ and what he's done, Christ is justified, Christ is exalted, Christ is given all preeminence.

"And one of the Pharisees desired him that he would eat with him. And he went into the Pharisee's house, and sat down to meat." He sat down to eat and at that time, we're not told anybody else is in the house, "And, behold, a woman in the city," Paul's woman that he preached about was in Canaan miles and miles away from where Jesus was. How did she get to where Jesus was? How does this woman who's in the city, "which was a sinner, when she knew that Jesus sat at meat in the Pharisee's house." Now we're not told that the Pharisee went out and told everybody he was going to have Jesus at his house. We're not given that to have our logic or interject anything into this passage other than what the Holy Spirit has put on record for us. So how did she get there? How do these people from different walks of life, the one that wasn't even in the house of Israel, this one who's a woman in the city, how did she know Jesus would be there? The Lord said, "And I, if I be lifted up, will draw all men unto me." The Father has given the Son all of his people and he has died for every one of them and not one of them can be plucked from his hand, and he will draw all that the Lord has given him to save. He will draw them all to salvation no matter what tribe they're in this morning, no matter what assembly they're in this morning, what denomination they sit under this morning. That's comforting to me, no matter how bad a sinner they are. This woman was a renowned sinner of the things that she did in her body, that she did here on earth.

"And, behold, a woman in the city, which was a sinner, when she knew that Jesus sat at meat in the Pharisee's house, brought an alabaster box of ointment." She brought an ointment, something to put upon Jesus. Remember what that passage Brother Paul read, I was going to read the same one. Psalm 51:17 says, "The sacrifices of God are a broken spirit: a broken and a contrite heart, O God, thou wilt not despise." The work of the Lord in the soul is to empty the child of God of himself and to fill that vessel with Christ, with himself, and when that takes place, the child of God only can see Jesus. He only desires to give unto the Lord, to give all the he has unto the Lord. There's no other way. There's no other way. It's not duty. It's not a feeling of what you should do or what you can't do or what you need to do, it's the Lord filling the soul. And the Lord's presence dwells with all of his people. It is the seed, it is the vital union that we share in Christ Jesus.

Jesus said, "Come unto me all ye that labor and are heavy-laden and I will give you rest." How do you come? For those that want to say these people came within themselves and they figured it out, we're not given that. We're not told that they were given a special invitation other than by the Holy Spirit that drew them there. I read so many things when

the Lord gives me a passage and I read different people and you probably would not be surprised how many of those things always want to take the glory from the Lord and give it to man. This is why she came, she must have heard something. "If she was out there listening to Jesus preach, she was out there one of the people, Jesus really asked her to come there." Really? Really? Don't you think that would be pertinent information the Holy Spirit would want us to know? But do you know what the Holy Spirit wants us to know? Christ. The work of Christ in the soul to draw all of his people to himself and then when he does, he empties her.

She came, verse 38, "And stood at his feet behind him weeping." What does she have to weep over? Well, we're told, she was a sinner. When the Lord sends the Spirit to convict, and he will, he will convict the world of sin, the elect world, when he shows us sin, the humbleness and humility comes with it. The crying out unto the Lord comes with it. There is nowhere else to turn for the child of God. He's emptied of self. He might have tried that so many times but not today, not in the day of the Lord's power. In the day of the Lord's power, the Lord comes and he melts and he reveals himself as the great salvation that he is. That song we just sang, "Nothing but the blood of Jesus," could make her whole.

She stood there at his feet behind him, that shows you the position, she couldn't even get to where she thought she could be seen because of the humility. That's Christ's work. That's Christ in the soul, where he went as a lamb to the slaughter and never opened his mouth; never called the legions of angels to deliver him; lay down his life for his friends. This is his work in the soul.

"And stood at his feet behind him weeping, and began to wash his feet with tears, and did wipe them with the hairs of her head, and kissed his feet, and anointed them with the ointment." She was set free. She loathed herself because of sin but she wasn't left there. She wasn't left there to focus on the sin, she was left to focus on the Savior and love filled her soul for the forgiveness of sin, love filled her soul where she wanted to sing the praises of Jesus and she wanted to anoint his feet and give all that she had to the Lord. Isn't that what the Lord said about the woman who cast in the two mites? She gave all of what she had. Faith. Faith to do things that we don't do of ourselves and won't do them, no matter how religious we are. We're in dire need of the Lord every hour and without the faith of the Son of God at this moment in her life, she would have continued in her sin, she would have continued in her life. She would not have come to the Lord but she's heavy-laden because of the burden of sin and the sorrow of sin and the chastening hand of the Lord has come upon her now because he loves her and he brings her there to show her the wickedness of sin and the sinfulness of sin.

That is what produces words like "dog." That is what produces words like "unworthiness." That is what produces in David, "Against thee and thee only have I sinned." That is the work of Christ. That is the work of the Holy Spirit and there's no mixture in it of man. Man can't get there no matter how many prayer books we have, no matter how many creeds religious man has, no matter how many beads he can rub, no matter how many Hail Marys he can say, no matter how many duties he can do, how

much goodness he can do in this world. He cannot get to his soul in the contrition of the soul to cry out to the Lord and to give of all your substance and all that you are, to say, "Lord, I'm nothing without you." This is a work of grace. This is the work of the Lord Jesus Christ and isn't it marvelous in our eyes? And if it is, it's only because of him. It's only because of the faith of the Son of God to see it.

She has been brought here. She has been brought to see the Lord. She has been brought by faith to see his sacrifice. She has been brought to see that she has been pardoned. Jesus hasn't said it yet but faith has brought her there and has credited the work that Christ will do on the cross but somehow, just as the one we looked at last week, she saw it already. What does that? This is the faith that the children of God need every day to live upon, to see him higher than our position; to see him higher than what we are.

But then there's another one there. "Now when the Pharisee which had bidden him saw it, he spake within himself." Isn't that the Pharisaical religion, to have high thoughts in himself; to have those thoughts that puff up, "I'm glad I'm not that way. Oh, this can't be the Messiah here. No way."

"This man," notice, "this man." No work in the soul, no contrition, no being brought to the end of self because all he can see is self. "I've had my thoughts of self." "This man if he were a prophet," this is the way I logically deduce this, what I see with my eyes is there is no way he knows what kind of sinner she is, so he cannot be the Son of God.

"This man, if he were a prophet, would have known who and what manner of woman this is that toucheth him: for she is a sinner." But Jesus looks in the heart and Jesus knows the thoughts and intents of all men.

"And Jesus answering said unto him, Simon, I have somewhat to say unto thee. And he saith, Master, say on." Then we have these two little words, two little verses of a parable for Jesus wants to teach the necessity, the dire need of the hour, to be emptied of yourself to see that there's no way that you could ever pay the debt.

"There was a certain creditor which had two debtors: the one owed five hundred pence, and the other fifty. And when they had nothing to pay," and I want you to notice the 50 person who only owed 50 in this parable still had nothing to pay. You see, it doesn't matter in our eyes how we see ourselves. It doesn't matter and I want you to understand this parable was written toward the way how man looks at sin and how we look at everybody in sin, how he looked at sinners, how he said she was a greater sinner than he was or anybody else was. The Pharisee never sees himself as a sinner. He may confess it with his mouth but in his language and in his mind, he's just not that bad.

But the Lord said they had nothing to pay and that's tough. That's very tough for the Pharisaical world because they have many things to pay. They say, "Look, I fast twice in a day. Look, I've done this for you, Lord. Look, I'm a preacher of the word. Look, Lord, I've given to the poor. Look, I've been out there and I've done all these good things for my family, I've done all these things, I've followed you my whole life," but the Lord says

his children have nothing to pay. We feel at times that we owe the Lord and then we go about to make a payment to the Lord whether it be obedience, whether it be worship, whether it be prayer. It's our duty minds that come up to say, "There's something that we owe the Lord and we can make payment," but the Lord tells us, "They have nothing to pay."

This woman had nothing to pay. You say, "Oh, she had an alabaster box of ointment." She had to be brought to the end of herself to see her Savior and to give everything that she had to the Savior. It wasn't because of what she gave to the Savior that he pardoned her. That's what grace does, empties a sinner. Both were equally unable to pay and both had no ability to pay and he, frankly, forgave them both.

Then the key to this is, "Tell me," the question, "Tell me therefore, which of them will love him most?" That tells you something. He took the mind off the degrees and put it back to say, "How is it that we love the Lord?" We can walk around in our religious duties, we can come to church, we can do all these things, is that loving the Lord? Many people today would say it is but love and joy and peace and faith, all of these are fruit of the Spirit, and so is patience. They're gifts of God and praise be to God that they are because we would not exercise them if they belonged to us to exercise. We show that every day.

"And when they had nothing to pay, he frankly forgave them both." He has the power to forgive. He has the power to blot out. And he has the power to pardon. David said in Psalm 32:1, "Blessed is he whose transgression is forgiven, whose sin is covered." He said again in 85:2, "Thou hast forgiven the iniquity of thy people. Thou hast covered all their sin. Selah." How did you know, David? The faith of the Son of God to credit his word, to credit his work that was done before the foundation of the world. Paul said in Colossians 2:13, "And you, being dead in your sins and the uncircumcision of your flesh, hath he quickened together with him, having forgiven you all trespasses." John said in 1 John 2:12, "I write unto you, little children, because your sins are forgiven you for his name's sake." That tells us why, for his name's sake, for the glory of the Lamb, the Triune Lord, the glory of him. Let him that glory, glory in the Lord.

We lose sight a lot of that sometimes when we read about these characters and these people, these children of God that the Lord works in, and we strive sometimes, speaking for myself, I say, "Wow, I want to be more like that person," and there's nothing in that person, they're sinners just like I am. That's the bare truth of the matter is I am like that person, I'm a sinner in need of the Lord's grace to be bestowed upon me and the power of the Lord to believe that he has come; that he is the Savior of my soul; that he is the Savior of my life.

"He frankly forgave them both." The last part of that I said, "Tell me therefore, which of them will love him most?" It's an interesting question. Paul said in Ephesians 1:7, "In whom we have redemption through his blood, the forgiveness of sins according to the riches of his grace." Do you know what redemption is? Being bought back. You see, that's one of the beauties in this passage, verse 42, that sometimes we miss, the creditor,

the Lord Jesus Christ is the creditor because to him we owe all things, but he became the debtor. He became the one who had to pay the debt. That's what's pictured for us in the Old Testament with the altar and the sacrifice, both of them being Christ; the altar which was sanctified unto the Lord for the sacrifice and Christ becoming the sacrifice for his people.

You see, we owe everything to the Lord but we have nothing to pay. I hope you see it. I hope you see today that the Lord must be everything for his children. He must be. He must draw them there. They're not coming. He must interrupt their daily lives. They're not coming. He brings necessity into our lives. He brings through trial, he brings through affliction, he brings these things so that we cry out to the Lord because if our lives are not interrupted with them, we're going to go headlong into life and any sin, any sin is enough to damn any man. The Lord puts away all the sins of his people. He pardons them all because we have nothing to pay. Nothing. I don't know how you see yourself today, if you see yourself as 500 or 50, it really doesn't matter how you see yourself because no matter what place you see yourself in, your salvation must come the same way, through the one who can frankly forgive them all. How glorious is this Lord?

"And when they had nothing to pay, he frankly forgave them both. Tell me therefore," here's the question, "which of them will love him most? Simon answered and said, I suppose that he, to whom he forgave most." He can logically get there. Heart not touched, nothing going on in the soul can logically deduce from this parable, "Well, that's easy, the one who has 500."

"And he said unto him, Thou hast rightly judged." And don't miss the beginning of 44, "And he turned to the woman." He turned to his child. He turned his back on the religious world as he did when he walked here, as he does today. "All that you bring to me, religious world, is not acceptable if it's not of the faith of the Son of God." Cain found that out and all of the followers of Cain will find that out throughout all of history one day.

"And he turned to the woman, and said unto Simon," as he turned to the woman, "Seest thou this woman? I entered into thine house, thou gavest me no water for my feet: but she hath washed my feet with tears, and wiped them with the hairs of her head." He didn't even do what was rightful and lawful and the custom to do because there's no love in his soul for the Lord. But faith and the love of the Lord is joined to the Lord; is what cleaves to the Lord and says, "Lord, this is all yours." Remember what David said at the end of Chronicles? "Lord, how can we give this unto you, it's all yours? Everything we have is yours." That's where the child of God is brought as he's emptied of self, "This isn't mine, Lord, it's yours. This is your work."

"Thou gavest me no kiss: but this woman since the time I came in hath not ceased to kiss my feet. My head with oil thou didst not anoint: but this woman hath anointed my feet with ointment. Wherefore I say unto thee, Her sins, which are many," remember the parable, "Her sins, which are many, are forgiven; for she loved much," but then this little pesky passage, "but to whom little is forgiven, the same loveth little." We certainly know



this one didn't love at all but he did love himself. He did love his religious world. He did love that. Listen, I'm going to tell you right now: man can forgive you of anything and there are going to be people in this world that tell you, "I forgive you," and you'll be forgiven little, but there's only one who has the power to forgive sins and blot them out of your soul and blot them out of your mind and to reveal to you that you are forgiven.

Jesus says this in Matthew 9:12, we'll start at 10, "And it came to pass, as Jesus sat at meat in the house, behold, many publicans and sinners came and sat down with him and his disciples. And when the Pharisees saw it, they said unto his disciples, Why eateth your Master with publicans and sinners?" We just heard that, didn't we? That's always the accusation, "How can you?" Well, Jesus tells them, "But when Jesus heard that, he said unto them, They that be whole need not a physician, but they that are sick. But go ye and learn what that meaneth, I will have mercy, and not sacrifice: for I am not come to call the righteous, but sinners to repentance." He came to call sinners, those who need salvation, not those who are righteous in their own eyes.

Physician, heal thyself. Man has always gone about to heal himself religiously, politically, socially, economically, whatever way. He has always set out to heal himself and if you are left there, you will die in your sins, but the Lord is faithful to every one of his children to bring them to the end of themselves where they see Jesus, the author and finisher of our faith.

"And he said unto her, Thy sins are forgiven." We have to hear it from the Shepherd's voice. You can already make the argument she'd already heard it, she was broken and contrite, but now audibly the Lord credits his work, he reveals his power, he reveals that he is of the Godhead, he reveals that, "My people will be willing in the day of my power," and he said unto her, "Thy sins are forgiven, And they that sat at meat with him began to say within themselves," again. You see the mark of the Pharisaical spirit running everything over in your mind, "Oh, I wouldn't do it this way. Oh, this. Oh, I can't believe he said that."

"Who is this that forgiveth sins also?" The ignorance of man, how deep does it go, and it doesn't matter how much the Lord revealed while he was on the face of this earth of himself, what he did with his healings, what he did, natural man cannot understand, will not understand and will always exalt themselves. The work of Christ, what we already read, is to empty the sinner of themselves and to heal them, which we'll see in a minute.

Verse 50, "And he said to the woman, Thy faith hath saved thee; go in peace." What faith is that? What faith could she possibly have but the faith that Paul testified of, "I live by the faith of the Son of God who loved me and gave himself for me." What did she do? She loved him because he gave himself for her. Her sins are forgiven. "Thy faith hath saved thee; go in peace."

Turn with me over to Isaiah 61 in closing.