

# **The Parable of the Creditor and Two Debtors**



**Luke 7:36-50**

- In the Book of Matthew 13:10, Jesus began using parables to teach about the kingdom of heaven.
- According to Mark 4:34, “Jesus did not say anything to them without using a parable and when He was alone with His Disciples He would explain what He meant.”
- Purpose: To assist us in growing in our understanding by exploring these divine truths found Christ teaching.
- Objective: To teach us what they mean and how they relate to our present and future life in Christ Jesus.
- Goal: To allow the Holy Spirit speak to our hearts and draw us closer to Jesus Christ.
- Spiritual Principles: Authority, Organization, Obedience, Stewardship, Agreement, Grace, Faith, Unconditional love, Sowing and Reaping

○ Review Lessons Taught:

1. What is a parable?

- It is a simple yet powerful story that Jesus used to illustrate a great truth. Jesus used parables to help His followers understand spiritual truth.
- The word “parable” is taken from the Greek word that literally means to cast or throw alongside.
- Parables were stories that were “cast or thrown” alongside a truth in order to illustrate a divine truth.

2. These are the parables that have been taught:

- The Parable of the Sower. (Matthew 13:3-9, 18-23)
- The Parable of the Wheat and The Weeds (Matthew 13:24-30)
- The Parable of the Mustard Seed. (Matthew 13:31-32)
- The Parable of the Leaven (Matthew 13:33, Luke 13:20-21)
- The Parable of the Hidden Treasure (Matthew 13:44)
- The Parable of the Pearl of Great Price” (Matthew 13:45-46)
- The Parable of the Dragnet
- The Parable of the Wineskins
- The Parable of the Talents (Matthew 25:14-30, Luke 19:12-26)
- The Parable of the Rich Fool (Luke 12:13-21)

# The Parable of the Creditor and Two Debtors

## Luke 7:36-50

- What is the objective in this parable of the Creditor and Two debtors? (vs. 40-50)
  1. To remind us of God's love for all humanity regardless of status, background, age, gender or ethnicity. (John 3:16-17)
  2. To remind us of God's Son Jesus Christ who has the power to forgive all our sins and transgression. (Romans 3:23, 6:23, Ephesians 2:1-10)
  3. To remind us to examine our hearts to see if we have allowed public status or public scrutiny to hide our affection toward Jesus Christ.
    - Are you still willing to sacrifice all to follow after Jesus Christ? (Matthew 16:24-25)
    - Are you still hungry and thirsty for Jesus Christ and His Word? (Matthew 5:6, 4:4, John 4:7-15, 6:48-51)
    - Are you still in love, committed and devoted to your relationship with Jesus Christ? (John 14:23-24, Matthew 22:34-40, Psalm 9:1-2, 119:9-11, 138:1-2, 1 John 4:19)
    - Are you still growing spiritually and maturing in your faith in Jesus Christ? (Romans 10:17, Ephesians 4:11-16, 2 Peter 3:18, Hebrews 5:12;14, 6:1-3)
- Jesus uses this parable to expose (3) three things about Simon (Pharisee). (vs. 39-42, Matthew 15:7-11, 17-20)
  1. He exposes Simon's heart and thoughts.
  2. He exposes Simon's harmful ways (condemning and judgmental).
  3. He exposes Simon's lack of true love and devotion toward Him.
- This parable begins with (3) three important factors. (Luke 7:36-39)
  1. The Introduction.
    - Simon the Pharisee.
    - Woman the Prostitute.
    - Jesus the Son of God.

## 2. The Invitation.

- Jesus receives an invitation from a Pharisee named Simon to eat with him at his house.
- Jesus accepts his invitation. This appears to be a social gathering between two people that was heard and known publicly around town.

## 3. The Intrusion.

- The woman, which many scholars believe is a prostitute, shows up at Simon house uninvited, unexpected and unannounced.

- There are (3) important areas we will examine in this parable. (vs. 36-50)

### 1. The Guilt. (vs. 36-39)

### 2. The Grace. (vs. 40-44)

### 3. The Gratitude. (vs. 45-50)

- The First thing we must examine is the “Guilt” in this parable. (vs. 36-37)

### 1. We all were born into sin or “guilty” of sin. (Psalm 51:5, Ecclesiastes 7:20, Romans 3:10, 23, 5:8, 12-21)

### 2. The word “guilty” refers to the state of being accountable and liable for violating God’s law which is the consequences of sin.

### 3. For a believer “guilt” is a justified emotion or another word called “godly sorrow” which leads to repentance. (2 Corinthians 7:1, 9-12)

- What is the contrast between Simon (Pharisee) and the woman (prostitute)? (Luke 12:36-37)

### 1. Simon (Pharisee) invited Jesus to his house, but not in his heart.

### 2. The woman (prostitute) came uninvited, but invited Jesus into her heart.

### 3. Both were in the presence of Jesus, but only one showed genuine love and devotion toward Him.

### 4. Jesus was fully aware of their social status and most of all their spiritual state.

- He knew both their thoughts and what was in their heart.
  - He knew both were sinners.
  - He knew both needed to repent and receive forgiveness of their sin.
5. Both were in the presence of Jesus, but only one showed genuine love and devotion toward Him.

○ Both had different thoughts and beliefs about Jesus Christ and themselves. (vs. 37-39)

1. The woman (the Prostitute). (vs. 37-38)

a. She believed what was known and heard about Jesus which led to her coming to Him.

- She knew she was a sinner and those in the town knew it as well.
- She was carrying the weight of sin, guilt, and shame. (Hebrews 12:1-2)
- She was publicly viewed with disgrace and disgust in every town.

b. She approached Jesus in spite of it all.

- She heard all the public scorn, gossip, hate, and criticism.
- She was faced with public scrutiny. The negative opinion of her had widely grown everywhere she went.
- She was unsure if Jesus knew who she was or whether the public perception would negatively impact His opinion of her.

c. She was desperate and willing to sacrifice everything to come to Jesus. (vs. 37, Matthew 11:28-30)

- She was convicted when she heard Jesus' voice and humbled as she stood in His presence.
- She brought an alabaster flask of fragrant oil.

1) The alabaster flask or jar was a very costly perfume. (Matthew 26:1-13)

2) It represented her sacrifice to give the most precious and valuable possession to God.

3) It represented her love and devotion being poured out to Jesus Christ.

d. She surrendered her life and all to Jesus Christ. (vs. 38, 2 Corinthians 4:7-15)

- She believed that Jesus was the only One who could forgive all her sins. (Romans 10:9-10, 13, Acts 4:12, Colossians 1:13-14, Ephesians 1:7)
  - She had faith and hope in Jesus while in the midst of all her haters and doubters.
  - She fell at Jesus' feet weeping as her tears flowed from her eyes and upon His feet.
  - She began to wash Jesus' feet with her tears and wipe (dry them) with her hair.
- 1) The loosening of her hair to wipe Jesus' feet was forbidden in the eyes of the public.
  - 2) She no longer cared about public opinion.
  - 3) She no longer cared that she was uninvited by Simon and unwelcomed by those in the town.
  - 4) She no longer cared about religious norms and traditions that she was breaking.
- She kissed Jesus' feet and anointed them with the fragrant oil.
- 1) Her love and devotion for Jesus superseded everything else.
  - 2) Her faith in Jesus was greater than all the gossip, scrutiny and criticism.

## 2. Simon (the Pharisee). (vs. 39)

- a. He believed that Jesus was just a devout man, a prophet, and a good teacher of the law. (vs. 39)
- b. He was a religionist (devoted to a religion).
  - He was deeply religious and steeped in tradition.
  - He was self-righteous.
  - He had a prideful spirit.
  - He was quick to judge and condemn others of their sins but without acknowledging his own sins and transgression.
- c. He thought that his status and appearance made him superior above others and accepted by God.
  - He believed that his good works, deeds, or efforts would make him right with God.

- He believed that his knowledge of the Law gave him a right of passage to God. (John 14:6)
- He failed to realize that until your heart is right toward Jesus, “You will never be right in the presence of God.”
- d. He sat pridefully and sacrificed nothing while being in the presence of Jesus.
  - He thought to himself, “What kind of prophet would allow a woman of her status or type to touch Him.” (vs. 39)
  - He sat with condemnation and disgust toward Jesus and the loose woman.
  - He expected Jesus’ behavior to be exactly like his toward the sinful woman.
- 1) To ignore the sinful woman.
- 2) To not allow a woman of her status to get close enough to touch him.
- 3) To openly rebuke and reject her immediately.
  - He became judgmental toward both Jesus (invited guest) and the woman (uninvited guest).
  - He would soon question Jesus deity and validity to forgive sin.
- Simon’s self-righteous attitude and behavior would have been publicly accepted because of his public status, but never accepted by our Savior Jesus Christ.
  - He studied and practice the law of religion.
  - He believed that his public status and position made him superior above everyone else.
  - He believed that his public status made his knowledge and judgement more credible.
- 1) He lacked humility. (Luke 14:11, 1 Peter 5:6)
- 2) He was self-centered and used to being the center of attention.
- 3) He was more focused on self-fulfillment and putting his own needs first.
  - He showed no empathy and compassion toward this woman. He only cared about what she had done and not what she was going through.

- He was convinced in his thinking that he was more righteous, morally better person, charitable, highly recognized in the temple and synagogues and didn't need God's grace and forgiveness for anything. (Matthew 6:1-4, Romans 10:1-4, Galatians 6:1-5)
- The Second thing we must examine is the "Grace" in this parable. (vs. 40-44)
- Jesus responds very quickly to what Simon was thinking. Simon didn't voice his opinion openly before Jesus and the woman.
- 1. All Simon's thoughts, feelings, beliefs, opinions, and judgments were all laid bare before the Lord Jesus Christ.
- Simon's thoughts and beliefs question Jesus' deity and character.
- "This Man, if He were a prophet." (vs. 39)
- Jesus was more than just a man and a prophet. He was the Son of God.
- 1. Jesus is the God-Man. He was 100% fully Divine and 100% fully Man. (John 1:1, 14, Luke 1:26-35, Hebrews 1:1-4)
- 2. Jesus was God incarnate. (Philippians 2:5-11)
  - God wrapped Himself up in humanly flesh and gave Himself a name that is above every name and that name was Jesus. (Matthew 1:18-23, John 1:29)
  - God came through forty-two generations. (Matthew 1:17)
  - God came and tabernacled among us. (Isaiah 7:14, 9:6-7, Matthew 1:22-23)
- 3. Jesus was the perfect Lamb that was slain before the foundation of the world. (1 Peter 1:18-21)
  - He was without sin. (2 Corinthians 5:21, Hebrews 4:14-15, 2 Peter 2:21-25)
  - He came to die for the sins of all humanity. (John 3:16, 10:17-18, Mark 10:45)
- 4. Jesus' triumphant entry into Jerusalem which was leading toward His journey to the Cross. (Matthew 21:1-11)

- He entered Jerusalem riding on a donkey as the large crowd gathered and laid palm branches and their clothes across the road. (vs. 1-8)
  - The multitude shouted, Hosanna to the Son of David! Blessed is He who comes in the name of the Lord. Hosanna in the highest heaven! (vs. 9)
  - When Jesus had come into Jerusalem, all the city was moved saying, “Who is this?” The crowd answered, “This is Jesus, the prophet from Nazareth of Galilee.” (vs. 11)
5. Jesus is God in flesh reconciling the world to Himself. (2 Corinthians 5:18-19)
- God restored and reunited back to Himself through Jesus death, burial and resurrection. (Colossians 1:19-22)
  - Jesus’ death was the atoning sacrifice for the sins and judgement of all humanity. (1 John 2:1-2, Hebrews 2:14-18, 9:22)
  - The person who believes by faith in Jesus Christ is forgiven and reconciled to God, and also has the right to eternal life. (Romans 10:9-10, 13, John 5:24)
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- Jesus openly responds to Simon’s thoughts, feelings, opinions and judgements against both Him and the woman with a question. (vs. 40-42)
  - (vs. 40-42) – “And Jesus answered and said to him, “Simon, I have something to say to you.” So, he said, “Teacher, say it.” There was a certain creditor who had two debtors. One owed five hundred denarii, and the other fifty.
  - What does each character represent in this parable of the Creditor and two debtors?
    1. The “Creditor” represents God the Father.
    2. The “Two debtors” represent debt of sin for all Humanity.
    3. The “Debt being fully forgiven” represents Jesus Christ’s atoning blood sacrifice which He offered to God for the penalty of sin.
  - Jesus gives a parable of the Creditor and two debtors to respond to Simon’s thoughts that lacked humility and grace. (vs. 39-42)
  - The two debtors owed money to a creditor (money lender). (vs. 41)

- One denarius was a coin that was worth about an average day's worth of labor.
  - Jesus gives the distinction and problem between both debtors. (vs. 41)
  - The first debtor owed five hundred denarii (denarius). Which is equivalent to about twenty months' worth of wages.
  - The second debtor owed fifty denarii (denarius). Which is equivalent to about two months' worth of wages.
  - Clearly, one debtor owed more than the other.
  - Both were unable to pay their debt that was owed to the creditor.
  - Jesus reveals the humility and grace that the "Creditor" graciously gives to his debtors. (vs. 42)
  - (vs. 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?"
  - Jesus shares that the "Creditor" was aware that neither could afford to pay the debt that they owed, he freely forgives them both of their debts.
  - Jesus asked Simon a question that He already knew what his response would be, but it was important test for Simon.
  - Jesus asked Simon which of them will love the Creditor more?
  - Simon answered, "I suppose the one whom he forgave more." And Jesus said to him, Simon, you have rightly judged." (vs. 43)
  - Simon showed no grace and hadn't stopped judging the woman from the moment she entered his house and began anointing Jesus with her alabaster flask of fragrant oil. (vs. 38)
  - Simon showed no mercy or compassion toward the woman who was a sinner, even though she cried out for love and forgiveness from Jesus.
- The woman's tears and humiliation didn't change Simon's opinion of her, but Jesus took notice of her and what she needed most.
    1. It was His love, grace, mercy, forgiveness and redemption.
    2. It wasn't Simon's condemnation, judgment, and criticism.

- In this parable Jesus gives every person a powerful reminder of God's amazing grace.
- 1. All humanity owed a sin debt that we were unable to pay. (Romans 3:23, 6:23)
- 2. All humanity was dead in their trespasses and sin. But God, who was rich in mercy and grace sent His Son Jesus Christ to pay the ultimate sacrifice by dying on the Cross for our sins. (Ephesians 2:1-10, Hebrews 9:22)
  - Mercy is not getting what we deserve because of our sin. The penalty of sin is death.
  - Grace is getting what we don't deserve.
  - Salvation is a wonderful gift of God's grace that offered to all humanity whether Jews or Gentiles (Heathen).
- 3. All humanity are sinners and needs God's saving grace through faith in Jesus Christ. (John 14:6, Romans 5:8, 12-21, 10:9-10, 1 Corinthians 15:22, Ephesians 2:8-9)
  - God requires every person to repent of their sins and believe by faith in the Lord Jesus Christ to receive His gift of salvation. (Romans 10:9-10, 13)
  - Faith in Jesus Christ brings us into right relationship with God and exempts us from His wrath (Judgement). (John 5:24, Romans 5:1-2, Philippians 4:6-7)
  - God will forgive all our sins and remember them no more. (Psalm 103:9-14, Jeremiah 31:34, Isaiah 1:18, 43:25, Micah 7:19, John 8:36, Hebrews 10:11-18)
- 4. All humanity is given the opportunity to repent of their sins and receive new life and life eternal is through faith in Jesus Christ. (John 3:16-17, 10:10, 2 Corinthians 5:17, 1 John 5:9-13)
- The Third thing we must examine the is "Gratitude" in this parable. (vs. 44-50)
  - (vs. 44) – "Jesus turned to the woman and said to Simon, "Do you see this woman?"
- 1. Jesus is not questioning Simon's ability to see with his natural eyes, but his inability to discern spiritually between truth and false.

2. Jesus uses the woman as an example to expose Simon's self-righteous attitude and unrepentant heart.
  - Jesus addresses the woman's humility and Simon's self-righteous attitude and behavior. (vs. 44-48)
    - The Woman (the Prostitute), displayed four things while in the presence of Jesus. (vs. 44)
      - 1) A repentant heart.
      - 2) Respect and honor.
      - 3) Humility and gratitude.
      - 4) She recognizes and acknowledges who Jesus is, "The Son of God and True Messiah."
        - The woman's actions were an expression of faith and trust in Jesus Christ to heal and forgive all of her sins.
        - The woman's actions were heartfelt and sincere. She bowed in humble submission before the Lord Jesus Christ even though He never asked or demanded it of her.
        - The woman felt unworthy, but her actions acknowledged that Jesus is worthy of all love, adoration, honor, respect, praise, and worship.
        - The woman's faith led her to approach Jesus with her sin, guilt and shame. Jesus responds to her faith and humble approach by forgiving her sins. (vs. 48)
    - Simon (the Pharisee), displayed three things while in the presence of Jesus. (vs. 45-47)
      - 1) An unrepentant heart.
      - 2) Disrespect and dishonor.
      - 3) Self-righteousness and ungrateful attitude.
    - Simon invited Jesus to his house but showed Him no hospitality and honor that was usually shown to a special guest or friend.
    - Jesus' response to Simon's self-righteousness was proof of (6) six things. (vs. 45-47)
      - 1) He never recognized Jesus as the Son of God and True Messiah.

- 2) He thought more of his public status in life than his spiritual life in Christ Jesus.
  - 3) He expressed no desire to repent and ask for forgiveness of his sins.
  - 4) He was comfortable with just being around Jesus and not in Jesus.
  - 5) He saw Jesus as just another invited guest but undeserved and unworthy of love, honor, respect, adoration, praise and worship.
  - 6) His life sadly reflected his willingness to remain in sin and how little he viewed Jesus Christ love and His power to forgive sin. (vs. 47)
- Jesus delivers a powerful statement to the woman that would change her life all together. (vs. 48-50)
    - (vs. 48) – “Then He said to her, “Your sins are forgiven.”
    - (vs. 50) – “Then He said to the woman, “Your faith has saved you. God in peace.”
  - 1. All her sins were forgiven.
  - 2. She left free from the burden and bondage of her sins. (John 8:34-36)
  - 3. She had peace in her heart and life again. (John 14:27, Romans 5:1-2, Philippians 4:6-7)
  - 4. She no longer had to bear the sins that brought condemnation and judgement to her life. (Romans 8:1-3)
  - 5. She was grateful and thankful for what Jesus Christ had done in her life.
- What does the word “Gratitude” mean?
    1. Gratitude is more than our feelings or thoughts, but our response to who God is and what He has done for us both in and through our lives.
    2. Gratitude is the believer’s response toward the character and goodness of God.
    3. Gratitude is the believer’s response to the mercy and grace of God through the death and resurrection of His Son Jesus Christ.
    4. Gratitude is not based upon our circumstances whether good or bad. It is expressed in all circumstances of life.

- There are several ways that “Gratitude” can be expressed. (Psalm 34:1-10)
- 1. It can be expressed through our praise and worship unto God. (Psalm 7:17, 9:1-5, 96:1-9, 100:1-5, 118:21-24, 150:1-6)