

A SPIRITUAL CREDIT CHECK

Luke 7:36-50

Luke 7:36-50 is a biblical episode of “Guess Who’s Coming to Dinner?”

A Pharisee invited Jesus to dinner. Pharisees were the primary representatives of the Jewish religious establishment. For the most part, they rejected Jesus as an upstart rabbi with messianic ambitions. But this Pharisee invited Jesus to dinner. Luke is silent about his motives. He simply reports that one of the Pharisees asked Jesus to eat with him. Jesus accepted the invitation. Apparently, Luke did not know our temperamental Jesus, who needs a prime time, special location, or comfortable environment to operate. Luke’s Jesus was free to accept a dinner invitation from the opposition party. In **Luke 7:34**, Jesus is accused of being a borderline alcoholic who partied too much with sinful people. Jesus responds by attending a dinner party hosted by an uptight Pharisee.

This combustible situation was set ablaze by the presence and actions of a woman of ill-repute who crashed the party to see Jesus. Conflict ensues over how Jesus was treated by the Pharisee and the woman. Once Jesus arrived, the Pharisee ignored him. In stark contrast, this sinful woman embarrassed herself with public displays of affection for Jesus. She embarrassed the hosting Pharisee. She embarrassed the guests who watched this spectacle. But Jesus was not embarrassed. The Lord was honored by this woman’s love. He was dishonored by the Pharisee’s negligence and negative attitude toward the woman’s devotion.

The Lord’s response begs the question: Are you like this negligent Pharisee or this grateful woman? This question matters because your devotion to Jesus is a means of assurance that your sins have been forgiven by God. Unforgiven sinners may respect Jesus. But they do not love him. They invite Jesus home, only to ignore him. Forgiven sinners treat Jesus with warm devotion, not chilly formality. This text calls each of us to take a spiritual credit check. What does it mean to be devoted to Jesus?

I. DEVOTION TO JESUS IS AN ACT OF WORSHIP.

Verse 36 says, “One of the Pharisees asked him to eat with him, and he went into the Pharisees house and took his place at the table.” Their dinner tables were the height of our coffee tables. Chairs were small couches. A person would recline, holding himself up on one arm and eating with the other. These dinner parties were not private affairs. Hosts opened their homes for needy people to gather leftovers. When a visiting rabbi was present, all were welcome to come and hear him speak. This was the scene at the Pharisee’s house. The drama begins in verses 37-38: “And behold, a woman of the city, who was a sinner, when she learned that Jesus was reclining at table in the Pharisee’s house, brought an alabaster flask of ointment, 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.” This nameless woman’s expression of devotion teaches two marks of true worship.

A. TO WORSHIP IS TO GIVE YOURSELF TO JESUS.

As Jesus reclined at the table, this nameless woman stood at his feet weeping. Her tears were a mixture of sorrow over her sin and joy over her conversion. When she noticed her flowing tears wet Jesus' feet, she untied her hair and stooped to wipe his feet with her hair. Then she began to kiss his feet. This is a beautiful picture from 2,000 years away. But it was scandalous to the onlookers. Women were allowed in the house, not at the table. Definitely not this woman! She was a "sinner," a known adulterer or prostitute. She was to stay away from others, lest she make them ceremonially unclean. But here she was at the feet of Jesus.

When she wiped Jesus' feet with her hair, she broke another cultural taboo. Women did not let their hair down in public. A woman could be divorced for letting her hair down in the presence of other men. But no act of worship could be more degrading than the sins she committed. So she wiped Jesus' feet with her hair. Men she had dealt with in the past made her feel used, sinful, and dirty. Jesus made her new, clean, and pure. So she passionately kissed his feet, fully giving herself to him in worship. This is the way of the true worshiper. **Romans 12:1** says, "I appeal to you therefore, brothers, by the mercies of God, to present your bodies as a living sacrifice, holy and acceptable to God, which is your spiritual worship."

B. TO WORSHIP IS TO GIVE YOUR BEST TO JESUS.

Verse 37 says this woman "brought an alabaster flask of ointment." When the woman in **Mark 14:3-9** broke her alabaster flask and poured the ointment on Jesus' head, Judas complained that it could have been sold for 300 denarii – the annual salary of a common worker. We can assume the ointment in the alabaster flask was valuable. Who knows what this woman did to afford it! Yet she poured it on the feet of Jesus. She gave her best to Jesus. So should we. In **Matthew 6:21**, Jesus says, "For where your treasure is, there your heart will be also." Jesus does not say your treasure will follow your heart. The dominant element is the treasure. Your heart gravitates to your treasure. Do you treasure Jesus? Jesus is worthy of your highest devotion and deepest sacrifice. We should repent of any selfish attitude that says, "What's the least I can do?" **Psalms 116:12** should be our song: "What shall I render to the Lord for all his benefits to me?" **ISAAC WATTS** wrote:

WERE THE WHOLE REALM OF NATURE MINE,
THAT WERE A PRESENT FAR TOO SMALL;
LOVE SO AMAZING, SO DIVINE,
DEMANDS MY SOUL, MY LIFE, MY ALL.

II. DEVOTION TO JESUS IS A DEMONSTRATION OF LOVE.

At this point, no one has said a word – not Jesus, the woman, or the Pharisee. Verse 39 records the first spoken words of the text, in which the Pharisee says 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.” The Pharisee questioned Jesus’ prophetic discernment. Jesus will prove himself by responding to the Pharisee’s unspoken thoughts. This is the tension of the text. The Pharisee is thinking about the woman’s sin. Jesus is thinking about the Pharisee’s sin. **R. KENT HUGHES** comments: “Jesus did not have the conventional moralism that condemns outward sins while ignoring inward sins.”

2 Corinthians 7:1 says, “Since we have these promises, beloved, let us cleanse ourselves from every defilement of body and spirit, bringing holiness to completion in the fear of God.” God mutually hates gross physical sins and hidden attitudinal sins. Both will send you to hell without the rescuing grace of God. The Pharisee said, “She is a sinner.” He should have said, “I am a sinner.” In verse 40, Jesus confronts this Pharisee: “Simon, I have something to say you.’ And he answered, ‘Say it, Teacher.’” In verses 41-42, Jesus tells a parable: “A certain moneylender had two debtors. One owed five hundred denarii, and the other fifty. When they could not pay, he cancelled the debt of both.” This parable teaches three lessons.

A. WE OWE A SIN-DEBT THAT WE CANNOT PAY.

A creditor had two debtors; one owed 500 denarii, the other 50. It may seem the “50 denarii” debtor was in a better position than the “500 denarii” debtor. But both debtors owed a substantial amount. The Roman denarius coin was the common agricultural worker’s pay for a day’s work. Both debtors were in no position to repay their debts. The difference in the amounts was purely academic. 50 denarii might as well be 500. Neither debtor could pay their debt. There was no payment plans, credit cards, or bankruptcy protection. This impossible situation describes the sin problem of Simon, the woman, and all humankind – including you and me.

We owe a debt we cannot repay. In **Matthew 6:12**, Jesus teaches us to pray: “Forgive us our debts, as we have also forgiven our debtors.” Sin is an unpayable debt with mounting interest. You cannot pay the sin-debt, because our sovereign Creditor does not accept payment plans. He demands full payment. The divine standard is perfect righteousness. We all fall short. Yet we foolishly offer the counterfeit currency of self-righteousness that only put us further in debt. **Romans 4:4-5** says: “Now to the one who works, his wages are not counted as a gift but as his due. And to the one who does not work but trusts him who justifies the ungodly, his faith is counted as righteousness.” God saves guilty sinners who trust, not self-righteous sinners who work.

B. OUR SIN-DEBT IS CANCELLED THROUGH JESUS CHRIST.

A moneylender had two debtors who could not pay what they owed him. But he did not take these deadbeats' possessions as repayment. He did not make them his servants until they worked off the debts. He did not take them to court to throw them into jail. Verse 42 says, "When they could not pay, he cancelled the debt of both." This debt-cancellation was a gracious act. These deadbeats received what they did not deserve. The moneylender did not give them more time, renegotiate the terms of the deal, or put them on a payment plan. He fully canceled their debt once and for all. This is what God has done for us in Christ. **Romans 6:23** says: "For the wages of sin is debt, but the free gift of God is eternal life in Christ Jesus our Lord."

Likewise, this debt-cancellation was a costly act. It cost the moneylender 550 denarii. There was no write-off to protect him from suffering loss. It was free for the debtors; costly to the moneylender. Do not take the grace of God for granted. Divine forgiveness cost God his only begotten Son. Some ask, "If God is so gracious, why doesn't he just declare us forgiven?" This question reveals you do not understand the offensive nature, crushing burden, and infinite debt sin is. Divine justice demands payment for sin. We cannot pay the debt. But what God demands, God supplies. **Colossians 2:13-14** says: "And you, who were dead in your trespasses and the uncircumcision of your flesh, God made alive together with him, having forgiven all our trespasses, by canceling the record of debt that stood against us with its legal demands. This he set aside, nailing it to the cross."

JESUS PAID IT ALL, ALL TO HIM I OWE
SIN HAD LEFT A CRIMSON STAIN – HE WASHED IT WHITE AS SNOW

C. LOVE FOR JESUS IS THE RECEIPT THAT PROVES YOUR DEBT HAS BEEN CANCELLED.

In verse 43, Jesus asked, "Now which of them will love him more?" Simon reluctantly answered: "The one, I suppose, for whom he cancelled the larger debt." Jesus affirmed Simon's answer: "You have judged rightly." Simon was hesitant to answer. But the logic was unavoidable. Simon was reluctant to answer, because he recognized the parable was about him. It is also about you and me. Are you like this negligent Pharisee or this grateful woman?

I find a bit of Simon and the woman in me. I am aware of my desperate need for grace. I am also a recovering Pharisee, prone to act as if my debt has been forgiven because it is not as great as others. **FRANCIS SCHAEFFER** wrote: "This is like the wife who never sleeps with anybody else, but never shows love to her own husband. Is that a sufficient relationship in marriage? No. Ten thousand times no. Yet if I am a Christian who speaks and acts for doctrinal faithfulness but does not show love to the divine bridegroom, I am in the same place as such a wife. What God wants from us is not only doctrinal faithfulness, but our love day and night." This is the real issue. Do you love Jesus? **1 Peter 1:8-9** says, "Though you have not seen him, you love him. Though you do

not now see him, you believe in him and rejoice with joy that is inexpressible and filled with glory, obtaining the outcome of your faith, the salvation of your souls.”

III. DEVOTION TO JESUS IS A STATEMENT OF FAITH.

Verses 44-50 record Jesus’ closing comments to Simon and the woman. In verses 44-47, Jesus confronts Simon. In verses 48-50, Jesus commends the woman. These contrasting statements teach us that devotion to Jesus is a statement of saving-faith.

A. JESUS REBUKES THE UNGRATEFUL SINNER.

Verse 44, Jesus asks Simon, “Do you see this woman?” No, Simon did not see this woman. More specifically, he saw the woman from the wrong perspective. To him, she was a sinner. And that was all she would ever be. But that is not how Jesus saw her. And that is not how Jesus sees you. Simon saw the guilt of her past. Jesus saw the conversion of her heart. In verses 44-46, Jesus showed Simon the difference between his sinful negligence and her loving devotion: “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. You gave me no kiss, but from the time I came in she has not ceased to kiss my feet. You did not anoint my head with oil, but she has anointed my feet with ointment.” These sins of omission were basic hospitality any guest would expect. Jesus did not rebuke Simon because he did not do more for him than everyone else. Jesus rebuked Simon because he did not do as much for him as he would anyone else!

In verse 47, Jesus concludes: “Therefore I tell you, her sins, which are many, are forgiven – for she loved much.” This woman committed terrible sins. But God forgave her. She could not treat Jesus with polite formality. She had to love the one who cleared her past, cleansed her iniquity, and cancelled her debt. Then Jesus draws a contrast: “But he who is forgiven little, loves little.” Jesus is not saying you must commit scandalous sins to really love him. And he is not saying those who only commit respectable sins cannot love him passionately. There is no one who is “forgiven little.” If you think you only need a little forgiveness, you do not understand the sinfulness of sin. And you do not understand what it costs God to forgive your sins by the blood of Jesus. **JOHN OWEN** said it well: “He who has slight thoughts of sin never has great thoughts about God.”

B. JESUS BLESSES THE GRATEFUL SINNER.

After addressing Simon, Jesus addresses the woman. Her faith honored Jesus. Jesus honored her faith by giving divine assurance for her past and future.

JESUS GIVES ASSURANCE FOR THE PAST. This woman was forgiven before she came to Simon’s house. It was why she showed up and treated Jesus the way she did. The

grammar of verse 47 describes her forgiveness as a preexistent and completed fact: “her sins, which are many, are forgiven.” In verse 48, Jesus directly addresses the woman for the first time, saying, “Your sins are forgiven.” This is the assurance Jesus gives to all who believe that he died on the cross for our sins according to the scripture and rose from the dead on the third day according to the scripture. **Romans 10:9-10** says: “If you confess with your mouth that Jesus is Lord and believe in your heart that God has raised him from the dead, you will be saved. For with the heart one believes and is justified, and with the mouth one confesses and is saved.”

JESUS GIVES ASSURANCE FOR THE FUTURE. Verse 50 says, “And he said to the woman, “Your faith has saved you, go in peace.” These closing words makes clear what has only been implicit before. Expressions of devotion did not save her. She was saved by faith. This is the way of salvation. Nothing you do for God can save you. You must trust what God has done for you in Christ. **Ephesians 2:8-9** says: “For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, not a result of works, so that no one may boast.” Salvation is a gift you receive, not a reward you earn.

Jesus said, “Your faith has saved you; go in peace.” The command to go in peace is just as remarkable as the declaration that her sins were forgiven. The woman could face the future with confidence. Her sins were forgiven. The debt was cancelled. Faith had saved her. She could go in peace. If you trust the blood and righteousness of Christ for salvation, you can go in peace. **Romans 5:1-2** says, “Therefore, since we have been justified by faith, we have peace with God through our Lord Jesus Christ. Through him we have also obtained access by faith into this grace in which we stand, and we rejoice in the hope of the glory of God. Not only that, be we rejoice in our sufferings, knowing that suffering produces endurance, and endurance produces character, and character produces hope, and hope does not put us to shame, because God’s love has been poured into our hearts through the Holy Spirit who has been given to us.”

THERE WAS A TIME ON EARTH, WHEN IN THE BOOK OF HEAVEN
AN OLD ACCOUNT WAS STANDING FOR SINS YET UNFORGIVEN;
MY NAME WAS AT THE TOP, AND MANY THINGS BELOW,
I WENT UNTO THE KEEPER, AND SETTLED LONG AGO.

THE OLD ACCOUNT WAS LARGE, AND GROWING EVERY DAY,
FOR I WAS ALWAYS SINNING, AND NEVER TRIED TO PAY;
BUT WHEN I LOOKED AHEAD, AND SAW SUCH PAIN AND WOE,
I SAID THAT I WOULD SETTLE, I SETTLED LONG AGO.

WHEN AT THE JUDGMENT BAR, I STAND BEFORE MY KING,
AND HE THE BOOK WILL OPEN, HE CANNOT FIND A THING;
THEN WILL MY HEART BE GLAD, WHILE TEARS OF JOY WILL FLOW
BECAUSE I HAD IT SETTLED, AND SETTLED LONG AGO.

LONG AGO (DOWN ON MY KNEES), LONG AGO (I SETTLED IT ALL),
YES, THE OLD ACCOUNT WAS SETTLED LONG AGO (HALLELUJAH!);
AND THE RECORD'S CLEAR TODAY, FOR HE WASHED MY SINS AWAY,
WHEN THE OLD ACCOUNT WAS SETTLED LONG AGO.