



WALKING ON WATER
BIBLE CHURCH

REAL PEOPLE | REAL TRUTH | A REAL GOD

I COULDN'T PAY THE DEBT

A Love I Can't Forget

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— LUKE 7:40-50 —

— GRACE CHANGES EVERYTHING —

Luke 7:40-50

40 And Jesus answered and said to him, “Simon, I have something to say to you.” So he said, “Teacher, say it.”

41 “There was a certain creditor who had two debtors. One owed five hundred denarii, and the other fifty.

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?”

Luke 7:40-50

43 Simon answered and said, “I suppose the one whom he forgave more.” And He said to him, “You have rightly judged.”

44 Then He turned to the woman and said to Simon, “Do you see this woman? I entered your house; you gave Me no water for My feet, but she has washed My feet with her tears and wiped them with the hair of her head.

45 You gave Me no kiss, but this woman has not ceased to kiss My feet since the time I came in.

Luke 7:40-50

46 You did not anoint My head with oil, but this woman has anointed My feet with fragrant oil.

47 Therefore I say to you, her sins, which are many, are forgiven, for she loved much. But to whom little is forgiven, the same loves little.”

48 Then He said to her, “Your sins are forgiven.”

Luke 7:40-50

49 And those who sat at the table with Him began to say to themselves, “Who is this who even forgives sins?”

50 Then He said to the woman, “Your faith has saved you. Go in peace.”

THE BIG IDEA

- Today's message will focus on the fallen condition in each of us. We were all sinners in need of a Savior.
- We may have different sins and different debts.
- But we all possess the same inability.
- We all owe Christ the same Love and Gratitude

Does our life and worship reflect the type of love Christ is due?

OUR PREVIOUS MESSAGE

- John came with the funeral: repent and mourn.
 - Jesus came with the wedding: rejoice in grace.
 - The critics rejected both (Luke 7:31–35).
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- Nothing was good enough!
 - The Real issue was not Jesus nor John, but rather the condition of their hearts.

THE IRONY OF THE DINNER

- Jesus was criticized for eating with sinners.
- Yet He accepts a Pharisee's invitation.
- Grace engages the openly sinful AND religious.
- All Have sinned and come short of God's Glory

THE BACKDROP | 7:36–38

- A woman known as a sinner enters the room

THREE ACTS OF GRATITUDE

- She washes His feet with her tears and her hair
- She Kisses Him
- She anoints His head

SIMON'S SILENT VERDICT | 7:39

- “If He were a prophet...”
- Simon is revealing what is really in his heart
 - Simon knows her reputation.
- He assumes Jesus must reject her.

The Danger of a Judgmental Heart

Luke 7:39 — Simon Was Watching Instead of Worshipping!

- Focuses on the sins of others while ignoring its own.
- A judgmental heart becomes a spectator instead of a worshiper.
- A judgmental heart mistakes religious knowledge for spiritual maturity.

The Danger of a Judgmental Heart

- A judgmental heart creates a false sense of superiority.
- A judgmental heart can become blind to the grace of God.
- A judgmental heart produces criticism where grace should produce gratitude.
- Simon was preoccupied with what the woman had done, while she was overwhelmed by what Jesus had done for her.

THE REVERSAL | 7:40

- Jesus answers an unspoken thought.
- He knows the woman's sins.
- He also knows Simon's heart.

FALLEN CONDITION

THE SIN WE SEE IN OTHERS CAN BLIND
US OF OUR OWN NEED.

SIMON'S BLIND SPOT

- Correctly identifies her as a sinner.
 - Wrongly assumes he stands above her.
 - Religious respectability cannot erase debt.
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- Do I identify sin without compassion?
 - Do I compare myself with others?
 - Do I remember my need for mercy?

THE PARABLE | 7:41

- One creditor. Two debtors.
- Five hundred denarii. Fifty denarii.
- The debts differ by a factor of ten.

- “Neither had anything to pay.”
- Different amounts do not change insolvency.
- Both depend entirely on the creditor.

PRIDE HAS NO PLACE - THE CREDITOR'S ACTION

- The fifty-denarii debtor cannot boast.
 - He is as unable to pay as the other.
 - Smaller debt is not self-sufficiency.
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- “He freely forgave them both.”
 - Forgiveness begins with grace.
 - Their love follows the cancellation

JESUS' QUESTION | 7:42–43

- Which debtor will love more?
- Simon: the one forgiven more.
- Jesus: “You have rightly judged.”

THE TURN TO SIMONS THREE OMISSIONS

- Jesus turns toward the woman but He speaks directly to Simon.

“Do you see this woman?”

OMISSIONS NUMBER ONE – NO WATER FOR HIS FEET

- He Withheld the Courtesy of Service
- Washing a guest's dusty feet was a customary expression of hospitality in the ancient Near East.
- Providing water demonstrated concern for the guest's comfort and well-being.

OMISSIONS NUMBER ONE – NO WATER FOR HIS FEET

- Simon failed to extend this basic courtesy to Jesus.
- The woman went beyond ordinary hospitality: she washed His feet with her tears and wiped them with her hair.
- GENUINE LOVE IS FOLLOWED BY SERVICE

OMISSIONS NUMBER TWO – NO GREETING KISS

- A greeting kiss was a customary expression of welcome, affection, and respect.
- Simon invited Jesus into his house but did not extend this personal gesture of honor.
- The woman repeatedly kissed Jesus' feet, expressing humility, reverence, and devotion.

OMISSIONS NUMBER TWO – NO GREETING KISS

- Jesus emphasized that she had not ceased kissing His feet since He entered.
- Simon gave Jesus a seat at his table, but the woman gave Him a place of honor at His feet!

OMISSIONS NUMBER THREE – NO OIL FOR HIS HEAD

- He Withheld the Honor of Recognition
- Anointing a guest's head with oil could express hospitality, refreshment, and special honor
- Simon did not offer Jesus even ordinary oil.
- The woman went beyond ordinary hospitality by anointing His feet with fragrant oil.

OMISSIONS NUMBER THREE – NO OIL FOR HIS HEAD

- Fragrant oil was not ordinary oil. It was costly.
Commonly associated with perfumes
- It represented meaningful sacrifice
- Her actions demonstrated that she regarded Jesus as worthy of extraordinary devotion.
- Simon withheld ordinary oil from His head, but she poured costly perfume upon His feet!

SEE THE CONTRAST

- Simon hosted Jesus but withheld honor.
- The woman approached with humility.
- Her actions made her love visible.
- Genuine love can be seen in one's actions and not just words

APPLICATION | WORSHIP

- Is my worship merely formal?
- Do I honor Christ with my actions?
- Does gratitude move me to obedience?

VERSE 47 | FORGIVEN MUCH

- Jesus acknowledges her many sins.
- Her great love displays forgiven grace.
- “Forgiven little” describes little love.

DO NOT MISPREACH THE TEXT

- Tears did not buy forgiveness.
- Perfume did not buy forgiveness.
- Her love revealed a forgiven heart.

JESUS' DECLARATION | 7:48

- “Your sins are forgiven.”
- He does not minimize her sin.
- He pronounces forgiveness with authority.

THE MEANS | 7:50

- “Your faith has saved you. Go in Peace”
- Not her tears, perfume, or kisses.
- Salvation is received through faith.

THE THREE TAKEAWAYS

- My debt was beyond my ability.
- Christ's grace leaves no room for pride.
- Forgiveness calls forth grateful love.

FINAL REFRAIN

- I COULDN'T PAY THE DEBT.
- HE FREELY FORGAVE THE DEBT.
- OH, HOW I LOVE HIM!