## You Are Forgiven...In Spite of Your Debt

A sermon based on Luke 7:36-50 - "When one of the Pharisees invited Jesus to have dinner with him, he went to the Pharisee's house and reclined at the table. ${ }^{37}$ A woman in that town who lived a sinful life learned that Jesus was eating at the Pharisee's house, so she came there with an alabaster jar of perfume ${ }^{38}$ As she stood behind him at his feet weeping, she began to wet his feet with her tears. Then she wiped them with her hair, kissed them and poured perfume on them.
${ }^{39}$ When the Pharisee who had invited him saw this, he said to himself, "If this man were a prophet, he would know who is touching him and what kind of woman she is -that she is a sinner."
${ }^{40}$ Jesus answered him, "Simon, I have something to tell you."
"Tell me, teacher," he said.
41 "Two people owed money to a certain moneylender. One owed him five hundred denarii, and the other fifty. ${ }^{42}$ Neither of them had the money to pay him back, so he forgave the debts of both. Now which of them will love him more?"
${ }^{43}$ Simon replied, "I suppose the one who had the bigger debt forgiven."
"You have judged correctly," Jesus said.
${ }^{44}$ Then he turned toward the woman and said to Simon, "Do you see this woman? I came into your house. You did not give me any water for my feet, but she wet my feet with her tears and wiped them with her hair. ${ }^{45}$ You did not give me a kiss, but this woman, from the time I entered, has not stopped kissing my feet. ${ }^{46}$ You did not put oil on my head, but she has poured perfume on my feet. ${ }^{47}$ Therefore, I tell you, her many sins have been forgiven-as her great love has shown. But whoever has been forgiven little loves little."
${ }^{48}$ Then Jesus said to her, "Your sins are forgiven."
${ }^{49}$ The other guests began to say among themselves, "Who is this who even forgives sins?"
${ }^{50}$ Jesus said to the woman, "Your faith has saved you; go in peace."

Grace and peace to you from God our Father and the Lord Jesus Christ. Amen.
A woman at the airport waiting to catch her flight bought herself a bag of cookies, settled into a chair in the airport lounge and began to read her book. Suddenly, she noticed the man beside her kept helping himself to her cookies which sat between them. Not wanting to make a scene, she read on, ate her cookies, and watched the clock. But as the daring "cookie thief" kept on eating the cookies, she got more irritated and said to herself, "If I weren't so nice, I'd blacken this guy's eye!" She wanted to move the bag of cookies to the seat on her other side but just couldn't bring herself to do it. With each cookie
she took, he took one too. And when only one cookie was left, she wondered what he would do. Then with a smile on his face and a nervous laugh, he took the last cookie and broke it in half.

He offered half to her and at the other half. She snatched it from him and thought to herself, "Man, this guy has some nerve! And he's so rude he didn't even show the least bit of gratitude!" She sighed with relief when her flight was boarding. She gathered her book and her bag and headed for the gate refusing to look at the ungrateful "thief." She boarded the plane, sank into her seat, and reached into her bag to get back into her book in order to forget all about the ugly incident. And that's when she noticed... her unopened bag of cookies still in her bag and came to the realization the cookies she ate in the lounge weren't' hers. She had been the cookie thief.

Our gospel shares a similar story this morning. One man was pointing the accusing finger only to find out he was really the guilty one. Like the woman in the cookie story, he believed he was such a wonderful person to be putting up with the problem sitting beside him. But in the end, Jesus showed each person where he belonged... The one thought he needed little forgiveness and he showed it. The other knew how much she'd been forgiven and she showed it. And today, every one of us needs to ask ourselves, "Which one am I?"

Now, we don't know why Simon invited Jesus to his house, but it does seem pretty clear this particular woman was not on the guest list. The Greek literally says, "Behold! A woman..." In other words, "Surprise!" This woman was a party crasher and not a very reputable one at that. She "had lived a sinful life in that town," obviously sinful enough to have earned a reputation. We don't know exactly what she did, but from Simon's reaction we can make some guesses.

And Simon, who was such a fine upstanding citizen of that town, well liked and well respected, said to himself, "If this man were a prophet, he would know who is touching him and what kind of woman she is-that she is a sinner."

What do you make of his assessment? If you think about it, he was sort of right, but also sort of wrong. He was right that "if" Jesus were a prophet, he would know all about this woman. But he was wrong in assuming Jesus wasn't a prophet. He was right in his implying this woman was a horrible sinner who didn't deserve Jesus' time or attention. But he was wrong in thinking he somehow did.

Implied by what he said in this internal monologue was a false assessment of himself. "She's a horrible sinner with whom any respectable rabbi should never associate," he thought. "But $I$, on the other hand," he implied, "well... how fortunate Jesus is that I invited him here. What wonderful press he gets to be seen with me."

You see, Simon had been so focused on the huge debt this woman owed to God he failed to see his own debt-his huge mountain of sin before God. Do we do the same thing? I'll admit it. I love to do that. "Thank God I'm not like that delinquent, or like that backslider, or that gossip. Thank God I'm not like that arrogant jerk who always has to be right." (How ironic!) But we do that because we know if we can find someone who's a "worse sinner" than "me," it makes our sin seem, well, not so bad. And then we don't really need to think about what rotten sinners we are.

But what a dangerous position, isn't it? Whenever we say (or imply), "I don't need Jesus as much as that other person does," we really say, "I don't need Jesus." So let's just check ourselves. Which person are
you? Simon or the unnamed "sinful woman"? How much debt do you owe to God? Are you a pretty good person?

Well, maybe you don't commit gross, outwardly scandalous sins that earn you a reputation in the community, but those aren't the only sins God counts. God's assessment of mankind in Genesis 6:5 is this: "The Lord saw how great man's wickedness on the earth had become, and that every inclination of the thoughts of his heart was only evil all the time."

Think about what this means for your life and for mine. Let's make each unkind thought, each careless word, and each self-centered action (those so-called "small" sins) worth just $\$ 1$ before God. And even though God says I'm committing those sins all the time, let's say I only commit one sin every minute (and that's probably being pretty generous). At $\$ 1$ per sin, I would owe God $\$ 525,600$ per year! Those sins add up, don't they? By the time I was ten years old, I would have already owed $\$ 5.25$ million dollars. I'm in my fourth decade now. That's almost $\$ 20$ million I would owe to God if I could pay for one sin with one dollar.

## If...

The truth is, I don't need Experian, TransUnion, or Equifax to show me I am so in over my head in debt where even with an eternity in hell I could never begin to pay it off. There's nothing I can do to pay what I owe to God. Talk about negative equity! I'm ashamed of my credit score before God. How about you? What horrible debt we all have!

But, you know, at the same time, it's good to see that debt so we're not like Simon. Because you can only appreciate the cross as much as you appreciate your own sin. If you think you're only mildly offensive to him, then Jesus becomes a Band-Aid to cover up a tiny scratch, or some Febreeze to cover over a faint odor. If you only owe a few dollars to the credit card company, you'd be mildly appreciative if someone paid it off for you. But when you know you owe millions, when you see how utterly disgusting your sin is before God, how horrible the stench, well... how exciting to have all of that debt erased! How refreshing to have every hint of the stench removed!

When we realize what spiritual wrecks we are: by nature, dead in sin, spiritually blind, hostile to God, and eternally lost to hell if left to ourselves, then we really appreciate what Jesus has done for us...

You know, Simon's assessment of the situation was wrong not only in what he thought he owed to God. He was wrong in something else too. He didn't just misunderstand himself, he also misunderstood Jesus. You see, he assumed if Jesus knew what kind of a woman this was sitting next to him, well, there was no way he would associate with her. He wouldn't tolerate her. He would kick her out of Simon's house and declare, "Good riddance!" At the very least, he certainly wouldn't let her fall all over him, touching him, and blubbing on all over him. But Simon couldn't have been more wrong.

It was precisely for women like this one that Jesus came to earth! It was precisely for sinners like you and me-horrible sinners, who recognize their wretchedness, their massive debt owed to God, and the fact their only hope must come from outside of themselves. For sinners like us Jesus came to earth... to suffer... to die... to win forgiveness for us.

And what do we have to do to get such forgiveness? Weep on Jesus' feet? Dry his feet with our hair? (That might be easier said than done for some of us.) Or maybe we have to give up some expensive
treasures and sacrifice them to him. Maybe we have to dedicate our lives in service to him or promise to never sin again. No. You know we don't have to do any of that. We don't have to do a thing! Jesus told the sinful woman, "Your sins are forgiven... Your faith has saved you; go in peace."

By his death on the cross, Jesus has paid the debt every sin ever has or ever will incur. That's why he shouted "Tetelestai!" from the cross. "It is finished!" A Greek word literally meaning, "Paid in full!" And by his resurrection, he's given us the receipt. The massive debt we once owed is gone. We're not just helped by Jesus a little bit, but are completely, totally, fully, wholly, perfectly forgiven! We are restored, debt free, and made perfect before God.

So why did the woman weep and wash and waste her perfume if she didn't need to do anything? Why offer such an expensive gift?! After all, an alabaster jar usually carried a very expensive perfume, not a knockoff like the CK2 I wore in high school (not to be confused with CK1 by Calvin Klein-and I'm pretty sure no one did). No, this was the good stuff. In Mark's account we're told an alabaster jar of perfume cost more than a year's wages! (cf. Mark 14) Now I don't know what you all make, but can you imagine taking two months' wages (let alone a whole year's worth!) in cash and throwing it on the barbecue, dousing in lighter fluid, and throwing a lit match on top of it all?!

Why such waste?! Why did she do it? Out of an overwhelming sense of thanksgiving. She wept tears of joy and thanks to Jesus. She knew she had been forgiven much and, in response, she loved Jesus much. Jesus said to Simon, "She loves me so much because she appreciates how much I've forgiven her!" And he added this warning: "But he who has been forgiven little loves little."

When we look at the mirror of the law and see how much we owe to God, then look at Jesus and what he accomplished by the cross and see how much we've been forgiven, we can't help but act exactly like this woman - with extravagant, wasteful, shameless acts of love, with huge gifts given to him who saved us! We are debt free! God cancelled the debt that we owed to him. And at great cost to him! It cost him his own Son! So now we've been forgiven of so much we can't help but love much!

So what will you offer? Your time to serve at church, at our VBS or Mornings with Mommy, at your neighbor's, or at the kitchen sink or at the changing table-not because you have to or the work won't get done, but because you want to offer your very best to your Savior in thanks to him for cancelling your debt! Will you offer your generous gifts to God, in the offering plate, in responsible spending, in caring for those you love and for those you'll never meet-not because someone has to pay the bills, but because you want to be that someone who uses dollars to show your thanks and love to God for the huge debt he's erased! Friends, we will. We will offer our very lives, our selves, our all, to the one who says to every one of us, "Your sins are forgiven... go in peace." Your sins are forgiven. Amen.

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