

The Bankrupt Sinner Luke 7:36-50

by Pastor Roy Hogan

The setting vs 36-39

We come to the parable spoken by the Lord vs 40-43

This parable is well known. We will not dwell on the woman who washed the Lord's feet with her hair then anointed his feet with ointment. We will not dwell on Simon, the Pharisee. Instead, we will look at the two bankrupt men.

I do not believe the main teaching of this parable is that when a big sinner gets saved, he will love the Lord after salvation more than a little sinner loves the Lord after salvation. If that be the case, we would hope all men would partake in vile sin prior to coming to the Lord to be born-again. In that way, they would love the Lord more. I once thought this parable showed us that the more sin a person commits, the more he will love Jesus when he is saved. I have heard men and women testify of their vile, wicked life of sin before they were saved. I have heard preachers tell of their vile life before they were saved and called to the ministry. So, as a young Christian, I thought I had little hope of being a good lover of the Lord for I never had a vile life prior to being saved at age 11. I felt cheated. Then, one day, God reminded me that He saved me before I had opportunity to get deep in sin. I almost shouted.

So, I believe the important point of this parable is not that we ought to teach men to be big sinners prior to trusting the Lord as Savior. Instead, the important point is to assure sinners they are all bankrupt, but we have a wonderful Savior.

Simon the Pharisee, I believe, saw himself as a fifty-pence sinner. He did not claim to be perfect, but he was like the Pharisee in Luke 18:11 who said, in my words, "I am a sinner, but not as big a sinner as other people. I am a sinner, but not as big a sinner as this woman who just walked into my house." Some have written that the woman, who showed up on this day and who anointed the Lord's feet, was

likely a harlot. So, in the eyes of Mr. Simon the Pharisee, he was a fifty-pence sinner, and she was a five-hundred-pence sinner. However, the point must be made, that, in the eyes of the Lord, Romans 3:23 says *For all have sinned and come short of the glory of God.* The Bible does not teach that there are fifty-pence sinners and there are five-hundred-pence sinners. Sinners stand on level ground before Holy God. All are bankrupt by sin!

So then, if this parable does not teach us there are fifty-pence sinners and five-hundred-pence sinner, what can we learn from it? In the eyes of God are there big sinners and little sinners? Let us move further into this parable.

The bankrupt state of all sinners

Luke 7:42a *And when they had nothing to pay...* Both were bankrupt. One had nothing in the bank, and the other had a bank balance of zero. One did not have a penny in his pocket, and the other had an empty piggy-bank. What is the difference in the two debtors? Both owed a debt they could not pay. If you are bankrupt with a balance-on-hand of zero, what does it matter how much you owe? Romans 6:23 reads *The wages of sin is death.* Ezekiel 18:4 says *The soul that sinneth, it shall die.* James 1:15 *Then when lust hath conceived, it bringeth forth sin: and sin, when it is finished, bringeth forth death.* How much lust and how much sin must be committed to result in tragic death and eternity in the Lake of Fire? A bushel? A quart? Ten sins? One big sin?

We are sinners by birth, and because we are sinners, we owe the penalty of sin. That penalty is death. That death that I speak of is the second death, not the first death when the heartbeat exits the body. It is the death of Revelation 20:14 where it is written *And death and hell were cast into the lake of fire. This is the second death.*

The man who has murdered, stolen, committed the sin of homosexuality, and cursed the name of Holy God is no worse than the moral man who pays all his bills, feeds his family, and helps his neighbors. The fifty-pence sinner stands in need just as does the five-hundred-pence sinner.

The bankrupt sinner may ignore his debt

I do not believe there has ever been one person saved without first knowing the need to be saved. Well folk don't take medicine. The lost man owes a debt. He tries to ignore it. The lost sinner is going to hell when he dies. He tries to put this out of his mind. This is where amusement comes in. The word *amuse* means "not think about." Sinners turn to alcoholic drink for amusement. Sinners turn to gambling to get their mind off the debt. Recreation is good amusement to a sinner. Hobbies are good amusement to a sinner. There is certainly nothing wrong with recreation and hobbies in their rightful place.

Sin's debt must be paid, and the number one way to pay that debt with the eternal wages of hell is to ignore the debt. Sin's debt must be paid. How, dear sinner, are you going to pay it? The preacher cannot forgive it. The priest cannot forgive it. Why is this? It is because the debt is owed to God. God is the creditor.

The bankrupt sinner may be tempted to pretend the debt doesn't exist

How many successful businessmen have reached a point of bankruptcy, but because he can't face the fact, he pretends to be ok. He may buy an expensive car. He may put on a fine suit of clothes. However, if you go back to the office and check the books, the fact of bankruptcy is clear. The man bankrupt by sin may pretend, that is, put on a show to disguise his situation.

A sinner may attend church to disguise his sinful condition. A sinner may give goods to the poor to disguise his bankruptcy. Pretending to have religion has covered many man's spiritual bankruptcy. A sinner can be a good husband and a good father. In the recess of his heart, he knows he is bankrupt.

I once read a story of a very proud leader of a walled city. The citizens of the city were starving. Things were very bad. The proud city father flung pieces of bread over the city wall to the outsiders to

disguise the desperate condition behind the wall rather than ask for help.

The bankrupt sinner is prone to promise how he will fix things

“I will pay you next week. I have a piece of property, and I am supposed to have it sold. When the deal closes next week, I will pay you.” Next week never comes. Most every sinner has a plan to come to God, but not now. I will get right someday- just not today. He does not not intend to die the death of utter destruction in the lake of fire. “I will start to church next Sunday. I am going to start reading my Bible.” Empty promises. The only hope for his bankruptcy is to have the debt forgiven. He needs forgiveness.

The bankrupt sinner wants more time. “I just need more time,” he will say. Tomorrow never comes.

The only hope- forgiveness of the debt

And when they had nothing to pay, he frankly forgave them both.
Luke 7:42

Frankly means freely. The creditor, the man who was owed, was the only one who could settle this case. We have a loving Savior. All a sinner has to do to come out of bankruptcy is to admit “I have no money to pay you. I am at your mercy.” I bless the name of the Lord *for salvation by grace through faith*. Oh, what a savior is mine!

- Free

Jesus paid the sin debt in full on Calvary. John 3:17 *For God sent not his Son into the world to condemn the world; but that the world through him might be saved.* Jesus told us in John 10:10 *The thief cometh not, but for to steal, and to kill, and to destroy: I am come that they might have life, and that they might have it more abundantly*

- Full payment

The creditor did not negotiate with the debtors. He did not say “I will knock off 50 percent of the debt if you will just agree to pay me the remaining balance.” Salvation is not partly of God and partly of man. It is wholly of God. We have nothing God

needs. A man once needed a lawyer for he had been charged with a serious crime. He had no cash. So, the legal representative agreed to accept the title to his truck as a down payment with the understanding he would pay the balance in cash later. My wife and I once owed a hospital. I had a 4-day stay and the bill was \$15,000.00. My portion, after insurance, was \$5000.00. The hospital agreed to monthly payments. After a few months, the phone rang. The hospital called to say if you can pay now, we will excuse one-half of the balance. We were able, at that time, to do that. Jesus paid it all and stamped the debt “paid-in-full” with three words- “It is finished.”

- Forever

Having been saved more than 55 years, I have concluded my salvation was paid in full up-front. In 55 years, had I gone to the mailbox every day except Sunday, I would have potentially made over 17,000 trips to the mailbox. However, I can say with gladness that I have never received one invoice from Heaven in regard to my salvation. We all get a love-letter from the utility board each month. I have never gotten a bill for my salvation. I have no coupon book to remind me to make payments on my salvation.

- Without favor

One debtor owed only 50 pence. You may be lost and thinking I have not done much sinning. You think you have treated most people fairly. Any sin you committed seemed harmless. On the other hand, you may be the sinner that knows you have made a mess of your life. You have been dishonest to your spouse and employer. You may have even committed the terrible sin of taking a person’s life. Whether you are a 50-cent sinner or a 5-dollar sinner, your needs are the same. You are bankrupt, and you need the debt forgiven. Only God can settle your debt, and he did so through Jesus Christ death on Calvary.

Admit you are a debtor. Admit you owe a *sin* debt. Come honestly before the creditor, and tell him you have no possibility to pay what you owe. Jesus will take over from there.