

**T H E P A R A B L E**  
**of**  
**T H E D E B T O R S**  
**More Clearly Understood**  
**By Ronald J. Gardner**

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Many Bible-reading people have been, for centuries now, taught about the Parables of Jesus of Nazareth, and about what priests, preachers, and Sunday School teachers, said those parables mean. Their teachings are mindlessly accepted by young and old as true and factual. Yet sometimes the Religiously Correct (R.C.?) version is not as accurate as it could be, and as often, can be considered totally erroneous from the Original Intent, and quite possibly (intentionally or not) drawing our attention and comprehension towards a “goal” not intended by The Master Christian in his representation before us as a Son of Yahweh.

And as often, a Bible-reading individual may find that a “plain text reading” of that Parable, washed clean of previous ecclesiastic or clerical impulse, will reveal these contradictions, and also offer a greater understanding of how that and every other Parable applies to that individual’s life.

Here, in this Parable, we discuss “The Parable of the Debtors” to see exactly Who loved the Other the most, and Why.

First, we shall read this Parable using two of the more popular Bible translations, the King James Version and the New American Standard Bible, Updated version, with “footnotes” to explain some words not always commonly understood, to increase the Reader’s understanding of the Parable; and then we present the Discussion as Your Writer would understand this Parable, using several comparative circumstances.

Reader comments regarding this Parable can be sent to the above email address.

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LUKE 7:41-43 (KJV)

[Jesus said:] There was a certain creditor that had two debtors: the one owed five hundred pence,[n.1] and the other fifty.

And when they had nothing to pay, he frankly[n.2] forgave them both. Tell me therefore, which of them will love him most?

[And the answer was:] I suppose that he, to whom he forgave most.

And [Jesus] said to him, Thou hast rightly judged.

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NOTES:

Note 1. PENCE. "The Roman penny is the eighth part of an ounce, which after five shillings is seven pence half penny." Luke 7:41, at marginal note 4, citing Matt. 18:28, at n.4.; see also, Matt. 20:2, at marginal-note 2, in *The Holy Bible*, King James Version (KJV), Philadelphia, National Bible Press, c.1955.

"PENNY. An ancient filver [silver] coin, which, though now little used [used], was the only one current among our Saxon aneceptors [ancestors]." *Encyclopaedia Britannica, A Dictionary of Arts and Sciences* (Edinburgh, By a Society of Gentlemen in Scotland, Printed for A.Bell and C.Macfarquhar; MDCCLXXI (1771 A.D., in a modern reprint) Vol. III, Penny, p.466.

"PENCE. Plural of penny; — used in combination to denote an amount or coin of (so many) pence, as in twopence, sixpence." *Webster's Second New International Dictionary* (Springfield Mass.: G&C Merriam Co., 1934, 1944), p. 1808.

Note 2. "FRANKLY. Freely, openly, plainly, willingly." *Webst. 2nd New Int'l. Dict.*, p. 1002.

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LUKE 7:41-43 (NASB)

[Jesus said:] "A money lender had two debtors: one owed five hundred denarii,[n.3] and the other fifty.

When they were unable to pay, he graciously forgave them both. So which one of them will love him more?"

[And the answer was:] "I suppose the one whom he forgave more."

And [Jesus] said to him, "You have judged correctly."

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NOTE 3. Re: DENARII (NASB). "The denarii was equivalent to a day's wages." Luke 7:41, at marginal-note 1., *The Holy Bible*, New American Standard Bible (NASB), Grand Rapids, Michigan: Zondervan Publishing House, 1995.

"DENARIUS, in Roman antiquity, the chief filver [silver] coin among the Romans, worth in our money [England, c.A.D. 1771] about feven-pence [seven-pence] three farthings. As a weight, it was the feventh [seventh] part of a Roman ounce. Denarius is alfo ufed [also used] in our law books for an English penny." *Encyc. Brit. Dict.* (1771), Vol. II, p.415.

"DENARIUS. a. A Roman coin originally (268 B.C.) of silver, weighing 1/72 Roman pound, and the equivalent of ten bronze asses [See: "As" below, at n.2, 5]. From c.241 B.C. to the reign of Nero, the weight was 1/84 pound. Nero reduced the weight to 1/96 pound, and subsequently it was gradually debased until it became little more than a flan [a stamped metal disk] of copper washed with silver which soon wore away. This is the coin of the New Testament. b. A gold coin of the same weight as the silver denarius; a half aureus ["golden"]; — called gold denarius." *Webst.2nd New Int'l. Dict.*, pp.183, 697, 961.

"DENARIUS. (deni, ten each). the principle silver coin among the Romans, was equal to ten ases [See n.Asses, next], but upon the reduction of the as, the D. equaled sixteen of it. It was first coined in 269 B.C. Its weight at the end of the Roman commonwealth is estimated at 60 grains, while under the empire the weight was 52.5 grains of silver. The value of the commonwealth D. was thus rather more than 8-1/2d., and the later period about 7-1/2d." *Library of Useful Knowledge* (N.Y.: S.W. Green's Son 1881), Vol. IV, p. 728.

ASSES. Plural of "as." "As was the designation of both Roman weight (also called a libra) corresponding very nearly to the English pound and also of a coin made of the mixed metals, aes, or bronze." This coin was gradually reduced in its value. *Library of Universal Knowledge* (reprint 1880, Edinburgh & London, Ed. of *Chambers Encyclopedia*, S.W. Green's Son, N.Y. 1882), Vol. I., p.762. (Not exactly an easy-to-find Source, but more explanative than other Sources consulted).

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## DISCUSSION

For the Question posed in the situation and under the circumstances as set forth in the Gospel of Luke by The Master and Teacher of Christianity, Jesus of Nazareth — being taken into consideration by us today as literally as we often do, the Answer provided therein was the right response to that Question. Occupy but a fleeting moment, now, to give it a deeper review.

That parable-response, by a most ordinary of readings, may seem to be acceptable to us all — for the greatest and most convincing reasons: first, it is right; second, it is found in the Bible, in The Gospel of Luke. Not only may The Question be inquired of, but the Answer itself may also be questioned, for the purpose of confirming both as true. And who can question The Holy Gospels? Who dares question Jesus? You! — and rightly so: for one who asks "Questions" is also one looking for "Answers" — not merely any answer that may fit the occasion or satisfy the limited sketch of the Relator, but for an Answer much Higher in

Rightness; more accurate in Comprehension. That was, this Writer believes, the original and foundational purpose of The Master's posing the Question in the first place.

Arriving at that higher "Right Answer" is the address of this little pamphlet.

In the application of what we ought to know as "Biblical Interpretation," it is often thought that where such interpretation is concerned, there can be only one "right" answer to The Question — any question. Usually, for the lack of knowledge of the inquirer, that interpretation is ecclesiastical in its origin, and it is always right, no matter what. The better — and perhaps you will soon agree, the truly correct — Answer to The Great Master's simple Question can be arrived at in more than one way, each way leading us to yet another Answer — and each answer resulting in different, and graduated, understanding — each more correct than its predecessor-answer.

The parable of the creditor and his two debtors is based upon the minimal information provided to the Reader in our mutually reliable source, The Gospel According to Luke, in The Holy Bible, as found in the King James Version Bible, the New American Standard Bible, and other Biblical translations. Unfortunately the relationship of these three men appears nowhere else in The Gospels; by necessity of the case, that restricts us in any effort to obtain an alternative Gospel text, for clarity of His Inquiry and its Answer.

In the Luke account, all human logic will draw from us a similar response to that of the man Questioned: the debtor who was forgiven most would indeed "love him most" the creditor who "forgave most." This is a true statement; it would easily survive that great Biblical "Test of Our Sincerity," namely, to "Love One Another" — which is believed by this Writer to be the basis for the Parable. But this would be true only if, as it is written, the facts were limited to that presented in the Question; and again: true, but only if, as it is written, both debtors had nothing to pay — and therefore their creditor would be entirely prevented from collecting anything on the debt of either of them — a situation more likely not to be so simple in the reality of life in this, your and the Writer's, existence.

It is a rare situation that finds both debtors — the great and the lesser — being without money to pay their debts at all. And, it is not likely that a "poor-man," as a debtor, would owe equally as much, in "dollar-amount," as a "wealthy-man," as a debtor, would owe; neither would a poor-man be likely to owe more than that same wealthy-man. The amount of money borrowed — and therefore owed — by both men offers us some immediate variations for consideration.

To assist us in arriving at our interpretation of "The Parable of The Debtors," we might contemplate the following obvious parameters:

- a) there is a greater-amount debtor who is a wealthy-man,
- b) there is a lesser-amount debtor who is a poor-man.

On that basis, the Reader might reconsider the Parable in several ways, for it to more clearly reflect a so-called "financial reality" that presses equally upon the ancients of the Bible, as it does upon ourselves today. The Answer to the Question, "Which will love the most," shall not be limited to the dollar-amount of debt owed and forgiven; the "love" expressed by either or both debtors for being forgiven their debt, regardless of the amount forgiven, will also be among the determining factors when arriving at the Higher "Right Answer" to The Question posed by The Master.

One might also consider each of these differing circumstances, which were not included in the Original Parable:

First, that the debtors are proportionately in debt to this common creditor, as it would relate to the "individual wealth" of each man when compared to the amount each man was indebted;

Second, that the debtors are dis-proportionately in debt, as it would relate to the "dollar-amount" owed by each; and, third, that these debtors are considered not as it would concern a mere "financial-debt", but more by the response the debtors themselves would have towards the relief of this debt by the creditor. In other words, measure the gratitude 'he who loved most' for the forgiveness of his individual debts, as though the other debtor did not appear in the parable; neither he nor we could therefore compare the one debtor to the other similarly situated debtor.

None of these differing scenarios is exactly as set forth in the Parable. And, usury is not considered in the Parable, nor here.

#### BY THE PROPORTIONATE DEBT AND "INDIVIDUAL WEALTH"

Let us reconsider the first situation — a proportionate debt, based on "individual wealth", in this way: The Parable might address the greater-debtor, being a wealthy-man, as possessing one million dollars of wealth and owing half a million dollars as debt to the creditor; and the lesser-debtor, being a poor-man, as possessing ten thousand dollars of wealth and owing five thousand dollars as debt to the creditor.

The situation here is so arranged that the debtors are equally in debt, each according to their own circumstances — they owe half of what they possess to the creditor; and, when unable to pay (for some unknown and/or unexplained reason), the creditor does not demand the remaining half in assets to pay that debt.

It would be expected that the greater-debtor would love the creditor more, for being forgiven all of his larger debt. And so it is implied in The Gospel According to Luke. Nothing is said in the Parable about the love of the lesser-debtor, and we shall not presume here that the lesser-debtor is ungrateful or less loving. But that may not always be the result, for either of these debtors.

BY THE DISPROPORTIONATE DEBT  
AND THE "DOLLAR-AMOUNT" OWED

Then again, let us reconsider the Answer when applying the second situation — by the "dollar-amount" owed, in this way:

The parable might address the greater-debtor, being a wealthy-man, as possessing one million dollars of wealth and owing only ten thousand dollars, or one-percent of his wealth, as a debt to the creditor; and the lesser-debtor, being a poor-man, as possessing ten thousand dollars, and owing one thousand dollars, or ten-percent of his wealth, as a debt to this same creditor.

The choice of which debtor would most love the creditor who forgave them all their debts under these conditions might then be reconsidered in the light of these vastly disproportionate circumstances.

The greater-debtor (the wealthy-man) may have little regard for the mere ten thousand dollars of debt — only one per-cent of all he owns — of which he has been forgiven, as he pondered the greatness of his million dollars in assets, by which he could easily pay the proportionately small debt out of his great wealth. If called upon for the immediate and complete payment of the debt, he has it readily at hand, having stored it in safe or useful places or circumstances; and in parting with it, he will not adversely suffer for the payment.

Upon being forgiven this debt, the wealthy-man might easily love the creditor very little, because of this proportionately little debt owed and forgiven; or, perhaps, he would love the creditor less than the poor-man, who is, none-the-less, the lesser-amount debtor.

The lesser-debtor (the poor-man) may have a great regard for the immense one thousand dollars of debt forgiven, as he pondered his mere ten thousand dollars of assets, by which he could not easily pay the proportionately large debt.

The lesser-debtor owes to the creditor ten per-cent of all he owns, and if called upon for the immediate and complete payment of the debt, this poor-man would not necessarily find it readily at hand, his having obligated the borrowed money either to fund some enterprise or merely to keep himself financially solvent during some economic crises or other reasoning; and in parting with that ten per-cent, he could easily suffer for the payment. Worse than that — as in the Parable, he may not have any money to pay that debt.

And upon being forgiven this debt, the poor-man might easily love the creditor much, because of this proportionately great debt owed and forgiven; or, perhaps, he would love the creditor more than the wealthy-man, who is, none-the-more, the greater-amount debtor.

## NOT A "FINANCIAL-DEBT"

Yet again, let us reconsider this matter thirdly, as if it were not a mere "financial-debt", in this way:

There could be the opposite response from these two debtors, which could reverse both — or all — of the above comparisons, including that presented in Luke's Gospel.

The wealthy-man, upon being forgiven his debt, may love the creditor greatly for the act of forgiveness, knowing very much the value of the amount forgiven, in terms not only of dollar-amount lent compared to the per-cent-amount of debt, but also when compared to a debtor's duty and responsibility (i.e., his ability-to-respond) to pay the debt. The wealthy-man may be truly grateful more for the act of forgiveness than for the amount of money he might owe.

The poor-man, upon being forgiven his debt, may love the creditor little for the act of forgiveness, knowing nothing of the value of the amount forgiven, in terms of either dollar- or per-cent-amounts, nor of any other value-contrast, nor when compared to a debtor's duty and 'response-ability.' Therefore the poor-man may be truly ungrateful for this act of forgiveness regardless of the money he might owe, being ignorant of the entire matter.

## BOTH DEBTORS AS BEING EQUALLY GRATEFUL, EQUALLY LOVING

And yet again, let us reconsider fourthly — beyond the limits of the previous several considerations — those of Luke's Gospel and of the three in this pamphlet, in this way:

There is every good reason why both debtors, the greater and the lesser, can be equally grateful upon being forgiven their debts, and love their common creditor in equal amounts, if only for the act of being forgiven their own individual debts, whether their debts be equal, or proportionate, or disproportionate; whether each debtor understands the value of money, or knowing nothing of it.

Therefore, with the above described reconsiderations contemplated, it may be concluded, rightly, that it is not how much one is forgiven of their money (or other) debts, but rather: how much one loves the creditor who forgave them.

It can be seen on one hand that a primary consideration here is the genuine love of the debtor for the creditor who loaned the money:

First, when the debtor asks the creditor for the money to be lent to him — for that should have been a very careful decision, where the debtor knows the creditor as a man of integrity and honesty;

Second, the debtor's love for a creditor who had faith in that debtor's desire and ability to repay that loan — since a good debtor should have that response-ability and show it;

Third, the love of one debtor for the creditor, because both debtors — if they are aware of the other's existence — were entirely forgiven the debt, regardless of their respective debt-amount and/or wealth-basis.

### CONCERNING THE CREDITOR

This 'Test of Sincerity' to 'Love One Another' may be observed yet another way — and again in a way not mentioned in the Parable; it is an important consideration, nearly missed by most Readers (for the Parable does not mention this): it concerns the creditor himself. It involves:

a) the genuine love of the creditor for these two debtors in particular, because of each debtor's careful selection of him as their creditor;

b) the creditor's knowledge of the debtors gratitude indicated by their appreciation of the creditor's faith in that debtor's ability to repay the debt;

c) how the creditor understands and appreciates the very act of his loaning money to any debtor;

d) the creditor's knowing the possibility exists that he may be required to forgive some or all the entire debt of either or both debtor(s) for reasons then unknown to any of them (which occurred in the Parable in Luke); and,

e) the circumstances compelling each of the debtor's inability to pay; and, of his forgiving that debt.

All this, during which the creditor considers the debtor's duty and 'response-ability,' regardless of the proportion or dollar-amount of debt loaned, or forgiven. The Parable of the Debtors, when comprehended anew in the spiritual realm of The Bible and Its Teachings, has nothing to do with "money," which in this and every use, is only a means or a tool to accomplish something; money is a means to an end — in this instance, to arrive at a moral to a story. Here, money is used by The Master Teacher when expressing to His listeners then, and to us today, the Commandment which had been put upon us all from time out of mind: namely, to "love one another."

And yet, is it not also the Right Answer — that Higher "Right Answer" — that both debtors should love the creditor for lending the money, if neither debtor could pay and yet nothing was forgiven? Or, love the creditor because each debt was paid as agreed, crises or not? Or that, the three men — the creditor and the two debtors, should each love one another, even if nothing was lent, and nothing was owed, requiring nothing to be forgiven?

This, then, is "The Parable of the Debtors", more clearly understood — at least as this Writer understands it; for such understanding is continually changing the more the Scriptures are read and contemplated.

Would the Reader's moment have been perhaps well spent?