

Thank you for taking the time to read this tract. Since the founding of the LDS Church in the 1830's Christians have expressed great concern. Sometimes they have been nice, sometimes not so nice. This tract falls on the nice side, but still expressing great concern.

Forgiveness of sin is of the utmost of importance for mankind. After all, it is the presence of sin that prohibits man from being in the presence of God. Forgiveness (canceling of the debt of sin) is the solution to the problem.

Two parables, one LDS, and one from the Bible will be briefly compared. One parable solves the problem by canceling the debt of sin (real forgiveness). The other continues the problem by only re-financing the debt. This is concerning. The LDS Parable is quoted below. Is the debt canceled? Or only re-financed?

### **The LDS Parable—"The Mediator" by Apostle Boyd K. Packer, quoted in full length for context.**

Let me tell you a story—a parable.

There once was a man who wanted something very much. It seemed more important than anything else in his life. In order for him to have his desire, he incurred a great debt.

He had been warned about going into that much debt, and particularly about his creditor. But it seemed so important for him to do what he wanted to and have what he wanted right now. He was sure he could pay it later.

So he signed a contract. He would pay it off some time along the way. He didn't worry too much about it, for the due date seemed such a long time away. He had what he wanted now, and that was what seemed important.

The creditor was always somewhere in the back of his mind, and he made token payments now and again, thinking somehow that the day of reckoning really would never come.

But as it always does, the day came, and the contract fell due. The debt had not been fully paid. His creditor appeared and demanded payment in full.

Only then did he realized that his creditor not only had the power to repossess all that he owned, but the power to cast him into prison as well.

"I cannot pay you, for I have not the power to do

so," he confessed.

"Then," said the creditor, "we will exercise the contract, take your possessions and you shall go to prison. You agreed to that. It was your choice. You signed the contract, and now it must be enforced."

"Can you not extend the time or forgive the debt?" the debtor begged. "Arrange some way for me to keep what I have and not go to prison. Surely you believe in mercy? Will you not show mercy?"

The creditor replied, "Mercy is always so one-sided. It would serve only you. If I show mercy to you, it will leave me unpaid. It is justice I demand. Do you believe in justice?"

"I believed in justice when I signed the contract," the debtor said. "It was on my side then, for I thought it would protect me. I did not need mercy then, nor think I should need it ever. Justice, I thought would serve both of us equally as well."

"It is justice that demands that you pay the contract or suffer the penalty," the creditor replied. "That is the law. You have agreed to it and that is the way it must be. Mercy cannot rob justice."

There they were: One meting out justice, the other pleading for mercy. Neither could prevail except at the expense of the other.

"If you do not forgive the debt there will be no mercy," the debtor pleaded.

"If I do, there will be no justice," was the reply.

Both laws, it seemed, could not be served. They are two eternal ideals that appear to contradict one another. Is there no way for justice to be fully served, and mercy also?

There is a way! The law of justice *can* be fully satisfied and mercy *can* be fully-extended—but it takes someone else. And it so happened this time.

The debtor had a friend. He came to help. He knew the debtor well. He knew him to be shortsighted. He thought him foolish to have gotten himself into such a predicament. Nevertheless, he wanted to help because he loved him. He stepped between them, faced the creditor, and made this offer.

"I will pay the debt if you will free the debtor from his contract so that he may keep his possessions and not go to prison."

As the creditor was pondering the offer, the mediator added, "You demanded justice. Though he cannot pay you, I will do so. You have been justly dealt with and can ask no more. It would not be just."

So the creditor agreed.

The mediator turned to the debtor. "If I pay your debt **will you accept me as your creditor?**"

"Oh yes, yes," cried the debtor. "You saved me from prison and show mercy to me."

Then, said the benefactor, "**you will pay the debt to me and I will set the terms.** It will not be easy, but it will be possible. I will provide the way. You need not go to prison."

And so it was that the creditor was paid in full. He had been justly dealt with. No contract had been broken.

The debtor, in turn, had been extended mercy. Both laws stood fulfilled. Because there was a mediator, justice had claimed its full share, and mercy was satisfied.

Without Jesus Christ, who is our Savior and Mediator, we would all pay for our sins, which are our spiritual debts, by suffering spiritual death. But because of him, **if we will keep his terms, which are to repent and keep his commandments**, we may return to live with our Heavenly Father. (*The Mediator*, quoted from *Gospel Principles*, Ch. 12).

---

That is a wonderful *tale* of forgiveness of the sin debt! Or is it? There are some areas of great concern. Take a look at the details of the parable. Was the man really forgiven his debt? Look closely at the words in **bold print**.

In the world of credit at least two things can happen to debt. The first is to be canceled. This happens when full payment is made. When this happens, you no longer owe anything. This is what "Forgiveness" means. The second is to re-finance the debt. Full payment is made against the original debt, but a new debt is created. Some pressure may be lifted but ultimately you are *still in debt!*

Again, look at the print in **bold**. Was the debt really canceled (forgiven), or simply re-financed? Instead of owing the first creditor the debt (of sin), now he owes Jesus the *same* debt! The only thing that changed was to whom the man owed the debt.

The message of forgiveness in the Bible stands in stark contrast. Consider the *tale* of forgiveness of debt found in this Bible parable.

### Luke 7:36-50—The actual words of the Mediator.

Then one of the Pharisees asked Him [Jesus] to eat with him. And He went to the Pharisee's house, and sat down to eat.

And behold, a woman in the city who was a sinner, when she knew that Jesus sat at the table in the Pharisee's house brought an alabaster flask of fragrant oil, and stood at His feet behind him weeping; and she began to wash His feet with her tears, and wiped them with the hair of her head; and she kissed His feet and anointed them with the fragrant oil.

Now when the Pharisee who had invited Him saw this he spoke to himself, saying, "This man, if He were a prophet, would know what manner of woman this is who is touching Him, for she is a sinner."

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

"There was a certain creditor who had two debtors, One owed five hundred denari, and the other fifty. And when they had nothing with which to repay, he freely forgave them both. Tell Me, therefore, which of them will love him more?"

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

Then He turned to the woman and said to Simon, "Do you see this woman? I have 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. You gave me no kiss, but this woman has not ceased to kiss My feet since the time I came in. You did not anoint My head with oil, but this woman has anointed My feet with fragrant oil. 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."

Then He said to her, "Your sins **are forgiven**."

And those who sat at the table with Him began to say to themselves, "Who is this man who forgives sins?"

Then He said to the woman, "**Your faith has saved you**. Go in peace." (NKJV)

Now that parable was truly a wonderful *tale* of forgiveness of the sin debt! Take careful notice in this Bible parable the sin debt was completely forgiven (canceled).

The woman's sin debt disappeared, it was not refinanced. Notice, Jesus did not say to her "If I pay your debt **will you accept me as your creditor?**" or "**...you will pay the debt** to me and I will set the terms." as in the LDS parable.

It may be said, "That is just your interpretation." However, Paul the Apostle had an inspired interpretation of what happens to our debt of sin when we ask Jesus for mercy. Colossians 2:13-14 says:

"And when you were dead in your transgressions... He made you alive together with Him, having **forgiven** us all our transgressions, having **canceled** [KJV says "blotted out"] out the certificate of debt... He has taken it out of the way, having nailed it to the cross. (NASB)

What is about to be said comes from a heart of compassion and deep concern. The Bible warns repeatedly of counterfeit "gospels." Gospel literally means "good news." Having your debt of sin "re-financed" is *not* good news, you are still in debt! Having your debt canceled is truly good news!

Since the founding of the LDS Church Christians have sincerely challenged the truth claims of the Church. Again, some nice, some not so nice. This is a nice challenge.

Obviously this small tract cannot answer every question or response. If this short *Tale of Two Parables* has caused you to contemplate please contact me for further discussion. I look forward to digging deep with you.



## Reasonable Questions series

# A TALE OF TWO PARABLES



**Which parable represents  
the true gospel?**

More Free Downloadable Tracts  
[www.thenarrowschurch.org/reasonable-questions-for-lds](http://www.thenarrowschurch.org/reasonable-questions-for-lds)

### Contact

(435) 592-2605 [thenarrowschurch@gmail.com](mailto:thenarrowschurch@gmail.com)

by james hazelton