

Forgive Us Our Debts, as We Forgive Our Debtors

Are you one of the average Americans who owes about \$8,000 in credit card debt? Do you realize that your share of the 12 trillion dollar national debt is just under \$40,000 dollars?

Are you one of the millions of homeowners in America who is now “underwater” with your mortgage, owing more than your house is worth?

Maybe as a current automobile commercial soothingly proposes,

“Maybe the credit angels can help.”

Maybe they can arrange additional credit for you, or repackage your debt, advise on strategic default. .

Maybe they can even arrange for your debts to be forgiven.

But should they?

For about two years now, our country has been in financial crisis, and this crisis is causing moral ground to shift. For most of our country’s history, to default on our debts would have been thought immoral, shameful. But now, maybe not so much.

In an article in today’s *New York Times Magazine* Roger Lowenstein writes of the new morality around debt. The collapse of housing prices and high unemployment has resulted in 25% of mortgages being “underwater.” Ten percent of mortgages are delinquent. Under these circumstances, a “strategic default” may be in the best economic interest of the homeowner. As Lowenstein notes, no one declared Morgan Stanley “immoral” when it recently “strategically defaulted,” that is abandoned and turned over to the bank five office buildings in San Francisco, which it had purchased at the height of real estate values. Morgan Stanley’s decision is simply the most rational economic strategy. Morality doesn’t seem to enter in.

Lowenstein tells us that some argue such “strategic defaults” are immoral and shameful. Others argue that the government should encourage such defaults, because they will send a message to mortgage brokers that they should stop loaning more than homes are worth, and this might start an avalanche of “loan modifications—the very goal the Treasury has been pursuing to end the crisis.” In

April, ominously, Lowenstein will publish a book entitled, *The End of Wall Street*.

As I've watched the federal government's bailout of the financial industry during the past year and a half, I've been reminded of the ancient practice of Jubilee, spelled out in the twenty-fifth chapter of Leviticus. In the ancient Middle East, when the economic system needed to be stabilized, the king, especially a new king, as he accessed the throne, might cancel all debts, return land which had been confiscated, and free indentured slaves. Our Troubled Assets Recovery Program or TARP is designed to accomplish something similar. In theory, \$700 billion poured into our economy will stabilize the system and allow things to go on. Of course, there have been a hue and outcry and much finger-pointing. We heard all kinds of causes for the financial crisis, from greed to predatory lending to irresponsible speculation to an over-use of credit. And it raises questions about the morality and wisdom of using debt in the first place and the question of whether and when debt should be forgiven.

One of the things that intrigues me about the ancient Hebrews is that they had a schedule for starting over. They didn't wait for a crisis. It was built in. The Old Testament scholar Walter Brueggeman notes that their actions were "not undertaken out of an emotional 'rush' but 'on signal', under discipline, in response to a regular communal expectation." ("Living With a Different Set of Signals", *The Living Pulpit*), April-June 2001, page 20)

They called it Jubilee. The word Jubilee means "trumpet." The Jubilee year occurs every 50th year, and begins with sound of the shofar on Yom Kippur. We heard a lot about the concept of Jubilee about a decade ago because of an international movement to forgive debt at the turn of the Millennium. 2000 was to be a Jubilee year when the debt crippling many developing nations would be cancelled.

The reason Jubilee occurred every 50th year is that it is tied to multiples of the Sabbath. Every seven days, people rest from work. For the Hebrews, it was tied to the idea that God would provide enough. If the term "God" is too literal for you, try thinking "earth." Earth provides enough for us to live. Yes, earth provides enough for all of us to live, if we have the political will to distribute food. We live in abundance, but we don't always have eyes to see it. To stop work, to stop growing the crops and harvesting the fields not only reminds us that there is enough, it re-enforces our faith. By going through a day without work, a day with

minimal consumption, we realize that indeed we do have enough. So, the first rhythm of Sabbath is resting on the seventh day.

The second rhythm of Sabbath was that every seventh year was a year of release. During that year, all the fields would lie fallow, be given time for renewal. We now know that that is ecologically wise. During that year, all debts are forgiven, and all slaves set free. The instructions are in Deuteronomy 15:

“Every seventh year you shall practice remission of debts. . . every creditor shall remit the due that he claims from his fellow; he shall not dun his fellow or kinsman, for the remission proclaimed is of the Lord. . .

If there is a needy person among you, one of your kinsmen in any of your settlements . . . do not harden your heart and shut your hand against your needy kinsman. Rather you must open your hand and lend him sufficient for whatever he needs.”

Of course, every time there is legislation, there is a loophole. And that’s anticipated by the Deuteronomist. He warns:

“Beware lest you harbor the base thought, ‘The seventh year, the year of remission, is approaching,’ so that you are mean to your needy kinsman and give him nothing. He will cry out to the Lord, and you will incur guilt. Give to him readily and have no regrets when you do so, for in return the Lord your God will bless you in all your efforts and in all your undertakings. For there will never cease to be needy ones in your land, which is why I command you: open your hand to the poor and needy kinsman in your land.”

Wow. That’s what was to go on every seven years: all debts forgiven, all slaves released. But we have one more multiplier of seven. Seven times seven is 49. On Yom Kippur at the start of the fiftieth year, the trumpet would sound and Jubilee would begin. In the 49th year, all debts would have been forgiven and all slaves released. In the 50th year we’re going to have land reform as well: all land would all revert to its original owners. That is, to those Hebrews to whom the land was assigned when the Hebrews entered Canaan and the land was originally allocated. Just as we Americans sort of ignored the Native Americans’ claims as we settled this land, so the Hebrews ignored those who lived in what they viewed as their “Promised Land.”

The purpose of the practice of Jubilee was to bring “ethics” and “spirituality” together. The religious signal, the sounding of the shofar on Yom

Kippur in the fiftieth year, “evoked an economic act.” Its purpose, says Walter Bruggeman, was to “curb and preclude the formation of a permanent under-class.”

So, imagine, for a moment, what it might be like if, instead of a depression every 70 years or so, or a financial melt-down now and then, our government simply decided to re-set the system every fifty years. All debts forgiven, all credit card slaves released, all mortgages re-negotiated, the land redistributed. What a different world it would be.

Except we live with a very different world view. We’re not at all sure that there is a God watching over us who will assure us of enough. We’ve all seen too many television images of starving children in Africa. We’re not sure we’re in this together, or to what extent we are in it together. We’re told we’re supposed to earn enough money to support ourselves, and save enough money so that no one will have to take care of us in our old age. But at the same time, we are supposed to consume to keep the economy going. We’re bombarded with credit card offers. The credit angels reassure us that they can take care of our needs. And no one talks anymore about the morality of borrowing money, let alone the wisdom of it. What’s good debt? What’s bad debt? Should debts be forgiven? Is the use of money a moral or spiritual issue?

All over the world today billions of Christians will utter the words of Jesus’s prayer, “give us our daily bread, and forgive us our debts as we forgive our debtors.” The more authentic version has greater nuance. The folks of the Jesus Seminar translate it as: “Provide us with the bread we need day by day, and forgive our debts to the extent that we have forgiven those in debt to us.”

Asking for bread “day by day” hearkens back to the Exodus and the manna which fell from heaven. When the Israelites were starving in the wilderness and manna fell from heaven, it was only good for one day. They were told to collect only enough for the day’s needs. If they tried to hoard it, tried to save the leftovers, it spoiled and was inedible.

On a cold night last February, I hied myself down to Union College to listen to the Old Testament scholar Walter Bruggeman. He talked about the story from Exodus. He said each of us is living out a narrative, whether we know it or not. And those stories drive us, they drive our behavior, because they create assumptions about how to live, how to get what we need, whom and what we can trust. This was in the midst of Congress working out the terms for the \$700 billion dollars of the Troubled Assets Recovery Program..

Brueggeman said, this journey to enough, the journey to faith that there will be enough, is a journey of faith we must make over and over again. Remember, a myth happened once and it happens all the time. But the story most of us are living is that there is not enough. Ours is a myth of scarcity. We are on our own. And if that's the case, then we need to hoard, to get as much as can for ourselves and our immediate families. I went up to Brueggeman after the presentation and said, "I don't know whether I feel better or worse after listening to you. If the \$700 billion bailout is going to people who are living out the myth of scarcity rather than the myth of abundance, then won't they just hoard the \$700 billion?" He smiled and nodded slightly, as if to say, "You're getting it." If scarcity is our myth, the \$700 billion will not buy us a Jubilee. It will not provide release. It will not prevent the further development of the underclass, unless we can see that we are all in it together.

The myth of scarcity breeds fear and hoarding and disconnection. Is says, "My neighbor is a threat, a rival, a 'competitor for limited goods'." Fear is overcome when we realize we not only need one another, but as Brueggemann says, "The neighbor is not a threat, nor an inconvenience, nor a distraction, but a fully valued partner in the covenant enterprise of community."

In his book *The Healing of America*, TR Reid looks at seven countries where health care is provided for everyone. He asks, "What is the difference between those countries and the United States?" His answer is that we have not made the moral commitment to cover everyone. What keeps us from it? Fear. Fear that we will not have enough. Fear that health coverage for everyone will bankrupt the country.

Faith is not the absence of fear. Faith is courage to move toward what is not yet, but what can be imagined. Bruggeman writes,

"Jubilee is a public event, not a private inclination . . . It signifies the mobilization of public, political will for neighborly solidarity and comes to concern policies about taxes, debts, mortgage and interest rates, and spins off in terms of neighborly entitlement of education, health, housing and a generous minimum wage. . .

Such a public practice depends not simply upon 'love of neighbor'. .. Rather the divestment of self for the other is rooted in a deep conviction about the creator God who gives, blesses, and guarantees more than we want or ask or need. Just as the acquisitive practice of private property is powered by scarcity, so

this rhythm [of Jubilee] is energized by the certainty [I would say faith] that there is more than enough given by God.

That abundance is the ground for regular work stoppage on Sabbath; it is equally the ground for debt cancellation. There will be enough, more than enough, so that I can stop work for a day. There will be more than enough for creditors without squeezing debtors. There will be more than enough of land, of goods and of property, so that I need not keep what belongs to my neighbor.” (op cit.)

A few years ago one of our relatives had a hard year, plagued by unemployment and illness. During the year, we loaned the person several hundred dollars. When Christmas came, I suggested to my husband that as a Christmas present, we forgive the debt. And wow, that felt so great. We had enough money that we hardly missed it, and it felt wonderful to give that person relief, peace of mind. It deepened our sense of connection.

The scholars of the Jesus Seminar tell us that the prayer of Jesus would be more accurately rendered, “Forgive our debts to the extent that we have forgiven those in debt to us.”

Can we expect to be forgiven if we are not willing to forgive others?

Jesus told this parable about forgiving debt, concerning a slave who is brought before a ruler. The slave owes the ruler ten million denarii, but let’s call them dollars. Let’s say the man owed ten thousand dollars. Because the slave can’t pay back the loan, the ruler orders the slave to be sold, along with his wife and children and everything he has, so that the ruler can be repaid. (For the contemporary situation, imagine one of those scenes of foreclosure and eviction.)

This is so upsetting to the slave that he falls on the ground and begs the ruler, “Please be patient with me, and I’ll repay every cent.” Because the ruler was a compassionate person, he let the slave go and cancelled the debt.

So, the fellow left, and immediately encountered another slave, who owed the first slave \$100. The forgiven slave grabbed the other fellow by the neck and demanded, “Pay back what you owe!” That slave too fell to the ground and begged, “Please be patient with me and I’ll pay you back.”

But the first slave had no mercy. Instead, he threw the second slave in prison until the debt was paid.

When the other slaves heard the story, they went to the ruler to report what had happened. The ruler summoned the forgiven but unforgiving slave and railed at him, “You wicked slave. I cancelled your entire debt because you begged me. Wasn’t it only fair for you to treat your fellow slave with the same consideration as I treated you?” And the master was so angry he handed him over to those in charge of punishment until he paid back everything he owed. (Mathew 18:23-34)

The words of the prayer are not, “forgive us and forget about them.” They are “forgive our debts, to the extent we have forgiven those in debt to us.”

A hundred years ago, the question of incurring debt was a moral and religious issue. In 1878, the New York Times published a brief article noting that a Methodist Episcopal minister, in speaking to those about to be admitted into “full communion” with the church warned the probationers that it was “contrary to the discipline” to be in debt, but conceded that “men in business could not always control their debt.” Across town, at the First Presbyterian church, Rev. Magie noted the importance of having “a conscience void of offense toward God and toward men,” He said, “A quickened conscience makes a man pay his debts and live honestly in the sight of God and man, and I would not give anything for the religious life of a man who does not pay his debts and lives shamelessly before God and Man.” (New York Times, Sept. 23, 1878).

Should the church begin speaking about money and debt again? When I searched our UUA worship web for “debt” nothing came up. That’s a pretty good indication that we are not exploring debt as a religious issue. However, many churches are beginning to stress financial wisdom in their messages. In May of last year, U.S. News and World Report included an article entitled, “Churches are Preaching a New Gospel: Stay Out of Debt.” The article describes several ministries aimed at helping people make wise money decisions. Churches are offering courses in financial planning, and support groups to help people resist over-spending and pay off their credit card debt, and putting borrowing and spending into a spiritual context.

Over and over the message of religion is that we are simply stewards of what comes our way. Hinduism and Judaism, our oldest religions, both carry the idea that our birth, and all that we receive subsequently create a debt to the gods. The earth and our possessions are on loan to us; none of us get to take any of it with us. So the spiritual question is how can we be good stewards of our possessions, and of the earth? Our spending decisions are related to our spirituality as much as our giving decisions. Every spending decision has ripples. The flow of money

today connects us to people all over the world. Are our clothes being made in sweat shops in under-developed countries? Are we borrowing money to buy more than we need? Are our spending decisions about real needs, or are we trying to meet higher-order needs, like self-esteem and self worth via “retail therapy”?

Our first principle speaks of the *inherent* worth and dignity of every person. We have worth simply because we exist, and that worth is affirmed through our connections to others, our willingness to love and be loved.

In our children’s story this morning, Rosalinda was distressed because someone was stealing the lemons from her tree. She sees it is “Night Man,” a hunched-over person wearing a mask and stuffing her beautiful lemons into a sack. Saddened and bereft, she seeks advice from Anciana, the ancient, mythical wise woman. Anciana listens to Rosalinda’s story and tells her, “To take your lemons was wrong. Perhaps he had a need.”

Rosalinda learns of Night Man’s need when she sees him in the marketplace selling HER lemons. Night man is weighed down by his responsibilities. His wife cradles their infant. Nearby their two small children are playing. He is selling Rosalinda’s lemons to feed his family.

The wisdom of the ancient one cures Rosalinda’s ailing tree. Once again, there is abundance, a new crop of lemons. This time, Rosalinda chooses connection, but not just the connection of justice. Her connection is also one of mercy and generosity. She joyfully goes off to the market to give away her lemons. When she has given away all but one of her lemons, she confronts the thief.

“Rosalinda stared at the Night Man and he stared back. Then her warm hand touched his cold, rough hand and she gave him her last fat lemon.

“Lo siento. I am sorry.” The man lowered his eyes.

Rosalinda found her voice. “Siembra las semillas. Plant the seeds,” she told him. “Do it tonight, while the moon is still full.”

The man was quiet. He tilted his head toward his family with their worn clothes and hungry faces.

“For you and for them,” said Rosalinda.

It takes more than justice to maintain a community. It takes mercy. It takes forgiveness. It takes a sense of mutuality. It takes awareness of and embracing of the ways of abundance.

May our bread come day by day. May our debts be forgiven as we forgive others.

Rev. Linda Hoddy

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Saratoga Springs, NY

WORDS OF PRAYER AND MEDITATION

O Thou, who art hallowed by many names,

Keep before us awareness

of the abundance in which many of us live,

And the pain of those who do not have enough.

Give us faith to model our lives on earth's exuberance and generosity.

May we see our neighbors not as rivals,

but as gifts, blessings,

Inherently worth as much as we and those we love.

Help us to be good stewards of your resources.

May we be prudent in our spending,

Wise in our use of debt,

Wise and compassionate in forgiving the debts of others.

May we be gentle with ourselves when we face the temptations of

Defining luxuries as needs

Defining ourselves as worth only what we possess.

Ignoring the needs of our fellow humans.

May we find the peace of a simple but sufficient life,

Filled with the joys of human companionship,

Forgiven and forgiving.

Amen.

WORDS FOR PARTING

Where hate rules, let us bring love;

Where sorrow, joy.

Let us strive more to comfort others than to be comforted.

To understand others, than to be understood,

To love others more than to be loved.

For it is in giving that we receive,

And in pardoning that we are pardoned.

St. Francis of Assisi