



MYERS PARK BAPTIST CHURCH

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"Forgive Us Our Debts"

*A Sermon delivered by Rev. Dr. Benjamin Boswell at Myers Park Baptist Church
on September 17th, 2023, from Matthew 18:21-35*

A nun at the local Catholic church was giving a talk to her 3rd grade students about sin and forgiveness. She gave her students with a definition of sin and then she taught them how to pray to God for forgiveness. When she finished, the nun reviewed her lesson by asking the class, "Ok. Now, what do we need to do before we ask God for forgiveness?" The students were all very quiet, but after a while little Mary in the back of the room slowly raised her hand and said, "Well, it sounds like the first thing we need to do is sin."

Sin has fallen out of favor in progressive circles. The common belief is that conservatives talk about sin too much and liberals don't talk about it all. We grew tired of way evangelicals talked about sin, so we decided not to discuss it at all. We heard far too many "fire and brimstone" sermons saying that the wages of sin are death and hell, so we decided we don't want to hear about sin anymore. Not to mention, sin is kind of a downer. It makes us feel bad and guilty, and God forbid we feel any of those "negative" emotions. However, if sin isn't real or important, then neither are the concepts of grace, mercy, or forgiveness. What if the problem with sin is not how often we hear about it, but how the concept has been defined?

Everyone over a certain age who grew up in the South can remember the time when the three worst sins a person could commit were drinking, dancing, and gambling. Today if you listened to most evangelical preachers, you'd think the only sins that matter are the ones that involve sex or threaten the patriarchy. Throughout history what Christians have called "sin" has always been contextually determined; a social construct that changes over time. And the way we think about sin today is not how Jesus or the Jewish people thought about sin in the first century.

There's a story about a young pastor who moved to Louisville Kentucky to a serve a Baptist Church. On the first Sunday he preached on drinking. But after service the Deacons told him he could not preach on drinking because Deacon Jones owned the largest bourbon distillery in town. So, the next Sunday the pastor preached on smoking. But after service the Deacons told him he could not preach on smoking because Deacon Johnson owned the largest tobacco farm in town. So, the next Sunday the pastor preached on gambling. But after service the Deacons told him he could not preach on gambling because Deacon Williams owned the largest racetrack in town. So finally, the pastor exclaimed "If I can't preach on drinking, or smoking, or gambling, then what can I preach on?" And the Deacons replied, "Family values."



Jesus' first sermon in Luke 4 got a similar reaction, but not because of the sins he preached against, but the vision he preached for. Jesus opened the scroll of Isaiah and read, "The Spirit of the Lord is upon me and anointed me to bring good news to the poor. God has sent me to proclaim release to the captives and recovery of sight to the blind, to let the oppressed go free, to proclaim the year of the Lord's favor." It's hard for us to understand the implications of Jesus' first sermon, but the audience knew exactly what he was saying. He was referencing the ancient economic practice of the jubilee laid out in Leviticus 25 and Deuteronomy 15, where God told the people that every seven years, they should refrain from cultivating the soil, let the land lie fallow and give the laborers rest. Then after seven cycles of seven years, in the fiftieth year, the people were to proclaim a jubilee, which would require redistributing all the land, forgiving all the debts, releasing all the captives, liberating all of the oppressed, and freeing everyone who was enslaved.

The jubilee was a radical egalitarian economic model that was designed to prevent any one family from accumulating all the land and wealth and placing everyone else into permanent debt. The goal was to avoid creating a new Egypt, where people suffered under economic slavery. By quoting this passage from Isaiah 61, Jesus was offering a full-throated declaration of the jubilee and announcing to the world that jubilee would be his mission and vision, platform, and program. The good news of the gospel was the kingdom of God, but jubilee would be the content of the message. It was good news about returning land, releasing captives, liberating the oppressed, economic freedom for all—but most importantly debt cancellation. The good news Jesus proclaimed was first and foremost about the forgiveness of debts—not spiritual, but material and economic. All our focus on "sin" has obscured the revolutionary meaning of Jesus' teachings. We are not spiritually broken people who have something wrong with us from the time we're born that requires forgiveness. No, we are people trapped in an oppressive economic system struggling under the weight of debt and crying out for the forgiveness known as jubilee.

For generations, the scholarly consensus was that the Israelites never practiced jubilee and that it wasn't a very important concept. But several discoveries in the last fifty years have changed that. British economist Michael Hudson has shown that debt jubilees occurred on a regular basis in the ancient Near East. It was normal for kings to proclaim jubilee when taking the throne, in the aftermath of war, or building a temple. Some "would be" kings even promised jubilee as a tactic to turn people against the current ruler. What was unique about Judaism is that it took the practice of jubilee out of the hands of kings and placed it at the center of their laws.



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In the first century, people were suffering under the weight of incredible debt from landowners, creditors, and taxation from Herod's building projects and the Roman tribute. The Pharisees were in cahoots with the creditors (which is why Jesus called them lovers of money). A leading Pharisee of the time, Hillel, designed a unique legal solution to help creditors get around the requirements of the jubilee year called the *prosbol* clause, which allowed them to write loans where clients were required to wave their rights to debt cancellation in the event of a jubilee. This meant even if a jubilee was declared, those clients would still have to pay their debts.

When Jesus taught his disciples to pray "forgive our debts as we forgive those indebted to us," he was not being metaphorical, intellectual, or spiritual, but literal. The Greek word in the Lord's Prayer is not "sins" or "trespasses," but "debts." Jesus told his disciples to pray for a jubilee every single day—the prayer above all prayers was for the forgiveness of debts. He was promoting the widespread cancellation of debt in a society where the religious, political, and economic authorities were bound in a conspiracy of greed that was oppressing the population. It's no wonder Pharisees, scribes, and authorities hated Jesus. He was constantly promoting a Biblical practice that would upset the balance of power and impact their bottom line.

Jesus not only had a preferential option for the poor and oppressed; he was a debt abolitionist. The kingdom was his theory of change, and jubilee was his plan of action. The reason it was counter-cultural in the first century is the same reason it's counter-cultural today. We live in a society that believes in the sanctity of debt. The dogmatic doctrine that debt carries a sacred moral obligation to pay is incredibly old and very pervasive. For instance, the English word "should," derives from the German word "*schuld*," which originally meant "sin," then evolved to mean "guilt," then "fine," then "debt," and eventually all those things at the same time in one word—as in, you should pay your debts because it is the "right" thing to do and if you don't we will fine you until you end up in slavery forever.

But in contrast to world's ardent belief in the moral sanctity of debt, Jesus taught that there is no debt so high it cannot be forgiven for the sake of love and compassion. In the parable of the "Unforgiving Slave" in Matthew 18, Jesus compared to kingdom of God to a king who was so moved with compassion, he forgave the debts of a slave who owed him ten thousand talents. This was an astronomical amount of money! There's no way this slave could ever repay the king. Just one talent was equivalent to about 16.5 years of wages, which means 10,000 was equivalent to 165,000 years of wages. If you took the average salary of an American today it would be upwards of 9 trillion dollars, not million or billion, but trillion!



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But the story turned when the very same slave went out and came upon one of his fellow-slaves who owed him a hundred denarii; less than half a year's wages, seized him by the throat and said, "Pay what you owe." When he fell down and pleaded with him, "Have patience with me, and I will pay you," the unforgiving slave threw him into prison. It seems almost too heartless to be true. Can you imagine being forgiven a debt the size of the combined economic assets of Germany, Britain, and France, and then turning around and throwing somebody into prison for not paying you back \$30,000? It's hard to believe anyone could be as unforgiving as the slave in this story. But then I remembered the housing market crash and recession of 2008 when the government bailed out the banks to the tune of 700 billion dollars, yet nothing went to homeowners who were underwater. Those same banks who were bailed out in the billions turned around and foreclosed on Americans who owed them thousands. And guess how much wealth Americans lost in the recession, \$9.8 trillion dollars—you guessed it—10,000 talents.

We live in an unforgiving world, riddled with debt, and the problem is not that we don't believe in jubilee. The problem is we only practice jubilee for the wealthy. And it's a mistake to imagine that focusing on our personal "sins" is going to solve this problem. That's what the lie of individualism wants us to believe. Just like today, in the first century most people still believed it was a sin not to repay a debt, but Jesus said it was a sin not to forgive a debt. And when he did, Jesus changed the definition of both sin and debt. But Jesus was not unique in this belief.

Plato's *Republic*, considered the most important works of politics, philosophy, law, and economics in Western History, begins with a conversation between Socrates and an old wealthy arms manufacturer named Cephalos. Socrates asks Cephalos, "What is the definition of justice?" and he replies, "Speak the truth and pay your debts." But Socrates dismisses his definition and points out that if a person borrows weapons from a friend, but in the interim the friend "goes berserk" and becomes (murderously and/or suicidally) insane, it would be wrong for the debtor to return those weapons. In fact, repaying the debt would be unjust, since it could lead to murder, suicide, or both! Plato did not believe in the moral sanctity of debt. Through the teachings of Socrates, Plato was declaring that telling the truth and paying one's debts is an insufficient definition of justice, because debt is not sacred. We are not obligated to repay a loan if it will lead to evil or unjust consequences.ⁱ



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Today the average American household debt is \$102,000 dollars. Total American consumer debt is now 17.1 trillion, a new record high. Most of that debt is in housing, but the next four highest are student loans, car loans, credit cards, and medical debt. People are suffering under the bondage of debt slavery and there seems to be no relief in sight. For 30 years productivity has been soaring, the cost of living is skyrocketing, yet wages have been stagnating. This caused people's debt to go through the roof because it's the only way they could afford to live. Greek philosopher Aristotle believed that debt bondage is the primary thing that causes division in a democracy, and that division will lead to oligarchy, aristocracy, and eventually the complete destruction of democracy itself. Some historians now believe that massive unmitigated debt is what caused the fall of the Roman Empire.ⁱⁱ

A study from Duke Law School released last month showed that North Carolina hospitals are suing thousands of patients for medical debt.ⁱⁱⁱ Meanwhile, these same hospitals are getting millions of dollars in property tax breaks. Here again we see an institution getting million-dollar handouts from the taxpayers then turning around and grabbing people the throats until they pay back bills for medical care—care that is way too expensive and should be free to begin with. The parable of the unforgiving slave is about an unforgiving world that needs to change, or catastrophe is on the horizon. I don't like the end of this story any more than the next person, but I see it is a warning. The forgiveness of debt is essential to the realignment of an inequitable society, and if we continue to be unforgiving people in an unforgiving world, our debt will have disastrous consequences for us all.

It's hard to find heroes in this parable, but if there are any, I think it's the fellow-slaves. Did you notice that when they saw the unforgiving slave grab his fellow slave by the throat and demand payment after having been forgiven an astronomical debt, they went and told the king what happened., Matthew says, they were greatly distressed, and reported what they saw. Now, you might call them tattletales or snitches, but I have a different name for them—good citizens. They saw the jubilee the king had given to one of their colleagues, and then they saw him turn and disrespect this incredible life-changing world-altering gift through an act of greed and gracelessness. But they would not allow the king's jubilee to be destroyed by one person. They decided they no longer wanted to live in an unforgiving society where someone so calloused and indifferent to the plight of their neighbor can go around grabbing people by the throats, demanding they repay their debts, and sending them off to prison. They decided that they had lived in a punitive, debt-ridden society long enough. They wanted something better. They wanted jubilee.



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The heroes in this parable remind me of Craig Antico and Jerry Ashton, two debt collectors who built their careers chasing down medical patients who couldn't afford their bills. One day in 2011, Craig and Jerry decided to visit Occupy Wall Street and they had a radical conversion and a massive change of heart. When the protestors discovered there were bill collectors among them, they didn't shame or ostracize them. Instead, they asked, "Could you help us go to the debt market and buy up people's debt so that we can forgive it and publicize it?" Craig and Jerry decided to help the protestors and were so transformed by the experience they turned the concept into RIP Medical Debt, an organization that buys up delinquent medical debt and offers forgiveness to those struggling to pay. To date, they've purchased \$10 billion in unpaid debt and provided 6.7 million Americans with a jubilee. This summer a group of mostly queer women, calling themselves "gutter-pagan South Philadelphia dirtbags" raised \$15,000 to erase more than \$2 million in local medical debt for their neighbors. Their efforts went viral on social media when they had a ceremonial debt-burning dance party at a pier behind the South Philly Walmart. Anybody can practice jubilee; all it requires is to love our neighbors who are struggling to survive.

We follow a prophet whose platform was jubilee, who taught us to pray every day for the forgiveness of debt, and commanded us to forgive those indebted to us, which means that Christians should be people who care for the debtors of the world. Are we not greatly distressed about the debt slavery and economic oppression that is bearing down on our friends and neighbors? Will we continue to turn a blind eye, or will we see? Will we continue to be silent, or will we speak? Will we allow economic injustice and oppression to continue to go unchecked or will we bring it to the king? Something must be done. I don't know about you, but I don't want to live in a society where people, and banks, and hospitals, and corporations who've been forgiven millions and billions can turn around and grab people by the throats and demand they pay and throw them even further down into a debtor's prison.

No, I pray that instead of the throats of debtors being grabbed by the unforgiving, that a crisis of conscience will grab the minds of the creditors so they will realize that we are all in this together and there is no way forward with the majority of the population drowning in debt. Eventually all that inequality will bring the creditors and the capitalists down with the ship. I'm praying that Spirit will fall on all of us here like it did to Jesus in Nazareth and that the unforgiving will become forgiving, the graceless will become graceful, the merciless will become merciful, the creditors will become liberators, so the debtors will be free, and all of us can experience a jubilee. The practice of jubilee is a challenge to all our debts, but a modest proposal would be to start by forgiving the debts that philosophers across the centuries would call unjust—like medical and educational debt. We're the only major Western nation where people go bankrupt for medical expenses, and no one should be in debt simply because they had cancer or gave birth to a child.



Jesus is the great redeemer and even though it may feel like we are all struggling under the weight of a crushing debt, there is good news for us that runs from Genesis to Revelation. We serve a God who delivered the people from slavery in Egypt, a God who made jubilee the law of Leviticus and Deuteronomy, a God who desires to set people free from all the chains that bind us, a God of liberation. Our God is alive and well, working for deliverance in the world through the power of the Spirit, and that means there is no debt too large, no debt too heavy, no debt too burdensome, no debt too oppressive that it cannot be forgiven for the sake of love and compassion. The jubilee has arrived in Jesus, and as his followers all we need to do to bring the kingdom of God on earth as it is in heaven is to decide we are people who believe in forgiveness more than we believe in debt, who refuse to live comfortably and quietly in an unforgiving world but join together to demand a jubilee.

ⁱ George Caffentzis, "Plato's Republic and Student Loan Debt Refusal," *Uniconflicts*, November 2016.

ⁱⁱ Michael Hudson, *The Collapse of Antiquity*, ISLET, 2023.

ⁱⁱⁱ Richman, Green, Chen, Havlak, "Hospitals Suing Patients: How Hospitals Use N.C. Courts to Collect Medical Debt," *Duke Law Scholarship Review*, 2023.