

Here are some shocking statistics about our country. Last time I checked, the average income in this country was something like £14k per year. The average amount of unsecured debt — so just credit cards, personal loans, store cards, that kind of debt — the average amount of unsecured debt per person was about £8k. On average, each person in this country owes about half the average pre-tax income. To me that's a horrifying measure of how much we're enslaved by debt.

But the picture gets even worse when you look at inequality in our country. And it gets worst of all when you look at inequality in London. The richest 10% of Londoners own two thirds of London's wealth, while the poorest 50% own virtually nothing at all. Our country is divided between those with wealth and those without. Our city is even more divided between a few wealthy people and a large number of poor people.

Now here's the thing: I reckon everyone here would like to see poverty reduced, inequality reduced, debt reduced. We'd all like to see people lifted out of poverty. We'd all love to see people freed from the trap of debt. We'd all love to see a more equal society.

But in my view the church — not so much us here in the Mission — but the wider church, the church worldwide, is ignoring one of the Bible's strongest instructions about how to achieve a fair society. We completely ignore one of the main ways God gave to Israel to reduce poverty, inequality and debt.

And to me that's a worrying problem. It's a problem because it seems stupid to ignore a solution to what we all agree is a problem. And it's a problem because it seems really stupid for Christians to ignore one of God's ideas about what to do to fix the problem.

The solution I'm talking about, the answer God gives, is found in Deuteronomy 15. It's a pattern of debt-forgiveness. The pattern God sets up is for the wealthy to lend money to the poor, without charging interest, and to forgive those debts every seven years.

So, let's have a look at Deut 15 together first.

You know when you're feeling a bit low, feeling a bit troubled and you

decide to read the Bible to try and find some comfort or encouragement? I reckon there's not a single person here who heads for Deuteronomy 15 at that stage! In fact, I wonder if for many of us Deuteronomy is a bit of a mystery. We know it's there in the Bible, and as a church we believe it's God's Word. We know that it's there for our good, but to be honest the laws in Deuteronomy seem part of a different world. They seem part of a world that, to be honest, many of us are secretly rather happy is in the Old Testament and not the New Testament, because it all seems a bit troubling.

But actually Deuteronomy is a wonderful book. For Israel, the law wasn't something which left people cold. The law was God's gift to Israel. It was a gift because it told Israel how to remain in God's favour. It was a gift because it told Israel how to live as a community which displayed God's love. And it was a gift because it showed the world how God's people were different.

And Deuteronomy wasn't a confusing book. At first it seems as if the laws are a bit random, doesn't it? Lots of stuff about which animals to eat, where to eat them, and what to do with the blood. Other rules about the ins and outs of how courts are to work, celebrating the month of Aviv, and so on. It doesn't even seem to fit together in a coherent way!

But actually Deuteronomy is carefully ordered around the 10 commandments. The 10 commandments in chapter five are a series of commands for the individual Israelite. They are the things that each Israelite must not do: they are universal, individual, negative commands. You shall not murder, you shall not steal, and so on.

The main part of the law in Deut 12–26 is a different kind of law: the laws depend on a particular situation, and are often about how groups of people will do things rather than individuals. The laws in 12–26 often tell people that they must do something instead of telling them what they cannot do. In fact, the typical format is, “you must do this, you must not do this other thing, you may do this third thing”. The laws are about how Israel as a nation should live together, in the particular situations they will find themselves in.

So in chapter 12, the commands are about how Israel must worship God, how sacrifices will work when the people are in the land of Israel. The commands about how Israel must worship God are the collective expression of the first of the 10 commandments: that Israel must worship

only YHWH. People in Israel must not have other gods: that's the first of the 10 commandments. And Israel must worship God together in a particular way: that's the first part of the law code in 12–26.

And chapter 15 is tied to the Sabbath commandment. In the fourth of the 10 commandments, the sabbath commandment prohibits work every seventh day. It is particularly prominent in the 10 commandments. In the law code, chapter 15 mirrors the sabbath commandment, but for how Israel lives together as a community. So rather than rest from work every seven days, the laws in chapter 15 require debt forgiveness and slavery release every seven years. This is kind of like a reset button for society every seven years. Everyone in Israel started out with some land, and so they only got into debt if they fell into poverty — perhaps a harvest failed, or perhaps they made some stupid decisions. In the law, it doesn't matter how you became poor — there's a way out every seven years.

This is a kind of sabbath rest for society. Some of you will know that in Leviticus 25, there's also the Jubilee command, which was kind of like an even bigger reset button every 50 years or so. Not only were all debts forgiven and all slaves released, but all land was returned to its original family owners. Imagine you'd become really poor, and had to sell your land. Every 50 years, so about once every generation, the whole of Israel was supposed to be restarted. Everyone who'd bought new land had to give it back — give it, not sell it — had to give the land back to its original family owners.

So you've got this picture of every few years, a small reset of the financial state of society, and every generation a massive return to the start.

There's three things I'd like us to remember about this setup.

The first is that it's a big deal in the Old Testament. The model of finance that Deuteronomy sets up is very important within the book of Deuteronomy and more widely in the Old Testament. The Sabbath commandment is one of the longest and most prominent in the 10 commandments, and so the 7-year debt forgiveness law is similarly important.

We know that often in the surrounding nations, all debts would be forgiven and all slaves freed when a new king took the throne. So what God does in Deuteronomy is turn something that was a rare event into a regular part of Israel's life. Because YHWH is Israel's king, he made debt-forgiveness a permanent feature of his reign.

So Walter Brueggeman, an Old Testament theologian, says that the laws in Deut 15 are "the central and signature affirmation of Yahweh's rule." Chris Wright says that the debt-forgiveness law in Deut 15 "makes care for the poor *the litmus test of covenant obedience to the whole of the rest of the law.*"

Debt-forgiveness is a big deal in the Old Testament. You might have noticed, too, that

Secondly, debt forgiveness is part of the big picture of care for the poor in the Old Testament. These days, we seem to have two main ways of looking after the poor: charities, where people donate money or time or stuff like clothes, which the charity passes on to those in need, or the government, where taxes are taken and the government borrows money to distribute to those in need.

In the Old Testament, the big picture seems to have three aspects. The first was direct giving: people were supposed to give to those in need. The second was gleaning: when you harvested a field, you weren't allowed to go right to the edge of the field, and you weren't allowed to pick up things which you dropped. Effectively, gleaning meant providing extra work for those in need, making employment available when you didn't need to. It's saying that wealthy people in Israel had a duty to use some of their resources to feed those in need in a way which didn't emasculate them, which provided the dignity of work in return for help.

The third was debt forgiveness. Wealthy people had a duty to be "open-handed and generous" in lending money without charging interest, forgiving the debts every seven years. If you were wealthy, no doubt you could lend your money to a merchant or a ship-builder or some other businessman, charge interest and make a profit. But what Deut 15 sets out as part of the Old Testament's big picture of caring for those in need is generous lending: lending to people without interest and lending to people you know won't pay you back.

So debt forgiveness was part of the big picture of caring for people in need in the Old Testament. Those in need had access to giving, but also to gleaning and to interest-free loans with debt-forgiveness.

Finally, debt forgiveness was a big deal to Jesus. Debt forgiveness was a big deal in the Old Testament, it was part of the big picture of caring for those in need in the Old Testament, and it was a big deal to Jesus.

This might come as a bit of a surprise to you. It might well have passed you by that Jesus was interested in debt forgiveness — I certainly went for most of my Christian life without realising it. I'll quickly run through a few of the places which Jesus mentions, and it's important to realise that in doing so Jesus points back to Deut 15.

One example is in the Sermon on the Mount. In Matt 5.42, Jesus tells the crowd to "Give to the one who asks you, and do not turn away from the one who wants to borrow from you." This is precisely the picture of those in need asking for help, through giving or lending that we see in the Old Testament. In the context of the Sermon, Jesus is saying that generous giving and lending should apply even to our enemies, not just to our friends. Jesus mirrors the words of Psa 37.21, 26 in their Greek translation, picking up on the idea that a righteous person gives generously and lends money generously. Of course, lending money is only generous if it is a costly exercise, and so the picture Jesus picks up on is the Old Testament idea of lending without charging interest, and forgiving the debts.

For a second example from the Sermon on the Mount, I wonder if you could turn to Matt 6.19. This verse starts a big section on the right use of money, which Jesus links to worrying about the future. In the middle of it, do you see verses 22 and 23? At first all this talk of an unhealthy eye seems to be a strange change of subject. Jesus talks about money in verses 19 through 21, the eye in verses 22 and 23, and then goes back to money. But actually Jesus is still talking about money. When Jesus mentions an "unhealthy" eye, he uses the same expression that Deut 15 uses to talk about an evil intention. Sometimes it is translated, "the evil eye," a very Jewish way of talking about an evil intention. It's a rare phrase in the Bible, and when Jesus uses it to talk about people's intentions with money, he is pointing his Jewish audience back to Deut 15. In fact, Deut 15 is the only place in the Old Testament that links the

heart (v. 21), the evil eye (v. 23), and money.

A third example is the parable of the Unforgiving Slave in Matt 18. In that parable, Jesus uses the example of a king forgiving one of his slaves a vast debt, such a huge debt that it's utterly impossible in human terms that the slave could ever repay it. The slave then goes and demands that one of his fellow-slaves repays a trivial debt to him. In the parable, the king hears about this and punishes the slave for failing to forgive the trivial debt, when he'd been forgiven a far greater debt himself.

Obviously the picture here is of God forgiving people's sins, and the requirement then that we should forgive others the far smaller things that they do for us. But what is often missed here is that the behaviour Jesus describes in the parable, the idea of forgiving debts of money, ought to be seen as one of the things we should forgive other people. In the Parable of the Good Samaritan, for example, Jesus is teaching that we should be kind to all sorts of people, and the parable works because taking care of robbery victims is one sort of kindness to strangers. None of us thinks that because Jesus is making a general point with the parable that we can just ignore beaten people at the side of the road! The whole reason the parable persuades us is because we all realise that caring for someone who's been beaten and robbed is a perfect example of the kind of behaviour Jesus wants his followers to carry out. The same is true of the Parable of the Unforgiving Slave. Jesus wants his followers, his slaves, to forgive all kinds of things between each other. After all, if Simon insults me, his insult is utterly trivial compared with what Jesus forgiven me for. But the reason the parable works is that forgiving money debts is precisely the kind of behaviour that Jesus wants his followers to display. Forgiving money debts isn't excluded from the parable, just because Jesus wants us to forgive other things too.

Again in Luke Jesus commands debt forgiveness. For example, in Luke 6.34, Jesus says, "And if you lend to those from whom you expect repayment, what credit is that to you? Even sinners lend to sinners, expecting to be repaid in full. But love your enemies, do good to them, and lend to them without expecting to get anything back. Then your reward will be great, and you will be children of the Most High, because he is kind to the ungrateful and wicked." Luke records two parables of Jesus where debt forgiveness is portrayed as exemplary behaviour. In 7.41–43 he uses debt forgiveness as a picture of God's forgiveness of sins. And in the Parable of the Unjust Steward in Luke 16, Jesus holds up

the steward's debt forgiveness as his great example of how to do the right thing with money. For Jesus, lending money and forgiving debts is the paradigm that his followers are to use if they are wealthy.

Perhaps the most striking relationship between debt forgiveness and the ministry of Jesus is his declaration in the synagogue at the start of his ministry. In Luke 4.18–21, Jesus quotes Isa 61's promise of "release" and says that Isaiah's prophecy is about him. The idea of "release" includes forgiveness for sins, but starts with forgiveness of debts. Jesus is promising that the oppression that Israel's people find themselves under, oppression of financial debt and the debt of sin that they owe to God will end in his kingdom.

So debt forgiveness

Big deal to Jesus: Relating the debt laws of the Torah to the dominical tradition, Herzog notes that "from the point of view of the debt codes, poverty is the result of covetous greed, which violates the will of Yahweh and compromises the justice of the reign of God."

So debt forgiveness is a big deal in the Old Testament — it's the hallmark of care for the poor in God's society. It's part of the big picture of the Old Testament plan for caring for those in need. And it's a big deal for Jesus, who repeats the commands of the Old Testament and holds up debt forgiveness as the paradigm for the right way to use money.

So what does this mean for us? What should we actually do? I'd like to suggest two things to practically do.

The first one is as a church, I think we ought to consider lending as part of our care for those in need. Lending, interest free and with debt forgiveness, keeps those in need from the trap of debt with interest. I'm sure that all of us know people who have become trapped in debt whether through store cards, credit cards, or personal loans. If as a church we offered an alternative, we could guard those most in need from that trap. In some ways it might seem odd to do this as well as directly giving to people, but I think that taking a loan *feels* very different for someone in need than accepting a gift. I was speaking to someone who took out the

kind of loan I'm talking about here, and they said they felt "empowered" by their loan. Gifts build dependence, loans encourage growth and independence. Now, I can't tell if that's the reason God set up the loan system of Deut 15 or not, but it seems to me that not only is it God's command but it makes sense. Funny that! So if it is God's command, and it makes good sense, we should try to fit lending into the way we care for those among us who are in need.

Secondly, in the wider church I think we ought to reconsider the way we've adopted micro-lending as almost a Christian thing. Christians buy fair trade coffee and support micro-lending, don't we? If you haven't come across micro-finance, the idea is that small loans to people in developing countries can make a huge difference to people's lives. For example, if you lend someone enough to buy a goat, they can milk the goat, sell the milk to repay the loan and its interest, and then they have a goat. This is better than giving them money, especially as the loan can be lent to someone else. The problem with micro-finance is that it typically involves charging high rates of interest—20% or even 30% per year is not uncommon—and in Ezekiel 18, God compares charging interest on loans to murder and adultery. What's more, there's no debt forgiveness with most micro-finance. It seem to me that micro-lending does help people, but is far away from the ideal that God sets up.

So there's two practical things to think about. As a local church, we should consider lending as part of our care for those in need. And in the wider church, we ought to reconsider our support for micro-lending.

And here's the thing: this stuff matters. The early church recognised that Jesus was very serious about debt forgiveness, and understood that when Jesus taught us to pray "Forgive us our debts, as we forgive our debtors," he was talking about money debts as well as sins. Every time we pray the Lord's Prayer, Jesus wanted to remind us of our obligation to forgive debts of money as well as sins. For example, Gregory of Nyssa writing in the fourth century, had this to say about praying the Lord's Prayer without forgiving money debts:

You pray that I may blot out what is written against you, and you preserve carefully the acknowledgements of those who owe you something? ... Your debtor is in prison, while you are in church? He is in distress on account of his debts, but you think it right that your debt should be forgiven? Your prayer cannot be heard because the voice of him who suffers is drowning it. If you remit the material debt, the bonds of your soul will also be loosened; if you pardon, you will be pardoned. You must be your own judge, your own lawgiver. By the disposition you show to him who is under obligation to you you pronounce the judgement of Heaven on yourself. (De Oratione Dominica 5)

For Gregory of Nyssa, this was a serious business: in his view, Jesus was reminding his followers that God would only forgive those who had forgiven others both debts and sins.

So why does this matter to us? Why should we care? Partly, I'd say, because I think we'd all agree that there's a problem when people are trapped in debt and poverty, when there is huge inequality between the wealthy and the poor, and when so little seems to actually change in society. It matters to realise that God's ideal society way back in Deuteronomy had a solution for the problem we see today, and it's a solution that the church still largely ignores. But it matters not just because it affects us now, but because of the way it points us to Jesus.

I mentioned the Parable of the Unforgiving Slave earlier, from Matt 18. In that parable, Jesus is making the point that the way God forgives us looks like debt forgiveness. In other words, when we let somebody off paying us back money they owe us, we are doing something a bit like what God does. God forgives us for the debt we owe him because of our sin, he lets off the punishment for a bad debtor. When we, as Christians, as followers of Jesus, forgive debts then we paint a small picture of what God has already done for us.

It's a bit like adoption. The Gospel of John, and Paul's letters often use the image of adoption, don't they? They say that when we follow Jesus, God adopts us as his own children. It's a wonderful picture of God's love for us, but it's made even more amazing when Christians adopt children. When that happens, we paint a picture for the world around us: a little picture of what God's love is like, God who brings us into his own family and adopts us himself.

Well, adoption has once again become part of the life of the church around the world, hasn't it? The same should be true of debt forgiveness. As a church, we should be painting a picture for the world of what God's forgiveness looks like. God's forgiveness of sins looks a lot like debt forgiveness. Just as debts need to be paid, so does the penalty for sin. And so when we forgive debts, we give people a wonderful picture of what God's way looks like: a picture of God's mercy, of God's kindness in not requiring us to pay back the debt we owe him for our sin. In God's kindness, we don't have to pay God the penalty we owe for sinning against him.

So when we are asked to lend, let's do so with open hands and generosity, just as Jesus does for us. Whenever we ask Jesus, he responds with an open hand and a generous heart, no matter how foolish or offensive we've been to him. Let's do the same for others: regardless of how they've treated us, let's be open-handed and generous in our lending.

And when people can't pay us back, let's do as Jesus does for us. Let's forgive the debts, suffering the loss willingly. We'll suffer the loss because it's not worth comparing with what Jesus suffered so that our great debt to him could be forgiven. And let's do so not only to please the one who has forgiven us, but to paint a picture to the world of what our God is like: our God forgives, so let's do the same so the world can see God in us.