

For Future Generations: Debt

TEXT: Deuteronomy 24:6, 10-22; Luke 6:32-26

Preached by the Rev. Anne Robertson at Crawford Memorial UMC on November 17, 2024

In the first couple of centuries after the death of Jesus, Christians had a rough time. There were the persecutions by the Roman government, but there was also quite a bit of abject poverty because of restrictions Christians put upon themselves in service to their faith.

The earliest Christians had many objections to the Greco-Roman culture around them, but instead of trying to force the culture to change to suit them, as we often do, they simply did not participate in activities or take on employment that would require them to do something counter to their faith. For many that meant giving up their former livelihood, leading to poverty.

For example, they refused to be teachers, because the curriculum required teaching allegiance to the Roman gods. They refused to participate in the theater, for similar reasons and of course would not be participating in the lucrative crafting of idolatrous statues or other images for the various temples, home shrines, and public honoring of the gods. They didn't go ransacking the shops of those who did; they just didn't do it themselves.

They refused military service, because Jesus adhered to non-violence, and wouldn't serve in the government, since their allegiance was to God. And, turning to today's focus, they refused to take part in the banking system because of the biblical prohibition against usury, the taking of interest on a loan.

The Bible has a lot to say about this, so here's a kind of Biblepalooza on debt and lending. While each passage I'm going to read has a particular focus, and they don't all align, listen for more general themes that might connect them.

Exodus 22:25: "If you lend money to my people, to the poor among you, you shall not deal with them as a creditor; you shall not exact interest from them."

Leviticus 25:35-38: "If any of your kin fall into difficulty and become dependent on you, you shall support them; they shall live with you as though resident aliens. Do not take interest in advance or otherwise make a profit from them, but fear your God; let them live with you. You shall not lend them your money at interest taken in advance, or provide them food at a profit."

Deuteronomy 23:19-20: You shall not charge interest on loans to another Israelite, interest on money, interest on provisions, interest on anything that is lent. On loans to a foreigner, you may charge interest, but on loans to another Israelite you may not charge interest, so that the Lord your God may bless you in all your undertakings in the land that you are about to enter and possess.

Psalms 15:1-2, 5 O Lord, who may abide in your tent?

Who may dwell on your holy hill?

Those who walk blamelessly, and do what is right,
and speak the truth from their heart;

who do not lend money at interest,
and do not take a bribe against the innocent.

Those who do these things shall never be moved.

Ezekiel 22:12: [In speaking of the wicked city] In you, they take bribes to shed blood; you take both advance interest and accrued interest, and make gain of your neighbors by extortion; and you have forgotten me, says the Lord God.

Nehemiah 5: portions of the first 12 verses [Nehemiah was the governor of Judea after the return of the exiles from Babylon] Now there was a great outcry of the people...who said, 'We are having to pledge our fields, our vineyards, and our houses in order to get grain during the famine.' And there were those who said, 'We are having to borrow money on our fields and vineyards to pay the king's tax...We are powerless, and our fields and vineyards now belong to others.'

"I was very angry when I heard their outcry and these complaints. After thinking it over, I brought charges against the nobles and the officials; I said to them, 'You are all taking interest from your own people.' And I called a great assembly to deal with them, and said to them... 'The thing that you are doing is not good. Should you not walk in the fear of our God, to prevent the taunts of the nations, our enemies?...Let us stop this taking of interest.

"Restore to them, this very day, their fields, their vineyards, their olive orchards, and their houses, and the interest on money, grain, wine, and oil that you have been exacting from them.' Then they said, 'We will restore everything and demand nothing more from them. We will do as you say.'"

The passage from Deuteronomy 24 that Cathy read goes beyond charging interest, focusing in on "pledges." In that system a pledge isn't a promise of future giving, it's the thing that a person gives that the lender can keep until the loan is repaid, and can keep forever in a default. We would call it a secured loan—like a home equity loan. Your house is the surety that the lender can take if you don't pay off the loan.

That's what was happening to the fields and vineyards of the Israelites in the Nehemiah passage, when a famine created hardship in the land. They pledged their lands to buy grain, couldn't pay because of the devastation of the famine, their lands were confiscated, and then they couldn't eat even after the famine passed because their land was gone. Nehemiah is outraged.

Moses, in Leviticus 25, had gone so far as to proclaim that every 50 years, the year of Jubilee, all debts would be forgiven and all lands returned to their original owners to avoid that very scenario.

The overriding concern of Deuteronomy 24 is the dignity and needs of the borrower, especially when they're poor. If all they have to give to secure the loan is the cloak they sleep in, which for the poor was their main covering by day and their blanket by night, you can only keep it as a pledge during the day. You can't deprive them of their only warmth overnight.

And whatever they're offering as a pledge to secure the loan, you can't follow people into their homes as they're getting it, which is not only a violation of their dignity, but leaves them more vulnerable to abuse and theft.

Deuteronomy 24 also has concern over withholding the wages of the poor as well as laws about leaving part of the harvest in the fields for gleaning by the poor—especially the foreigner, the orphan, and the widow. In the book of Ruth, such gleaning after a harvest by the poor is how the foreigner from Moab, Ruth, meets the Israelite, Boaz, who owns the fields from which she is gleaning. They marry and become ancestors of Jesus.

In almost all of those Bible passages, there are several categories of people that are being protected: the foreigner living in the land, the orphan, and the widow. Why not others? Others have rights and/or people to protect and provide for them. God's laws want justice for all, but makes special provision for the powerless, because they are the least likely to get it without that special directive.

The New Testament doesn't give specific teaching about taking interest, but looks at the practice of borrowing and lending more broadly and the potential for abuse even without adding interest payments. In a word to those with financial *obligations*, here's Paul in Romans 13:7-8:

"Pay to all what is due to them—taxes to whom taxes are due, revenue to whom revenue is due, respect to whom respect is due, honor to whom honor is due. Owe no one anything, except to love one another; for the one who loves another has fulfilled the law."

That's just one of many clear passages instructing the borrower and those with financial obligations to pay what is owed and not cheat, blow off debts or obligations, or spend unwisely. But that's a different sermon. You heard it this past spring in the series on John Wesley.

This morning we're focused on how to behave as a lender, and the passage from Luke 6 that Cathy read earlier calls into question whether Jesus' followers should really be making loans at all.

That passage from Luke 6 come directly after the blessings and woes from the Sermon on the Plain that we looked at last week, where the disparity between rich and poor is very much in focus. Verses 30-31, which ended last week's reading and leads directly into this morning's passage says, "Give to everyone who begs from you; and if anyone takes away your goods, do not ask for them again. Do to others as you would have them do to you."

It's in that same spirit that Jesus then teaches, "If you lend to those from whom you hope to receive, what credit is that to you? Even sinners lend to sinners, to receive as much again. But love your enemies, do good, and lend, expecting nothing in return."

It is a call for the followers of Jesus to be better than the system. To add grace and forgiveness in places where there is none. And if you keep going to Luke 6:37-38, Jesus sounds a theme that appears in many places in both the Old and New Testaments:

"Do not judge, and you will not be judged; do not condemn, and you will not be condemned. Forgive, and you will be forgiven; give, and it will be given to you. A good measure, pressed down, shaken together, running over, will be put into your lap; for the measure you give will be the measure you get back."

At about that point in Matthew's Sermon on the Mount, in Matthew 6, we hear that theme echoed in Jesus' model prayer—the Lord's Prayer—"forgive us our debts as we forgive our debtors." In the United Methodist Church we say "trespasses" instead of "debts," and other traditions say "sins;" but "debts" is the closest translation because the term in Greek is an economic one.

Jesus expands that exact line—forgive us our debts as we forgive our debtors—into a whole parable in Matthew 18 that will curl your hair. A servant who owes a lot of money to the king can't pay. He throws himself on the king's mercy and the king is merciful and forgives the debt.

But then that guy, who just had his debt forgiven, goes out and tries to shake down others who owe **him** money, even grabbing one guy by the throat. When that guy begs for mercy from the servant who had just been granted forgiveness of his own debt, he doesn't get it.

Others see the hypocrisy and report it to the king, at which point all mercy for the first guy is revoked and, let's just say I didn't use that parable as a text this morning because the ending is so brutal for that guy.

With that long list of specific laws and general directives and warnings, if we pull back to look for general themes and principles, we find several things:

1. Special concern for the poor and those outside of society's safety net. The poor generally, but specifically widows, orphans, and the foreigner in your land are singled out time and time again. God's law calls for a safety net for all, most especially for those usually kicked to the curb.
2. A second general theme is for fairness, especially around charging interest. When someone has been paying on a debt for decades, has paid off the original principal, and **still owes more than that original loan amount**—as is the case with many student loans and medical debts today—they are obviously victims of predatory lending, and everybody from Moses to Jesus would forgive that debt.

3. Third, in making loans to the poor, it is wrong to secure those loans with anything that threatens the loss of a person's basic needs. Which doesn't mean denying them the loan, just because all a person has in this world fits that description. Instead, they get an unsecured loan with little to no interest.

Those with money to lend just might have to make less or, horror of horrors, take a loss to help the poor. Leave crops in the field for them, loan even when you may not get your money back—in fact, don't even expect your money back at all, says Jesus. Be merciful as God in heaven is merciful if you want to be considered among the righteous.

Christians who sit in the lender's seat have work to do. If you work in the financial industry, work to make it more fair, just, and equitable. Just the credit score system is an absurdity. If you don't borrow money—if you believe in just buying what you can pay for in cash and live that way, you won't just have to save up for a downpayment on a house, you'll have to save for the entire purchase price. Why? Because you'll have no credit score and, without that credit score, either no one will give you a mortgage at all, or you'll pay some exorbitant rate.

When I left the Bible Society to come to Crawford and sold my house, I used some of the proceeds to pay everything off. I came here 100% debt-free. No mortgage, no car payment, no credit card debt, not a dime of debt anywhere. Throughout my life, I've never missed or been even a day late on any payment on anything. I have paid on loans when I didn't have enough for food. So, what happened when I had everything paid off and not a scrap of debt? **My credit score went down.** Fix that, please, for starters.

The pushback I hear most often when it comes to debt forgiveness is that we shouldn't bail out people who repeatedly overspend and use money unwisely. In general, I agree; but I preached that sermon in the spring. This one is about the responsibilities for people of faith on the other side of that transaction—those who lend, not those who pay.

While a truly just system for borrowing and lending requires good-faith actors on both sides; the onus is always on the more powerful side to lead by example. And in most, if not all, systems, it is the powerful side where corruption and greed take hold more frequently and more egregiously. Because power corrupts.

But in the context of Christian faith, there's another angle as well. To push back against debt forgiveness by saying that people shouldn't be rewarded for spending poorly is akin to saying that God shouldn't forgive those who have sinned. And that's pretty much the opposite of the Gospel as I understand it.

If we claim the name of Christian—a follower of Christ's example—the way we use all of our assets: money, property, time, talent, etc. should model what Jesus does with his. If we did that, we would give without strings attached, expecting nothing in return. If we chose to lend rather than give—Jesus doesn't forbid lending as a general matter—we would not add a dollar of added burden for the poor.

And, if we needed interest to keep our business afloat, we would charge the high rates to the rich instead, who could well afford to pay for the privilege of using the money of others rather than tapping their own stores for what they wanted.

Our current system is **designed** to make the poor pay a vastly higher interest rate to hedge against a possible default. That ridiculously high interest rate pretty much guarantees default. That's how you get people paying on a loan for 20 years after which they still owe more than the original loan was for. Jesus would never put that kind of burden on the poor.

While the Golden Rule says to do unto others as we would have them do to us; the Lord's Prayer, along with a pile of other places in both Testaments, indicates that following the Golden Rule is wise because we will, in fact, receive what we give. "Forgive us our debts, *as we forgive* our debtors." We reap what we sow. The measure we use will be the measure we receive. Suppose that's actually how it works? Lend accordingly.

Amen.