



Auckland Unitarian Church  
Love beyond belief

## Forgive us our debts

Clay Nelson © 5 June 2022

Forty years ago, this past week, my seminary released me into the world to begin my ordained ministry. In all those years, an Annual General Meeting has never provoked me to preach a musing on one of the discussions held.

It was the discussion/debate about approving a remit for the congregation to endorse the [Fairer Future campaign](#). In their publicity, Fairer Future say, “We all want to live in happy, thriving communities where everyone has what they need to build their best lives. Where everyone has opportunities to explore their talents and fully participate in the community.

“But all too often, this isn’t the case. For decades politicians of all stripes have neglected key public services — like public housing and income support — that help low income families build the lives they want to lead. Strapped with low wages, insecure work, and high rents, more and more of our whānau are being pushed into poverty.”

I thought passing this remit would be a slam dunk for us, but as the proverb says, “The Devil is in the details.” The Campaign has seven objectives. Five were no problem, but two of them troubled people for whom I have only the highest respect:

### *Remove sanctions*

New Zealand’s welfare system is still full of sanctions. A system of sanctions reflects suspicion towards income support recipients, stigmatising those in need of financial assistance. Sanctions cause stress and hardship, and it is not clear if they have any positive effects.

Evidence suggests people from disadvantaged backgrounds and minority ethnic backgrounds are most affected by sanctions. They can have significant adverse effects that drive people away from, rather than closer to, employment, and might worsen rather than improve the long-term chances of [their] children.”

### *Wipe debt owed to the Ministry of Social Development (MSD)*

Debt to MSD owed by benefit recipients has almost doubled in five years; 2021 was the first year it reached more than one billion dollars. People commonly get into debt to cover the essentials of life. Because income support is inadequate, some of the poorest people in the country owe thousands to MSD that they will never be able to pay back.

The *New Zealand Herald* reported that New Zealanders owed \$1.9bn to the Government for programmes initially designed to support those same people.

While the remit did pass overwhelmingly without a “no” vote, there were half-a-dozen abstentions because endorsing the campaign meant accepting all seven objectives.

All week I have been musing about why some could not endorse this remit in good conscience. What kept going through my head was a line from the Lord’s Prayer in the King James Version, “Forgive us our debts,” the title of this musing.

I’m not an economist, but I hope my theological perspective will provide me with a better understanding of the underlying issues. This does not preclude my consulting one. [Michael Hudson](#), a professor of economics and author of [... and forgive them their debts: Lending, Foreclosure, and Redemption from Bronze Age Finance to the Jubilee Year](#), intrigued me with this observation in an interview in *Jacobin* magazine:

In Rome, the wrong kings were overthrown in about 509 BC by an oligarchy who essentially wanted to reduce the rest of the Roman population to serfdom. The whole Republic was a long set of one revolt after another after another, wanting a debt cancellation and redistribution of land. All of this was called a democracy. Democracy to the oligarchy means all the creditors are equal, and therefore liberty is the liberty to enslave the rest of the population.

Democracy throughout antiquity meant serfdom for most of the population. Aristotle was clear on this. He said, “Many cities have constitutions that appear to be democracies, but they’re really oligarchies.” And in fact, every democracy, Aristotle wrote, tends to turn into an oligarchy, as wealthy people get rich, and then the oligarchy

makes itself into a hereditary aristocracy and lords it over the rest of society.

[WHEN DEBTS BECOME UNPAYABLE, THEY SHOULD BE FORGIVEN, AN INTERVIEW WITH MICHAEL HUDSON, JACOBIN MAGAZINE, 23.12.2021](#)

The highly regarded and honoured professor of theology, [Marcia Pally](#), offers several helpful insights into the issues raised by Hudson:-

“Forgive us our trespasses, as we forgive those who trespass against us.” What is it that we’re forgiving? As our various English translations have it, do we mean sins, trespasses, or debts? Debt covers both financial and non-financial owing, as in “mortgage debt” and “debt of gratitude.” Trespass points to property violations. Sin connotes violation of sacred commandments.

What difference does it make to today’s notion of forgiveness?

The biblical basis for this petition of the Lord’s Prayer (Luke 11:4 and Matthew 6:12 and 6:14) was written in part with reference to the biblical seventh-year laws (shmitah). They require that after every six-year period, financial debts be relieved, and the land lie fallow (Deuteronomy 15:1-3). But complete debt relief had the unintended effect of drying up loans to the poor, so a workaround was developed to ensure that such loans continued.

To complete debt forgiveness, the rabbis of Jesus’s era set strict, poor-friendly conditions on lending and interest rates, and the shmitah laws of debt relief remained a crucial moral principle having both monetary and non-monetary connotations.

By contrast, Matthew 6:14 uses the Greek word for “trespass” or “sin.” This author of Matthew used this word to ensure that other sorts of debt were added to the financial meaning.

Two sorts of forgiving — monetary and non-monetary — follow the early Church fathers. Tertullian, for instance, explained his understanding of forgiveness through the parable of the wicked servant, who refuses to forgive a financial debt even when his own is forgiven (Matthew 18:21-25).

Church historian Christoph Marksches sums up, saying that through antiquity, the debts we are to forgive were understood as both monetary and non-monetary:

Origen, another Church father, uses both dimensions of the Greek term by citing Luke's version and Romans 13:7-8. (Give to everyone what you owe them: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honour, then honour.) And, as often, he is convinced that these two meanings (monetary and non-monetary debt) are not present by chance.

Both financial and non-financial owing continued through the Mediaeval period, preserving both sorts of forgiving into early modernity. Luther is an example, rendering Luke 11:4 as "Forgive us our sins as we forgive all who are indebted to us."

All early English translations of the Bible except two (the Matthew and Tyndale Bibles) preserved the double meaning of debt. The exception to this tradition is the English Lord's Prayer, which has only trespasses. The connotation of forgiving financial debt recedes. Events in early modern England, primarily the enclosure and privatisation of formerly open farmland, may have influenced this translation. This perk left the aristocracy richer and commoners with nowhere to grow food.

Prosecutions against commoners for trespassing on newly enclosed land often to poach game to eat was a frequent activity by the wealthy and a tragedy for the lower classes, many of whom were sent to prison or the gallows. In short, the aristocracy's sin du jour was refusal to forgive real trespassing.

The early Reformed churches, associated with the trading and poorer classes, did not switch to trespasses but retained the financial overtones of debt. Economically, those in the trades needed something like shmitah: a structured bankruptcy and debt forgiveness. After an unprofitable venture, they could return to the economy rather than land in a debtor's prison.

Calvin, a French immigrant to Geneva and deeply concerned about the poverty of his compatriots there, lambasted the rich for their strict, impoverishing debt collection. He refused Communion to those charged with usury.

Dale Irvin, president of New York Theological Seminary, notes:  
*Payment of debts is very much on the minds of the early Reformed thinkers in Geneva, which greatly influenced [John] Knox. By the time the Lord's Prayer was being printed in Scottish Presbyterian prayer books, it was always 'debts.'*  
*And it remained debts among the Presbyterians and Congregationalists who came to America. They had been key actors in the effort to break the nobility's stranglehold on the economy and give commoners a leg up. They, too, needed financial debt forgiveness and saw it as something merciful that people do.*

In the 1630 *Modell of Christian Charity*, John Winthrop preaches monetary debt forgiveness:

If his [the borrower's] means of repaying thee be only probable or possible, then is he an object of thy mercy, thou must lend him, though there be danger of losing it, Deut. 15. 7.

Winthrop then links forgiveness, financial reprieve, and the shmitah:

Whether thou didst lend by way of commerce or in mercy, if he hath nothing to pay thee, must forgive ... Deut. 15. 2. Every seventh year the Creditor was to quit that which he lent to his brother if he were poor as he appears.

Those movements that had more robust support from merchant classes used the word "debts." The church that was under bishops, who were mostly aligned with the royalists and associated historically with the landed aristocracy, went for "trespasses." Important if subtle socio-economic forces are at work here.

[FORGIVE US OUR TRESPASSES? WHAT DOES THAT MEAN? BY MARCIA PALLY](#)

Which word we use is not really an issue for Unitarians as the Lord's Prayer is not a common element in our worship. Still, at interfaith services or Christian liturgies I might attend in the future, I will never again use trespasses or sins.

I do this for my sake.

A rabbi, returning home on a train, sat near a group of salesmen who were playing cards. Absorbed as he was in meditation, the rabbi refused to join the card game. One of the salesmen, annoyed by the rabbi's aloofness but unaware of who he was, pushed the rabbi out of the compartment.

Upon reaching their destination, the men discovered that their companion on the train was a revered rabbi. This revelation prompted the salesman to ask for the rabbi's forgiveness, but the rabbi refused. People then questioned the rabbi about how he could be so unforgiving.

The rabbi explained that because the salesman had assumed he was offending a "common man" on the train, only that man, not the rabbi, could grant forgiveness.

Forgiving is not a kind, selfless act. Instead, it is about self-healing, self-empowerment, and self-liberation. As Desmond Tutu, South Africa's former Anglican archbishop and a recipient of the Nobel Peace Prize, said, "We don't forgive to help the other person. We don't forgive for others. We forgive for ourselves. Forgiveness, in other words, is the best form of self-interest."

Forgiving debt is not only about economic justice. It is a stabilising influence on society that benefits all of us. The economic policies that punish the poor for being poor benefit only those of us who do not know financial hardship. May those on the margins forgive us our debt to them.

### **Meditation / Conversation Starter:**

Where do you draw the line for forgiving:-

Others?

Yourself?