

## Studies on the Lord's Prayer

### 4. Forgive us our debts, as we also have forgiven our debtors...



First let's spot something odd. We don't typically pray the Lord's Prayer using these words. The version in our liturgy is either 'Forgive us our *sins* as we forgive those who sin against us', or (if we are using an older version) 'Forgive us our *trespasses* as we forgive those who trespass against us'. 'Forgive us our *debts*' is something we may hear if we are in a Church of Scotland service, but it's not very Anglican!

Furthermore, if we compare the two versions of the Lord's Prayer as we find it recorded in Matthew 5 and Luke 11, we find something different again in each case (varying, depending on the translation we are using). Matthew has 'forgive us our debts *as we also have forgiven* our debtors', while Luke has 'forgive us our sins, *for we ourselves forgive* everyone indebted to us' (NRSV). So what's going on?

Jesus didn't speak English, so definitely didn't say either 'debts' or 'sins' when teaching the prayer to his disciples. He probably used the Aramaic word *hōba*, which could be translated either way, and carried clear resonances for Aramaic speakers of both 'debt' and 'sin'. The Greek version of the prayer used by Matthew translates *hōba* with the Greek word for 'debt' (*opheilēma*), and it seems likely that Luke has taken this same Greek version, but modified it by translating *hōba* – which occurs twice – differently in each case. Where our relationship with God is concerned, he uses the Greek word for 'sin' (*hamartia*), but leaves *opheilēma* (debt) well alone when it comes to our relationships with other people. Why? And does it really matter?



Well, the ideas of debt on the one hand and sin on the other are actually quite closely linked in scripture, because our indebtedness to God (what we 'owe' God but fail to render to him) is not to do just with money or material possessions. Rather it is our whole self (all that we are and have and do and think and say) devoted gladly to him in an act of loving response to his goodness to us. Such devotion and self-offering, we saw two weeks ago, is at the root of holiness, of that 'hallowing' of God's name for which he created us and to which he calls us. And, while it certainly has implications for what we do with our money and our material possessions, our indebtedness to God ('forgive us our debts') is at root a

moral and spiritual one, a falling considerably short of what he longs for us to be. And that brings it straightaway into the territory of that other term, 'sin'. Where God is concerned, we may reasonably say, debt and sin overlap and coincide. All our debts to God are, in one way or another, bound up with the reality of sin. And 'forgive us our debts' and 'forgive us our sins' amount to pretty much the same request.

That's fine, but it won't really do simply to substitute 'sins' for 'debts' across the board here in the Lord's Prayer. Because the second clause of this week's petition talks about the 'debts' we incur as human beings in our relationships to one another, and how we handle those. And, while we do sometimes use the language of 'being in someone's debt' when we've wronged them in some significant way ('sinned against' them), we don't usually do so. If we say 'I owe you', it's usually because someone has done us a favour, and not because we have done them a disservice, or hurt or offended them. And, where the language of 'debt' is meant *literally* rather than poetically, our moral and spiritual condition may not be relevant at all. There is no 'sin' involved in borrowing money from a bank, or from a parent or a friend. And though refusal or failure to pay back what we owe may sometimes bring us closer to a place where moral categories apply,



that's certainly not always the case (if, for instance, we simply cannot afford to repay a loan on time due to circumstances beyond our control). What's more, sometimes the moral shoe is on the

other foot entirely, with immoral (not necessarily *illegal*, but *immoral*) amounts of interest or penalties being heaped on top of the original loan by the lenders, simply pushing folk further down into the mire of debt.

That's why Luke, I think, is happy enough to use the word 'sins' where our indebtedness to God is concerned (because all our debts to God are sins too), but is careful to use the word 'debt' in the second part of the petition. Because not all our debts are sins, least of all our *literal* debts. And Jesus' words here are intended to apply to our literal as well as our metaphorical 'debts' to one another. In other words, they are socially and economically as well as spiritually and morally relevant and highly charged.

To get a better sense of this, and of what Jesus' disciples would have heard in 'forgive us our debts as we have forgiven/forgive our debtors', we need to dig back in our Bibles to the Bible Jesus himself used, and familiarity with which on the part of the disciples he took for granted in choosing his words – the Old Testament.

We typically suppose, don't we, that modern western liberal democracies such as our own are altogether more civilized and 'advanced' than the social arrangements of earlier civilizations? We are glad to live in a world where we benefit not only from the scientific, medical and technological advances that make for longer and more comfortable lives (penicillin, central heating,



smartphones), but from genuine advances of the human spirit too. Among the latter, any list pulled quickly out of the air is likely to contain the institution of slavery and its effective abolition in the west in the nineteenth century. Of course we know that there are still forms of 'slavery' to be found (the trafficking in sex-workers is an obvious case), but the enslavement and 'ownership' of other human beings is no longer something modern western societies find acceptable in the way that they once did. So we give ourselves a pat on

the back on that score, and look askance at societies that think or behave otherwise.

Among those, of course, are biblical societies, where slavery was an accepted form of social and economic currency, in Israel as in all other near-eastern nations. So, it's not surprising that the Old Testament has a lot to say about slaves and the proper treatment of slaves. And a lot of what it has to say about debt is very closely linked to what it says about slaves. There's a very good reason for that of course. Because the accumulation of debt, whether through imprudence, misfortune or iniquitous rates of interest might well land someone in a position where they could not pay the loan back, in which case the most likely outcome was not an appearance in the bankruptcy court, but their 'selling themselves into slavery'. Their labour (and their lives), in other words, served as collateral for the loan.

Before we see how the teaching of the Old Testament addressed this situation, let's at least pause to note that, while we may (perhaps properly) throw up our collective hands in horror at the idea of debt-slavery of this sort as a 'primitive' practice unworthy of developed societies, the connection between



debt and slavery might be argued to be even more prevalent in our own context, where excessive debt controls our patterns of living and 'enslaves' many of us far more subtly and therefore far more profoundly than anything that went on in the ancient world. There, slavery was the social exception. With us, being bonded by

what we owe to financial institutions of one sort or another for the larger part of our lives is more or less the rule.

Well, back to the Bible's peculiar version of debt management. Jews in ancient Israel were no different to other human beings, and from time to time they wanted to embark on some new initiative (a fisherman might want to buy a new boat, or a farmer a new plough and some oxen) which would cost money they did not have, or they ran into financial difficulties which threatened their well-being and that of their families. So, although financial debt was not a way of life (as it is



for us), the borrowing and lending of money by individuals was viewed as perfectly respectable. In biblical culture, though, there were laws and mechanisms regulating all this and designed to make sure that it never became exploitative or sufficiently out of hand to crush someone or leave them trapped in debt (and slavery) for life. Excessive debt was understood to be socially corrosive (for everyone concerned), and was a circumstance not permitted to arise.

First, Jews were not allowed to charge interest on loans made to other Jews, or to foreigners living as neighbours in Jewish communities ('resident aliens'). This was underlined in particular where there was a clear case of need lying behind the request to borrow money (see Leviticus 25.35-8). Interest could be charged only on loans made to foreigners (trade and commerce) (see Deuteronomy 23.20). This meant that, within the community of Israel, lending money was not a way of *making* money. It was a way of one person sharing their resources with others who had need of them. It did create a situation of *indebtedness* (loans had to be paid back), but the debt would never get any larger than the original amount borrowed.

Domestic loans of this sort would typically be secured by some form of pledge or collateral, but again strict limits were placed on what might be taken, especially where the poor and needy were concerned (see Deuteronomy 24.6, 10-13, 17). If someone reached a state of such dire need that they were forced eventually to default on the repayment of a loan, then they might well find themselves compelled to 'market' themselves (or their sons or daughters) as slaves. Even here, though, there were social checks and balances in place to ensure that this most abject of situations could not leave someone at the bottom of the social and economic heap for good.



Two ancient traditions secured this. First, there was a law that prevented one Israelite ever enslaving another for more than a fixed term. The agreed maximum term, reflecting the logic of the Sabbath, was six years. So, Deuteronomy 15.12: 'If a member of your community, whether a Hebrew man or a Hebrew woman, is sold to you and works for you for six years, in the seventh year you shall set that person free'. So, whatever the size of the original debt, six years service as a slave was the maximum permitted. After that, the slave must be released and begin life once more as a free citizen, carrying no debt. In fact, upon their release they were not to be left empty-handed, but provided with the wherewithal to start up again. It was a completely fresh beginning. And the



reason for this was religious as well as social. It was a reflection of the character of Israel's God, who had secured her release from enforced slavery in Egypt (see Deuteronomy 15.15). God was her 'redeemer' (the Hebrew word *go'el* is the one used for someone who buys another back out of slavery by paying their 'redemption price' – usually a family

member). Since all Hebrews were therefore, in effect, freed slaves, how could one Hebrew possibly now turn another into a slave all over again by enslaving them for life? As all had themselves been set free by God, so in their turn they were now compelled to release others from slavery and to provide them with a package enabling them to reestablish their lives in the community, once a reasonable period of 'repayment' had been endured.

The other provision is that of the 'sabbatical year' (Heb. *shmita* or *shemittah*) or 'year of release' which, as its name suggests, came every seventh year, again reflecting the pattern whereby after six days of creating God took time to rest and enjoy his creation. As part of the provision for this year *all debts within the community were to be cancelled* (see Deuteronomy. 15.1-3). So if someone

required urgently to borrow money just a few months before the beginning of this *shmita* year, the likelihood was that the lender was not going to get it back, and there is a stark warning against refusing to lend money in this circumstance: 'Beware that there is no base thought in your heart, saying, "The

seventh year, the year of remission is near", and your eye is hostile toward your



poor brother, and you give him nothing; then he may cry to the LORD against you, and it will be a sin in you. You shall generously give to him, and your heart will not be grieved when you give to him, because for this good thing the LORD your God will bless you in all your undertakings' (Deuteronomy 15.9-10).

It's unlikely that anyone lending money these days (banks or others) would be content with any such arrangement. But that's because we are locked into a system in which lending money is virtually always about making more money in the process. In Israel that's not what it was about. Those who wished to borrow were understood to be in need, and those in a position to lend were by definition

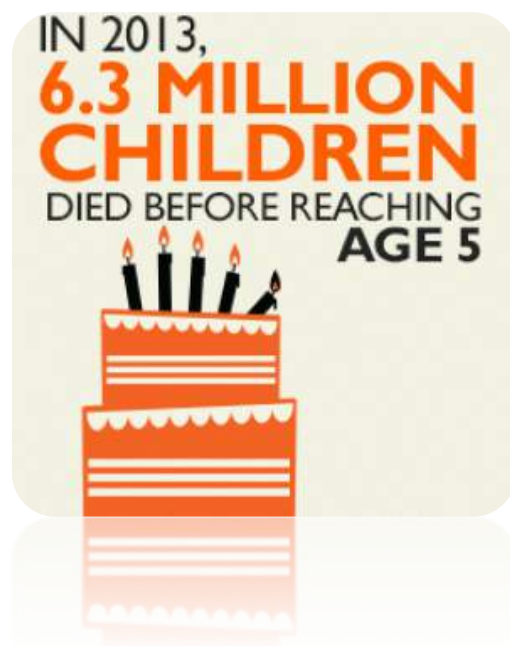


relatively wealthy. Lending was generally about redistributing the good things God had given so that those in need would have enough. It was not a mechanism by which the relatively rich could make money out of the relatively poor. So, if a debt was written off by the arrival of the 'sabbatical year' after just a few months, this was not viewed as a financial disaster for the lender. It was simply part of the wider pattern

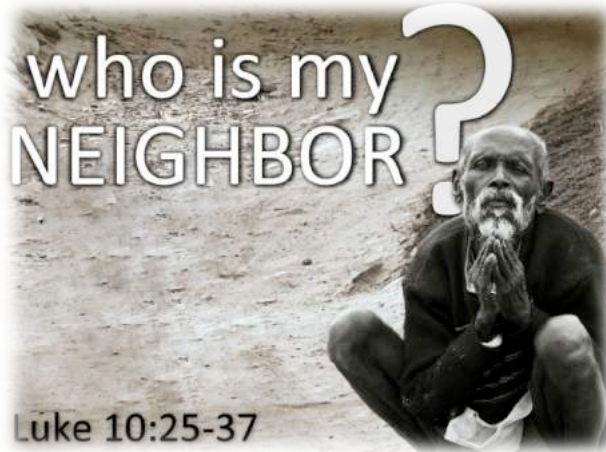
by which wealth was to be shared around as needed, and those who had received plenty could act as a conduit for its flow to those less fortunate. The extent to which we cannot even contemplate that idea is the extent to which we have become trapped in an economy of profit, and have lost touch with the joy and satisfaction that comes with sharing what we have with others whose need is greater than ours.

Such social and economic arrangements were not a recipe for personal enrichment. Indeed, if it was in theory difficult for anyone to starve under such a regime, so, too, it was unlikely that the gap between rich and poor would keep widening as it seems to in our own day. The needs of the poor and vulnerable in society were to be taken care of by those with wealth to spare, which in turn made it harder for either wealth or debt to accumulate unhealthily on the shoulders of particular individuals or families. Far from being primitive, such a system might be thought in many ways altogether more enlightened, well-adjusted and healthy than our own.

We've spent a lot of time on debt. But, as you can see, debt was a problem that Israel took very seriously and treated



very carefully, and she did so because the image of debt and debt-slavery lay at the heart of her self-understanding. Israel's God was the God who had purchased her out of slavery and set her free. And now, as the covenant people, Israel was commanded to handle *literal* debt and *literal* slavery very carefully indeed. Jesus' words in the Lord's Prayer ('Release us from our debts, as we release those indebted to us from theirs') are a very clear allusion to all this. And although in this context they clearly speak of something *more* than actual financial debt (our debt to God, as we have seen, is not financial!), we would be rash to suppose that



they speak of anything less.

Insofar as praying these words commits us, as Christian believers, too, to an economics of glad and generous sharing, and of going out of our way to ensure that our financial dealings place any exploitative burdens on the shoulders of others less able to bear them, I suspect the implications here for Christian discipleship are immense and incredibly challenging. Most of

us will never enjoy much influence over the policies and practices of international banks and other financial institutions. But there are many more ways than one to release others from the 'debts' or unjust economic burdens that money markets and our participation in them heap onto the shoulders of the poor, and we cannot continue to pray this prayer without asking ourselves what some of those might be, and what we might be able to do about them.

Let's turn at last, then, to the less literal understanding of 'debts', and for most of us the more familiar rendering of this part of the Lord's Prayer; 'Forgive us our sins, as we forgive those who sin against us'. Here, too, of course, there is a sort of 'debt cancellation' being demanded of us. Sins aren't literal debts. But when someone acts in a manner that hurts or harms us, we do feel as though some sort of moral debit has been placed on their side of the relationship between us and them. They don't literally owe us anything; but we feel as though something has been done that needs to be 'paid for' (as we quite naturally say), or made good in some way. Of course it's not really that simple. Financial debts are easily paid as long as there is access to the funds. Furthermore, financial debts can be paid off by a third party. Remember the *go'el*, the person who could step in and 'buy' a slave's freedom, redeeming him or her from their debt. But forgiveness isn't quite like that. If I hurt someone, causing them offence or pain, then even if I make good any material hurt I have done to their property in the process, the real 'cost' to the relationship between us goes much deeper. And forgiveness is always a *personal* thing, it arises and is given (or withheld) precisely within *relationships* between people. And forgiveness is about the offended or damaged party letting go of the sense hurt, and for their part being willing to heal the breach that has occurred in the relationship. Depending on the nature and size of the 'sin' concerned, of course, that can be easier or more difficult to do. But it is

always a *costly* thing to do. It always involves someone not 'demanding their pound of flesh', not continuing to hold what may be a perfectly justifiable grudge against someone else. But grudges hurt the people at both ends. The trouble with



sin is that it 'closes us in upon ourselves' as St Augustine says, and sin succeeds in doing that all the more if it manages to create a lasting grudge in its victims.

Learning to forgive others, especially when, as we say, 'they don't deserve it' (if they did, it wouldn't *be* forgiveness!) is something profoundly liberating, and permits our spirit to heal and to grow and develop in healthy ways, rather than remaining damaged and wounded.

Incidentally, it's quite important to distinguish between *forgiveness*

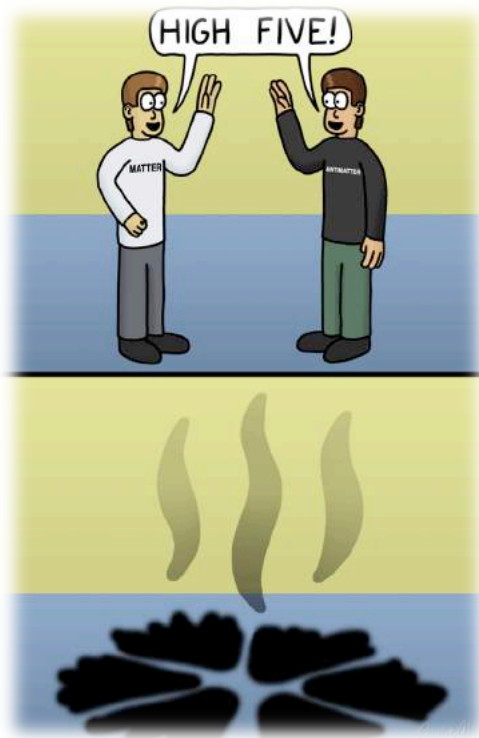
as a matter of personal relationships, and the execution of *justice*, which is a matter for the courts. What someone who commits a crime of which we are the victim 'owes' (their 'debt') to society is one thing. The hurt they have inflicted on their victims goes beyond that, and cannot be dealt with simply by their conviction and punishment. It is perfectly appropriate (and not uncommon) to a victim to forgive the person who has harmed them for the damage they have caused, while yet wanting them to bear the appropriate legal consequence. Nor, sadly, is it uncommon for victims to welcome a sentence passed on a criminal, but to insist that 'I can never forgive'. The point is that only the victim *can* forgive. The court cannot, anymore than the victim can incriminate or pass sentence. The one thing is a matter for the courts and the world of the law. The other is personal, and has to do with our personal disposition within relationships.



Jesus' teaching about forgiveness is quite clear. When someone has sinned against you, he insists, you *must* forgive them. You may well insist that they make material reparation, or suffer the penalty of the law; but you must *not* keep on bearing a grudge against them or refusing them your love. Offer them your forgiveness – and not just *once*, but again and again and again. Why? Because *you yourselves* are forgiven sinners, those whom God has already forgiven for the sins you have committed against him, the hurt and offence you have caused him and



will continue to cause him. And the Bible suggests that our sin is much more painful, much more damaging for God than the sins that others commit against us. Sin is something inimical to God's existence, something he cannot bear,



cannot coexist with, and something he *must* deal with. It's as if our sin is the anti-matter which puts God's own existence under threat in a way that nothing else ever could. He himself has gladly borne the cost of our sin to himself, and in forgiveness born of his love for us he has sought to reconcile us to himself. How can we possibly do otherwise to others? It's the situation between God, the Israelites and slavery all over again! Freely you have received. Now, freely give!!

Of course forgiveness not only needs to be *offered*, it needs to be *received* too before it can really transform our relationships, ourselves, and, duly, the world. It's about facing moral realities, which means that none of us is ever in the position of merely being a forgiver. We all sin, and so we are all in need of forgiveness too, from

God and from other people. But as the process of offering and receiving one another forgiveness goes on, we gradually become better adjusted people morally and spiritually—better adjusted to God, to one another, and to the world in which we live.

So we turn, finally, to the way in which Jesus' prayer here seems to trace a link between our plea for God's forgiveness, and our willingness to offer it to others. 'Forgive us our sins, as we forgive those who sin against us'.

At first blush, it sounds as though there's a condition attached. God will only forgive us as and when we forgive others. But that's a dangerous misunderstanding of the circumstance, and one that threatens the very nature of the good news. After all, none of us is very good at forgiving, and if we had to perform well on this front in order to *earn* God's forgiveness, then we would all be up a creek without a paddle!

The reality is rather different. First, forgiveness can never be earned or 'deserved', otherwise it wouldn't *be* forgiveness. Acceptance of another person on the basis of them 'paying you off' in some way isn't forgiveness at all. It's a transaction which leaves nothing to be forgiven. But real forgiveness is not a quid pro quo; it's always unconditional. It cannot be bought, but must always be given as a free gift. And it has its origins in what Christians would identify as an

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This for that.

act of 'love' (not necessarily 'feeling good' about someone, but being determined to behave towards them in certain ways even when our feelings pull us in a very different direction). It is, as the Scottish poet and preacher George MacDonald puts it, 'a cold and deliberate choice of the heart'. It is the willingness to close the moral account created by their sin against us, and no longer allow that sin to stand between them and us.

But, forgiveness must be received as well as offered if it is to make its full impact. The person needing forgiveness must accept it. And part of receiving forgiveness is owning or admitting the moral reality of our need for it. It involves 'confession' and 'penitence' or contrition (the determination not to behave in that way again). So, while the offering of forgiveness may be spiritually healthy for the person injured, the acceptance of that forgiveness (what we might identify as the state of 'being forgiven' or *forgiveness*) on the part of the offender is what allows it to make its full and most redemptive impact on the world.

Forgiveness  
Does Not  
Change  
The Past,  
But It Does  
Enlarge  
The Future.

*Forgiveness* (knowing ourselves to be in need of forgiveness and, where God is concerned, the beneficiaries of it) leads naturally enough to our forgiveness of others. Because, knowing ourselves to live in a glass house, we should be very reluctant to throw stones. And, recognizing that we too are part of a flawed and fallen humanity, and discovering that God accepts us and loves us despite the cost of this to himself, we become determined not to allow sin to distort our relationships,



whether as perpetrators or as victims. So, as we approach God and ask him to forgive *our* sins, we are in effect asking him to *make us the sort of people* who forgive the sins of others. Not to want that is not to want *forgiveness* (not to want to be 'forgiven people'), and so

not to be ready at all to receive God's forgiveness. Not to desire our forgiveness of others is, in effect, not to desire to receive God's forgiveness of us. And that makes no sense at all. So, God is already disposed towards us with forgiveness; but whether or not we are ready to receive that forgiveness (really to receive it as a transforming reality in our lives) is bound up closely with whether or not we desire to forgive those who sin against us, no matter what the sin, or how hard that might be. Because our own redemption (our being 'made good' by God's Spirit) is a process bound up with that sort of change being worked in and through us.

Questions for reflection/discussion:

1. How are debts different from sins? And how is dealing with them different?
2. How might Christians put biblical teaching about debt and the remission of debt into practice, in a world where banks, mortgages and credit cards are par for the course? Are there ways in which we could help to relieve the debt of those crushed by it?
3. If forgiveness is not primarily about how we *feel* about someone or what they have done, what in practical terms might our forgiveness of someone look like?
4. Are there ever circumstances in which it is okay not to forgive someone, or inappropriate to do so?