



## REFLECTION 5 : INDEBTED

Did you know debt is at the heart of the Christian gospel? What does it mean to have a debtor? Let's start on the financial level. When you incur a debt, who has to pay it off? Have you ever incurred a debt – either a mortgage, a car loan, a credit or store card bill? And have you ever found that no one offered to pay it off for you? There's a very simple rule about debt, you owe, you pay!

And you can test this if you like. Next time you're in the bank and ask to speak to the manager and say to them, *"This debt that I've got, it's just too much for me, it's hampering my lifestyle and it's just so depressing so I don't want to pay it back, ok?"* And see how they respond. People who loan money can be quite touchy about this kind of thing. You have to pay it back or you get a visit from some guy called Vinnie! We have a phrase for people on the street who lend money and are determined to get it back. It's an aquatic animal metaphor. They are called a loan...shark. Not a loan bunny! They know the rule, you owe, you pay!

Now in the Lord's prayer Jesus said, *"Forgive us our debts as we forgive our debtors."* That means, *"forgive us God for the way that we've sinned against you."* You and I have a mountain of moral debt that we can't pay off. But we've also been sinned against. Each one of us has been both the perpetrator and the victim of sin. We all have our debtors – people who have hurt us or said bad things about us, or been jealous of us. Someone who belittled us or withheld affection or betrayed us.

And this fact brings us to a spiritual crossroad of immense proportions. What are you going to do with people who have sinned against you? How motivated are you to extend grace to them? Maybe, if you're honest, the truth is that extending grace is pretty low on your agenda. And what's worrying is that we don't really seem to expect people to forgive others, even in the church.

I regularly hear stories of people who have been hurt by things that have happened within the life of the Church yet no attempt at forgiveness has ever been made. Now we need to be perfectly clear on what Jesus thinks of this and it revolves around a single word, *"forgive us our debts as we forgive our debtors."* This little word "as" is one of the most sobering words in the Bible.

Jesus made a correlation here between the way you and I treat our debtors and the way that God will treat us. Jesus told a parable that can help us think a bit about this.

In answer to a question about forgiveness Jesus said, *"The Kingdom of Heaven is like a King who wanted to settle accounts with his servants."* And there's one who owes him 10000 talents. He and his family are to be sold as slaves because they can't pay the debt.

Think about the size of this debt. In Jesus day one talent was a vast sum of money. In a whole year the total collected by the Judean Revenue and Customs department was just 600 talents. So 10000 talents is a number too high to calculate. It's like the gross national debt.

Now already several things would be clear to Jesus' audience. First, how would a slave come into possession of such riches, because Kings aren't in the habit of giving national debt size loans to slaves? There's just one answer – the King is a character of staggering generosity.

Second, what sort of slave would take such a huge sum of money and blow the lot without a moment's thought about how to pay it back. This is a character of unbelievable stupidity.

The third striking fact is that the King of the staggering generosity is also the King of the settled account. He is committed to justice. He's not the kind of King who is just going to overlook something like this.

So the time came for the judgement and the king said, *"sell them all."* End of sentence, next case. And this judgement would have been of no surprise to Jesus' audience because they knew the rule – you owe, you pay! But then it gets interesting. Something happens in the mind of the servant and he goes for broke. He fell to his knees and pleaded, *"Be patient with me and I will pay you back everything I owe."*

Now what are the odds of an unemployed slave being able to pay back a national debt size loan? It's a joke; it's just not going to happen. And Jesus' listeners knew what to expect, they knew the rule – you owe, you pay. But then Jesus said the King was moved by compassion and did two things. First, he released the man, no prison and salvation for his family. But then he went way beyond that and forgave the debt. Now this was a mountain of debt that wasn't just going to disappear. Someone had to pay the debt and take the loss. Who paid? The King did. He's offering a whole new system of debt management – you owe, I'll pay! This is the economy of grace.

So how does this apply to us? Well, this is a story about you and I. Jesus says, “There is a God who is staggeringly generous and painstakingly just and human beings have accumulated a mountain of unpayable moral debt and you add to it all of the time through the way that you live. Every time you tell a lie or withhold affection, every time you fudge a tax return or tell a racist joke or don’t use a gift God has given you, every judgemental attitude you hold is adding to this mountain.”

And when we own up to that fact God says to us, “*You owe, I’ll pay.*” And it cost him the life of his Son. We owe everything to grace.

That’s part one of the story. In part two we see the forgiven servant go out and meet a fellow servant who owed him 100 denarii. This time he is the one who is owed money and his fellow servant says exactly the same words to him that he had said to the King.

Now Jesus’ audience would have expected the man to show the same grace and mercy that he had received. They were both debtors. For a forgiven debtor to withhold grace from a fellow debtor was unthinkable. And this time around the debt was eminently payable. The audience knew this man would show grace because his life had just been saved by grace. In a tiny way he could do for this man what the King had done for him.

So imagine the shock of the crowd when it didn’t happen. He didn’t forgive the debt or even give the man time to pay it back. He just had him thrown straight in prison. He violated in every way the King who had just shown him mercy. And from the way Jesus told this story, I wonder if the man ever got grace in the first place. This first servant never actually asked for grace, he asked for the works plan. Remember he said, “*I will pay you back everything I owe. I can take care of the debt myself.*” And when grace was given there was no response of thanks or humility. He never really got grace he just wanted to get off the hook.

So again, how does this apply to us? You know, I’m like the slave in this story. I know what it is to withhold grace and forgiveness. I know what words and actions will inflict the most pain on the ones I love and sometimes I go ahead and say them. And I’m like this slave because the debt that God has forgiven me is infinitely greater than those my debtors owe me. In fact, I’m the biggest debtor I know. I know my failings as a Father and my shortcomings as a husband and as a Minister. I know the ways I’d like my character to be different. I know ways that sin keeps me from being and doing what God wants. I’m the biggest debtor I know. And you know what, you are the biggest debtor you know. And in light of that to withhold grace from some other poor debtor is just unthinkable, it’s just unacceptable.

The other servants saw what happened and were greatly distressed because this was someone who had been forgiven and saved by grace, someone within what we would call the Christian community. This is a parable about life inside the Kingdom. And so we should be greatly distressed when we see grace and forgiveness withheld by people who are supposedly part of the Kingdom.

So do we get distressed when we see grace withheld? Do we talk to the King about it? Do we do everything in our power to make sure people live together in grace and forgiveness or do we just get used to gracelessness? In God’s kingdom it’s unacceptable.

And then there’s the final act. And this time it’s a different story. The King said, “*You didn’t get it at all, did you? You have badly misunderstood me. You thought grace meant that I was a fuzzy minded incompetent that would let you get away with anything. You thought you could just stay the same as you were before. You were shown mercy, grace, love and forgiveness and it’s made no difference to you. Have it your way. Take him away,*” the King said, “*until he shall pay back the unpayable debt.*”

Just look at verse 34, “*In anger the King turned him over to the jailers to be tortured until he paid back all he owed.*” And then one of the most sobering verses in the whole Bible says, “*This is how my Father in heaven will treat every one of you unless you forgive one another from your heart.*”

Jesus could not make it any clearer – “*forgive us our debts as we forgive our debtors.*”

Perhaps you could spend some time in thanksgiving for the mountain of moral debt that God has forgiven you in Christ. Then reflect and pray about the times when others have hurt you and seek the grace from God to extend forgiveness to them. The words of Jesus prayer may help you with this:

“Our Father in heaven, hallowed be your name, your kingdom come, your will be done, on earth as it is in heaven. Give us today our daily bread. And forgive us our debts, as we also have forgiven our debtors. And lead us not into temptation, but deliver us from the evil one. For yours is the kingdom and the power and the glory forever. **Amen.**”