

FAMILYBASE

DEBT TRAP ACTION

4 BIBLE STUDIES

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FAMILYBASE is a national movement formed to strengthen the family by relieving economic pressures on it and by promoting Family Networks. It is based on Christian principles and has grown out of research undertaken by the Jubilee Centre, Cambridge.

PERSONAL ATTITUDES TO WEALTH

Luke 16: 1-13

SETTING

Jesus relates this story **to his disciples** with some Pharisees listening in (v 14). He is concerned about their attitude towards money and whether they use it shrewdly, i.e. with eternity in mind. The issues are just as relevant and pressing for us today as for the disciples then - and perhaps even more so as we live in probably the most affluent generation there has ever been on the earth.

BACKGROUND

The commercial background to the story is uncertain. The amounts described in the story are very large. The 800 gallons of olive oil (v 6) is the product of about 150 olive trees, and the 1,000 bushels of wheat (v 7) is the product of around 100 acres. It seems likely, therefore, that the rich man was

- a) a landowner whose tenants owed him a large amount of rent,
- b) a food wholesaler, where the smaller retailers who took goods from him had large amounts outstanding or
- c) a moneylender, whose debts were in kind rather than in cash.

It is possible that the rich man in the story was in fact himself charging interest, and was therefore unjust. However, there is nothing in the text to confirm this. The steward is described as 'unjust' and no attempt is made to justify his action. Jesus does not praise the crook for his crookedness but for his shrewdness, rather as we might admire the robbers of a great art gallery for their brilliant scheme without commending the skill of the robbery!

NOTES

- vv 1,2 The rich man seems to have quite conclusive evidence about the manager. He is asking for a final statement of the account.
- v4 The sense of the manager's decision is one of inspiration - 'I've got it!'
- v 8 Mammon. The NIV translates it as 'wordly wealth'. In fact, wealth is here personified, like Plutus, Fortuna. We might render it rather freely as Mr. Money.
- v 9 The key to understanding this parable lies in the translation of this

verse. Literally the Greek says, "for the sons of this age are more prudent than the sons of the light are in their own generation". Jesus is stating the obvious fact that worldly people often show more astuteness or shrewdness in worldly affairs than God's children do in matters relating to eternal affairs.

QUESTIONS ON THE PASSAGE

- 1 Once the manager knows he is to lose his job what is his train of thought? (vv 3-4)
- 2 Which part of the shrewd manager's conduct are we to imitate?
- 3 In vv 10-12 what is the significance of the three pairs of responsibilities?
- 4 v 13 which master did the shrewd manager serve first?

QUESTIONS FOR APPLICATION TODAY

- 1 Are we using our wealth 'shrewdly' with eternity in view - showing kindness to needy people around us such as the elderly, immigrants, refugees, relatives?
- 2 Give examples (be practical!) of how you could use money 'to win friends for yourself in heaven' during the coming week.
- 3 For many of us Christians today, our most precious resource is TIME. Give examples (be practical!) of how you could use your time 'to win friends for yourselves in heaven' during the coming week (include visits, phone calls, letters etc...).
- 4 To be generous, which is the main injunction to wealthy Christians in the New Testament (and we are almost all wealthy in Britain compared to Africa or Asia), generally involves adopting a simple lifestyle. In what ways could we live more simply so we could give away more (review holidays, cars, meals out, sweets, alcohol, making your own greetings cards, eat less or more cheaply, less new clothes, smaller presents to immediate family). Avoid making **rules** for other people! Remember the Lord loves a **cheerful** giver.

DEBT AND FORGIVENESS

Matthew 18: 23-34

SETTING

This parable is sandwiched by verses relating to forgiveness and is clearly meant to illustrate this principle. The original query is posed by Peter, but it is clear by the end of the parable that Jesus had the full attention of all the disciples.

The chosen topic of indebtedness has a clear spiritual parallel. The plight of one who could never repay the debt incurred as compared with the smaller debtor is both stark and powerful. How great is the forgiveness given to us by God in comparison with that expected from us towards others.

For the recipient of forgiveness, hope is the end result.

NOTES

- v24 The amount is deliberately exaggerated to 'millions of pounds'. The debtor can have no hope of ever paying off such an amount.
- v25 The proposed course of action was fully in line with the contemporary legal system and customs.
- v28 The comparison made is that of millions to a relatively small amount. However, the smaller amount is not negligible. The servant was being asked to forgive a real debt, not an imaginary one.
- v34 The use of torture in cases of debt was used to try and get information about sources of revenue from the debtor.

QUESTIONS ON THE PASSAGE

- 1 What was the situation and outlook of the first debtor when the king confronted him with the size of his debt?
- 2 What feelings do you think the debtor had on being relieved of such a large debt?

- 3 Do you feel any sympathy with the second servant when he finds the servant who owes him money, and if so why?
- 4 Why is the king so angry at the news from the other servants?
- 5 Why do you think Jesus includes the last part about torture?

QUESTIONS FOR APPLICATION TODAY

- 1 The most common picture of sin in the Bible is debt. In the Lord's Prayer, the literal translation is "forgive us our debts as we forgive our debtors" (Matt 6). Why is debt such a good picture of sin?
- 2 How would you explain to somebody who was not a Christian why it is that we owe so much?
- 3 The parable recognises that the smaller debt is a real one. The second servant really did owe money to the first servant. When someone has wronged us, why do we find it so hard to forgive?
- 4 What are the two reasons given in the parable as to why Christians should feel the supreme importance of forgiving those who have genuinely wronged them?
- 5 Do you think the way we forgive other people the wrongs they have done us should spill over into forgiving them the financial debts they owe us, at least at a personal level?

SAFEGUARDS AGAINST THE DEBT-TRAP

Deuteronomy 15: 1-11

SETTING

Imagine a green field site. There are no inequalities or false structures and nobody has time or inclination to build up rivalries. The wandering in the desert of the people of Israel for a generation had been a great levelling of relationships - as had the years of slavery in Egypt. To enter the promised land and lose the equality which had been one of the few benefits of those difficult years was not within God's plan.

The regulations and laws now established by Moses were to be the infrastructure of a new nation - no longer wandering but established on the world scene. The principles on which the nation was to be built were contained in a covenant (agreement) with God. This in turn was to be worked out in the relationships between the people as a huge 'family', and in their relationship to God's gift to them of the land.

BACKGROUND

Other laws established for the new nation are important in understanding Deuteronomy 15. First Exodus 23:10-11 set down laws for a 7 year agricultural cycle - the seventh year of fallow was a sound agricultural principle, but it also enabled the poor to get food from the naturally resown crops.

Leviticus 25 carries this principle to the seventh, seventh year. Every 49 years land was to revert to its original owners. This was the Jubilee Year. Why? Because 'the land is mine' said God 'and you are my tenants'. The implication was that families were safeguarded from becoming permanently landless and therefore irretrievably poor. It was a law of hope.

Within this setting, regulations regarding debt become more poignant. Now read Deuteronomy ch. 15:1 -11.

NOTES

V1 Loans in Old Testament Israel were taken out to alleviate poverty and not to satisfy cravings for consumer products. Thus any ban on interest was to alleviate the plight of the borrower and not to bankrupt the lender.

- v2 Whether a cancellation or a suspension was envisaged has been a subject for debate. The argument for the latter is based on the fallow year when no income would be available to service the debts. However, this is equally applicable to the idea of cancellation which also fits better with the immediate context of the required attitude toward lending in verse 9.
- v4 This verse is given as an encouragement and enticement to strive for the reduction of poverty. The reality of the situation is given in verse 11.

BACKGROUND TO QUESTIONS

The questions below are set out in three sections. This is because teaching to the nation of Israel in the Old Testament has application to us today at three different levels.

- a) To Britain as a nation. It is important to remember the law was given primarily to a nation, probably with several million people, many of whom had a nominal rather than a real faith. The laws are given to ensure national life was organised in a way pleasing to God.
- b) To the community of God's people. The 'church' in this broader sense is the new Israel. The commands to God's people, as a group or a community, can be applied today to the local church, and to the wider church community.
- c) To the individual. Although this passage is primarily given to the community, for the ordering of community affairs, aspects of it are relevant to the attitudes and action of individuals.

A. Questions for Application to Britain as a Nation

- 1 Israelites were encouraged to view other Israelites as 'brothers' (v 2, 3) etc., so they were to see the nation as one big family. How would you describe our obligation to other British people and how should that change how we behave towards them?
- 2 Poverty in Israel was regarded as a consequence of disobedience to the law of God (vv 4-5). If everyone in Britain obeyed God's laws today, in what ways would poverty in Britain be reduced?

3 The general approach towards preventing extreme debt in Israel was a **public safeguard**, in the form of a law (Year of Debt Release) which was easily enforceable, and which gave hope to the debtor. Consider the following possible safeguards for debt today and comment on which you think comes closest to this pattern:

- A government health warning on all credit advertisements like "debt is dangerous"
- Government to specify maximum interest rates
- Seventh year cancellation of all consumer debts (not mortgages)
- Maximum limits in credit card ceilings as a percentage of income
- Maximum number of credit cards an individual can have
- Those in extreme debt to be released from further obligation after paying off debts properly for 6 years

B. Questions for application to the Church today

- 4 In what ways can we help 'the poor', especially those in debt and the unemployed (be practical!)
- a) within our own church congregation?
 - b) in inner city congregations?
 - c) in the worldwide church?

C. Questions for Application to the Individual Christian

- 5 The writer of the passage is trying to guard against an ungenerous attitude (vv 7,8,10). What arguments do we give to ourselves which prevent us from being generous? (Contrast the need to provide for family referred to in Cor 12:14 with the selflessness of Christ, 2 Cor 8:9).

WHEN PEOPLE FALL INTO DEBT

Nehemiah 5 :1-13

SETTING

Jerusalem was destroyed in 587 BC. Being left empty and occupied by little more than wild animals for several decades had led to serious decay. Perhaps the worst pockets of inner-city Britain, left derelict since the closure of major manufacturing firms, could act as a small picture of the city-wide extent to which Jerusalem had seen dereliction.

Some 49 years later the first of the exiles returned - evidently not penniless (Ezra 2:68) and with a keen desire to see the symbol of their nationhood rebuilt. The Temple was finally completed 22 years later.

The land was still fully able to produce excellent agricultural produce (Exodus 3:8) and the general political stability removed the immediate need for fortified protection. It would seem that as a result the returned exiles established a relatively comfortable existence in the countryside around Jerusalem.

Ezra, returning to Jerusalem in 458 BC, had instigated a religious revival. The purity of the people of God as a race and as a witness was at stake. The city itself was still unprotected and in considerable disrepair despite attempts to rebuild (Ezra 4 v.21). Gradually, as law and order in the area deteriorated, this made life for those who had returned to Jerusalem extremely difficult. Lack of leadership in Jerusalem to handle the situation meant the whole Jewish initiative to resettle in Jerusalem was threatened.

When Nehemiah heard of the difficulties faced by the people of the city and the disgraceful state in which they had to live his heart was severely troubled. After winning favour with Artaxerxes he was appointed to return and rebuild.

BACKGROUND

In rebuilding the city, the people of Jerusalem found they had less time to tend the land. Unfortunately at the same time harvests were not plentiful and so it became increasingly difficult to get food. In order to afford food those in the city were forced to sell or mortgage their lands - or worse, to sell their children into slavery.

Undoubtedly all in Judah were suffering from the famine but some were being taken advantage of.

NOTES

- v1 Note the family base of the concerns expressed.
- v7 RSV translation: "I took council with myself, and I brought charges...". The word 'charges' has significant legal connotations.
- v7 The word translated 'usury' in the NIV actually means interest. "Interest is called in Hebrew **neshek**, literally 'a bite', and **tarbith**, literally 'increase'... it is hard to distinguish between them... The borrower may sign a receipt for sixty shekels, only receive forty (neshek, a bite) and then have to repay sixty. Or else he signs a receipt for forty shekels and undertakes to pay sixty on maturity (tarbith, increase)."
- v10 The fact that Nehemiah had also loaned money shows clearly that it was not the fact of the loans but the attitude and expected return from the loans (i.e. the interest) that was wrong.
- v11 The word 'hundredth' could possibly be translated 'percentage'.
- v11 Nehemiah could here have been implementing an impromptu "Year of Debt Remission" as found in Deuteronomy 15 (see the third study).

QUESTIONS

1 The people's complaint (vv 1 - 5)

- Who were they complaining against? (v1 and v5)
- Why were the people borrowing money and selling children into slavery?
- Why were the people 'powerless' to pay their debts?

- Application
- why are people borrowing money today? (vv6-7)?
 - who are they borrowing from?
 - have the lenders got any responsibility to the borrower, and if so why?

2 Nehemiah's Response

- What was Nehemiah's private and public response (vv6-7) and what risks was he taking in tackling the issue?
- What reasons does Nehemiah give for his concern? (vv8-9)
- What role does national solidarity (based on kinship) play in Nehemiah's argument? (v7).

Application

- If you had to persuade moneylenders in Britain not to charge 1,000% on loans to people on low income housing estates, what arguments would you use?
- If you had to persuade high street retailers not to give instant credit to people without checking whether they could repay, what arguments would you use?

3 The Outcome

- What exactly does Nehemiah call on the people to do? (M 0-11)
- What exactly do the creditors (lenders) promise to do? (v1 2)
- How does Nehemiah seek to ensure the agreement sticks?
- What do you think the reasons were why everyone praised the Lord in the assembly? (v13)

APPLICATION

Which of the following do you think we could reasonably ask High Street retailers to do?

- 1 Lower interest rates so that they are closer to the ones offered for loans by banks and building societies (typical loan rates are 17% by banks and Building societies and 30% - 40% by retailers).
- 2 Advertising standards - i.e. bring in a code of conduct for themselves as to how and where they will advertise credit.
- 3 Only lend to a customer after a personal interview in the shop at which they check that the individual or the family can really afford it. (John Lewis Partnership interview every customer before giving loans).