

“Jubilee”

Curtis Murphy, Intern Minister
First Unitarian Congregation of Toronto
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N.B. - These sermons are made available with a request: that the reader appreciate that, ideally, a sermon is an oral/aural experience that takes place in the context of worship – supported and reinforced by readings, contemplative music, rousing hymns, silence, and prayer – and that it is but one part of an extended conversation that occurs over time between a minister and a covenanted congregation.

Rev. Brian Kopke, who was minister of the First Unitarian Congregation of Ottawa when I was growing up, often referred to UU churches as “a refuge for the rebel, and a haven for the heretic.” Actually, I don’t know that he said that often. He may have only said it once, and the frequent repetition has been happening in my head ever since. As a preacher, it’s humbling to consider that, a decade and some later, all I remember from his sermons are a handful of phrases and ideas, and even those are not necessarily the ones he wanted to emphasize. “A refuge for the rebel, and a haven for the heretic.” No doubt our congregations can be refuges for spiritual seekers of many stripes, and I hope they are a safe haven where we can bring our whole, messy selves.

But to be honest, I sometimes ask myself, just how much heresy is really going on here? Two weeks ago we had a dramatic service which told the story of Michael Servetus, a 16th century Unitarian thinker, who was put on trial and burned at the stake for challenging the doctrine of the Trinity, and daring to suggest that God was one, and not three. He didn’t just say something unpopular, he advocated for an idea that was so subversive, and so threatening to the structures of power in his society at the time, that some authorities saw no alternative to have him killed. Now that is heresy.

Fortunately, we live in a society where it is a lot harder – though not impossible – to get yourself killed for simply promoting an idea. But, it seems pretty clear to me that our own place and time has its own orthodoxies, its own beliefs and assumptions that are so deeply ingrained that to challenge them is almost unthinkable. And, unlike in 16th century Europe, most of these orthodox beliefs have little to do with God or what we might typically understand as religion. No, some of the deepest and most destructive dogmas of our age have to do with money.

Scholar David Graeber is the author of a long and detailed account of the history and anthropology of debt. He begins it by asking a question that to me, is truly heretical: Do we really have to pay back our debts? The obvious answer would seem to be yes: of course we do. If we have borrowed money, whether to pay for a house, and education, for something considered more frivolous, we are legally, or at the very least morally obligated to pay it back, plus whatever interest we agreed to in the initial contract. To do otherwise would be dishonest, selfish, and irresponsible.

Before delving into the problems with these assumptions, I might acknowledge that it’s strange to be preaching a sermon about money, unless of course it happens to be pledge Sunday. And, I assure you, it is NOT pledge Sunday. (Surprise!!). We already had one this year, and anyway Shawn would never let me do that while he’s away. Though in reality, money, and debt in particular, has been a central subject of religious thought since ancient times. In fact, some of the very earliest religious texts we know of, the Indian Vedas, explored the concept of human life as a form of debt, which we owed to the gods by virtue of having been born. Furthermore, in Graeber’s research points out that all the major world

religions came into being at a time when currency and markets were first emerging, and people were grappling with questions of debt and what we owe to one another.

But perhaps the most telling fact is that in all Indo-European languages, that is to say most of the languages traditionally spoken from South Asia to Western Europe, the words for debt are synonyms with the words for sin and guilt, and share common etymological origins. For me, learning this was a minor revelation, and it leads to other parallels. Many people have deep and painful experiences of religious messages of being told they are sinners, whose souls are impure, living in a cycle of constant fear and guilt, needing to confess, repent and make it right. Guilty simply for being alive, for leading an imperfect human life. How different is this from living in a constant state of anxiety about money, scraping together monthly payments of interest incurred on normal needs and wants like housing, education and recreation, needing to maintain a decent credit score or else be cut off from the flow of money which sustains life.

Even the way we think and talk about debt is a lot like sin, or maybe the way we don't talk about it. More and more people are deeper and deeper in debt, but rarely talk about it openly, for fear of being seen as irresponsible or entitled. The social and economic pressure is internalized into a sense of not being good enough, not working hard enough or being frugal enough. If we're really struggling, we might talk to close friends, or confess and seek absolution from a financial professional. We might even go plead our case in a bankruptcy court, and get away with just 7 years of penance. Debt is something that everyone's got, but nobody really wants to talk much about it.

Except on friend of mine from university, who talked loudly and outrageously about his student loans – in fact about everything. He once memorably declared that he didn't give money to homeless people, because while they may have had zero dollars, he had negative 50 000, so in a fair world they should be giving money to him.

Personally, I never supported that logic, even though I have my own share of the ballooning billions owed by students today, and my own incredulity about how the system works.

I said that everyone has debt, but maybe that's not true. Some people indeed have zero debt, on account of having zero dollars, and little access to the benefits of middle class life, even on credit. And of course there are those who have no debt, as a result of having paid it off, or avoided it altogether through some combination of good fortune and constant vigilance. But the reality is, in spite of our vastly differing individual circumstances, we are all in this together. A little research reveals that the Canadian federal government debt is about 614 billion dollars, and growing by about 8 million dollars per day, while the Ontario government debt is about 288 billion, meaning that each of us has a combined individual share of about 38 000 dollars. This isn't interest-free, and each year more and more public budget goes to paying interest on debt, leading to corresponding cuts in things of real value. As the debt resisters operations manual points out: if your city is experiencing a budget crisis, if your province is laying off workers and cutting services, and if your local hospitals are understaffed and underfunded, then you are a debtor.

And, much as we might like to think this is the fault of bad politicians, the reality is that public debt has been expanding for decades across the board, in all countries and jurisdictions, under all types of governments, and parties across the political spectrum. It is systemic, and it is not going away, especially as our economies reach the limits of growth on a finite planet.

Conventional wisdom is to keep promising to pay it all back, meanwhile finding a way to kick the can a little further down the road. But, since most money is created as debt, and comes into being with interest attached, we couldn't pay it back if we gave it all we had, since there is always more debt than money in the world. Some individuals might succeed in paying off their personal debts, but collectively it is simply not possible.

So, what do we do? I've been told I can't absolve people until I'm finished my internship, but I hope we could begin by letting go of some of the guilt, silence and shame. And I hope we might also learn to withhold judgment for each other's struggles in an impossible system, even if that system has been relatively kind to us. Going further, we might take a page from the Ancient Hebrew's, who made every 49 years a Jubilee year, where all the slaves were set free, all debts were cancelled, and all property which had been confiscated as collateral returned to its original owners.

But before we get deeper into the how, let's ask why. Why do we need a Jubilee? Because debt is overwhelming our world, but also because of something more fundamental. It's not just about debt as numbers, but about what it does with our values. In Charles Eisenstein's book "Sacred Economics," he reflects on our current economic system, and how charging interest on debt is seen as normal and natural, when it was for centuries forbidden as usury. Usury, he says, comes not from greed, but from a belief in a separate self cut off from the world. By this logic, charging interest makes sense, since less for you is more for me. But in a world where we recognize our interconnectedness, we know that we don't truly profit from impoverishing others.

Money may not be the root of all evils, in fact Eisenstein is adamant that money has great potential as a tool for coordinating human activity, and connecting our gifts with the needs of others, and vice versa. But in its present debt-based form, money is more of an obstacle to the world we want to create, than it is an instrument in helping create it. This was clear to me one night when, as a teenager, I went to get money from the ATM. It was a frigid night, and I opened the door to the small lobby of the bank, only to find a man curled up on the floor, sleeping on a sheet of spread out newspaper. I felt annoyed: why was he there? What right did he have to be there, and why was he in my way? But annoyance gave way to deeper reflection, and I thought how outrageous it was that we have warm, sheltered homes for bank machines, but not for human beings.

There he was asleep on the floor, and I nearly had to step over him to get my money. This is why we need a jubilee: not because some people are too rich and others are too poor. Not because some are too greedy, while others are guilty and must be made to pay. It is because a world driven by the need to pay off debt forces competition, forces us to live for ourselves alone, to step over one another, rather than lift each other up. We need a new vision for an economy of care, a currency of care, and this can only happen with the relief of debt, to liberate our energy to care for and serve one another, rather than servicing our debts.

This brings us back to the how, which is the most interesting, exciting, and also the most complicated part, and the part which most exceeds my limited knowledge. I do know that calls for debt relief are often phrased in terms of class war, and that this is probably a recipe for more problems in the long run. Fortunately, there are whole schools of economic thought, which have proposed all manners of approaches. One such approach is a negative interest currency, which would gradually reverse inequality, and make it impossible to profit simply by owning and keeping money, and instead encourage wealth to circulate as freely and generously as possible. And then there is the prophetic impulse, which calls for justice now, insisting that since the power of money and debt is held together by social agreements, we can simply change the agreements any time we choose.

But the reality is, we don't have to speculate. The jubilee is already underway, with popular movements tapping into rich traditions of spiritual and secular thought. The Rolling Jubilee is an American initiative begun in the wake of Occupy Wall Street, which buys up debt on the market, where debts are purchased by shady firms at pennies on the dollar, and then demands full payment from the debtors. Rolling Jubilee has bought over 30 million dollars worth of debt, and simply abolished it. They've likewise helped organize former students of Everest College, a for-profit college which recently declared bankruptcy, to demand elimination of their debts, incurred for worthless degrees. With their slogan, "you are not a loan," (that's l-o-a-n), they are building connections among people, helping them tell their story, and imagine a different world.

This is our task as well. Just as our spiritual ancestors generations ago rejected the notion that we live in a world of sinners and saved, it is time for us to reject the doctrine which says we live in a world of debtors and creditors. If there is any debt we owe, it is to one another, to the earth, and to life itself, and it cannot be quantified as money. What we owe is simply the recognition that our lives are a gift which we have been freely given, and to live in the spirit of that gift. Then we will be free to pass on what we have been given, so that others might live as well. As such, the Jubilee we need is not a declaration of independence, but a declaration of interdependence. Like the villagers in the stone soup story, we will have enough not when we stockpile turnips and potatoes in hopes of riding out the recession, but when we come together and share in the spirit of trust. Jubilee is the mysterious and tricky stranger who arrives to show us that we don't have to do it alone.

So, let me end with a request. My request is not that you go home and declare bankruptcy, or stop paying your credit card bills, or that you quit your job at the bank or the stock exchange. You're free to do so of course, but I'd suggest sleeping on it and talking to someone you trust before taking the plunge. My request is simply to pay a little more attention to words we say every week. When we take our offering, we sing "For all that is our life, we sing our thanks and praise. For all life is a gift, which we are called to use. To build the common good, and make our won days glad." There's a reason we don't sing "for all life is a debt, which we are called to charge interest on." We sing these words, not simply out of habit, but because they point to a vision of the world we hope to build. A world where the debtor is set free, and our love for the world circulates freely, as a currency of care. So let's hold that vision close, and sing it like we mean it. Amen.