

The Creative Accounting of Grace 18.08.16

Amos 8:4-7

Luke 16:1-13

St John's Church

Julian Templeton

What do you do with debt? Unless this congregation is unrepresentative, I'm assuming that we have all had first-hand experience of debt. Whether it is a mortgage on one's home; a credit-card debt; a loan taken out from the bank; or perhaps a loan from a family member or friend. Most of us, if not all of us, have at some time been someone's debtor or someone's creditor. The mention of being someone's *creditor* raises what is, for some, a current issue. Because rises in house prices in the UK have far outstripped increases in average wages, offspring are increasingly calling upon the so-called 'bank of Mum and Dad' to get onto the property ladder. Effectively giving offspring some of their inheritance early is one thing; but it is quite another when a parent lends money with the expectation of repayment. What do you do when your daughter or son misses a repayment? Repossess the grandchildren?

By contrast, for most of the people that I see when I'm a volunteer at our local Foodbank, the issue is not that of being a creditor but rather being a debtor. Some clients have shared with me that they have accumulated debts to credit card companies, payday loan companies, and in some cases they are also re-paying overpaid benefits to the government. When their wage or benefit comes in, straight away their creditors take a proportion of it, often leaving an inadequate sum on which to live, hence the need to visit to the foodbank.

The effect of debt remains just as much an issue for debtors and creditors today as it was for the manager and master in

the parable that Jesus told. As we heard, a manager is caught-out when his master hears reports that he is being wasteful. The master demands that the manager provide an account and reckoning of his stewardship before he is sacked. The manager quickly realises the precariousness of his situation. If he loses his job he is not strong enough to do manual labour, and he is too proud to beg. What should he do? Then he has an idea. He could try to do some favourable deals with his master's debtors; the debtors, in turn, might be grateful to the manager and welcome him into their homes when he has lost his job.

So the manager summons his master's debtors one-by-one. To the first he asks: "How much do you owe my master?" The debtor answers: "One hundred jars of olive oil." The manager responds: "Make it fifty and we'll settle your account." To the second he asks: "How much do you owe my master?" The debtor answers: "One hundred measures of wheat." The manager responds: "Make it eighty and we'll settle your account."

When the manager appears before his master, the master commends the manager for his shrewd actions. And Jesus comments, "Worldly people are so much more astute in dealing with their own kind than are the children of light. I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone you will be welcomed into an eternal home." 16:8-9

This parable has been described as one of the most difficult to interpret because it appears to commend self-serving behaviour and dishonest accounting. Moreover, it seems also to compare the honest action of the 'children of light' unfavourably with the shrewd actions of worldly people. How

might we make sense of it? Even more importantly, what might God be saying to us through it?

One key to interpreting this parable is to notice the context of what comes before it. Placed immediately before it are the parables of the lost sheep, the lost coin, and the lost or prodigal son. Some of you might remember that I preached on the parables of the lost sheep and the lost coin last week. And if so, you might also remember that what prompted the telling of these three parables of losing and finding was the complaint of some scribes and Pharisees that Jesus ‘welcomes sinners and eats with them’ (15:2). The issue Jesus addresses in telling these three parables is that of the *status of sinners*. Tax collectors and others were adjudged by the righteous as ‘sinners’ because the nature of their occupation or lifestyle meant they were not allowed to seek purification from their sin like others did. The fundamental issue was that of *sin*. How can people be forgiven their sin and thereby be included with the people of God? In all three parables it is the extraordinary determination and graciousness of the shepherd to find the sheep, the women to find the coin, and the father welcome back his son that restores them to their rightful place. These are all parables of *grace*. I propose also to regard the parable of the manager who is commended for his shrewd dealing with debtors as a parable about the *transforming effect of grace*.

In Matthew’s version of the Lord’s Prayer, the Greek word that he uses for ‘sins’ in the phrase “Forgive us our sins as we forgive those who sin against us” is *opheilēmata* (Mt. 6:12). This word can also be translated *debts*. So those in the Presbyterian tradition used to praying “Forgive us our debts as we forgive our debtors” are using a valid translation of Matthew’s version of the Lord’s Prayer.

A debt is an outstanding obligation to someone, and in the Lord’s Prayer our outstanding obligation is to *God*. God is our Creator; all life comes from him. We are his creatures. Sin is the refusal of the creature to recognise the Creator; in this respect, all of us at some time are *sinners*. We all imagine that we are ‘self-made people’, that everything we have is *ours alone*, and that we have no obligation to anyone. We imagine that other people are in the wrong and we are in the right, we judge others harshly and make excuses for ourselves. In all of this we leave God out of the picture and set ourselves up as a little god, and insofar as we do so we sin.

Arguably, then, our sin is an *unpayable debt* to God. That is, there is nothing we can do from our side to make ourselves right with God. There is no possibility of building-up enough credit that will repay the debt we owe to God. But what if God, from his side, were to engage in some ‘creative accounting’? This is precisely what the manager in the parable does. He reduces the debts of the debtors, and in doing so he enables the debts to be paid. Unpayable debt is obviously a problem for a debtor. In fact, unpayable debt even *more* of a problem for a creditor. When there is nothing that can be repossessed to cover even part of the debt, unpayable debt is a dead and lost asset. It is a ‘lose–lose’ situation for both debtor and creditor.

By contrast the ‘creative accounting’ of the manager in the parable creates a ‘win–win’ situation. The master gets something rather than nothing; the debtors, having had their debt reduced to an amount they could afford to repay, are thereby discharged from their debt and obligation.

This is a parable of the ‘creative accounting’ of God’s grace. God is like the manager in that he is willing to be creative

about what we owe him. We owe God *everything*. Everything that we are and everything that we enjoy comes from God. There is no way we will ever repay *this* particular debt! Yet, in his providence and grace, God finds creative ways that we can make a contribution to the work of his kingdom. God effectively says to us: 'In the life, death and resurrection of Jesus Christ I have paid the price of sin. You are discharged from your debt. Yet you can make a contribution, and it is to pray: Forgive us our debts as we forgive our debtors and learn to practice what you pray.' In other words: because God engages in some creative accounting to discharge us from debt, we are enabled to engage in some creative accounting with others.

One common method that creditors use to enable debtors to manage repayments is what is called the 'consolidation of debts'. Rather than having a number of debts, not all of which can be repaid, the creditor may arrange with the debtor to have all loans consolidated into one loan, often extended over a longer period of time, enabling repayments that the debtor can afford.

In a similar way, *Jesus Christ is the consolidation of all the debts and obligations we owe to God and to one another*. Jesus, as a human being, has fulfilled all the obligations that we owe to God and to one another. These are all bundled together in the life Jesus lived, which was a human life fully responsive to God and fully responsive to other people. Jesus offered up that life 'as a ransom for many' when he died on the cross.

The manager in the parable thought his life as a manager was over. But through his creative actions, commended by his master, he had that life restored to him. Jesus died. But, through God's creative action, he had his life restored by

resurrection. So also we, who were debtors to God, have had our lives restored to us by grace and forgiveness. Being restored enables us to make our contribution to God's kingdom. We are to be people who, liberated by the 'creative accounting' of God's grace, are used by God to liberate others. God says to each of us: 'I love you, I forgive you, and I will help you'. Confident that we are loved and forgiven and helped by God, let us be God's instruments to love and forgive and help others.

Thanks be to God.