

Overture

The Presbytery of Yukon submits this overture the 224th General Assembly (2020) of the PC(USA).

Whereas we hold that now is the time to think about declaring a financial jubilee and that many parts of our denomination should take part, and

Whereas the catholic Christian church has authority to proclaim God's will for the world at this time, and

Whereas the Church need not appeal to any other authority to initiate action it deems to be mandated by the will of God, and

Whereas an ecumenical council of churches bears more authority than any single denomination, and

Whereas the world faces a catastrophic crisis in the form of climate change, and

Whereas the global financial system is a fundamental cause of the climate emergency, and

Whereas political systems, technological change, and ethical education are inadequate forces to meet the magnitude and immediacy of the crises we face,

Therefore, the Presbytery of Yukon overtures the 2020 General Assembly of the Presbyterian Church (USA) to engage in a process of discernment regarding a call to Jubilee or Sabbatical Year in the following ways:

1. To convene a gathering of churches hitherto recognized as ecumenical partners in mission and ministry, either through the World Council of Churches or as an independent project of the PC(USA).
2. To urge or direct congregations, councils, seminaries and conference centers of the Presbyterian Church (USA) to join in prayer and reflection in parallel fashion with the aforementioned council of churches, on the following issues.
3. To discern with this gathering whether the present crises represents a need for a large scale remission of debts.
4. To discern whether the universal Church has authority above all secular authority to proclaim God's will, even if it implies approval of a mass act of civil disobedience.
5. Jointly to prepare and release a report at this conference regarding the content and recommendations for action from this conference before the 2022 General Assembly is convened.

6. To gather written reports of discussions on these questions among the congregations, councils, seminaries and conference centers of the Presbyterian Church (USA) which may have taken place in response to these questions, and to compile them in a single document in time for the General Assembly in 2022.
7. To answer the content of the materials generated by steps 5 and 6 at the 2022 General Assembly with a statement of principal or the proclamation of a sabbatical year or Jubilee year.

Rationale:

When the Lord Jesus preached his first sermon, he suggested that financial debt was subject to his grace. (Luke 4:19) Christ taught that we should pray for the forgiveness of debts. (Matthew 6:12) He taught that we should lend without asking anything in return. (Luke 6:35) His ministry challenged all forms of debt, whether spiritual or financial. (Matthew 18:23-35)

The Old Testament also declares the forgiveness of debts, including the Sabbath year, (Deuteronomy 15:1-12) and the year of Jubilee. (Leviticus 25:8-55; Isaiah 61:1-10) The Old Testament also says we can live without money. (Exodus 16:1-36; 1 Kings 17:9-16; Isaiah 55:1) Nehemiah restored God's people to their home by canceling poor people's debts. (Nehemiah 5:1-13) The Old Testament puts strict limits on lending at interest. (Exodus 22:25; Deuteronomy 23:19-20) The exodus from Egypt was a type of debt cancellation, because it took away the obligation of slaves to serve their masters.

Some people say that ancient Israel never actually practiced jubilee. Because of this, they say, we shouldn't take the jubilee tradition too seriously. Jubilee was well-known in the ancient world. Kings of many nations proclaimed jubilee on certain occasions. God took away the power to proclaim jubilee from the Israelite kings. God put it on the calendar. That means that the people had the power to practice jubilee on their own. Among the people of God, jubilee was like a strike rather than a decree. Certain prophets of Israel, including Isaiah and Jesus, took jubilee very seriously.

Many Christians say that our sin puts us in debt to God. They use bankers' words to describe our salvation in Christ. For example, we hear that by the grace of Christ, our *debt* of sin is cancelled and we are *ransomed* from its power, *redeemed* and *reconciled* to God. If Christ is Lord over our spiritual debt to God, how much more is he also Lord over those lesser debts, the financial ones? (Colossians 2:15)

The Presbyterian church is part of a movement that began with a protest against Roman Catholic indulgences. Indulgences were based on the idea that money could pay off some of our spiritual debts to God. They were the opposite of salvation by Grace. Luther, Calvin and other Protestant leaders insisted that our debt to God can only be forgiven, not paid off. According to the biblical tradition of jubilee, financial debts sometimes must also be forgiven.

John Calvin was not against money lending, but he knew it must be kept under control. As pastor in Geneva, he allowed moneylenders to charge interest; but he put limits on interest, and required

that moneylenders not exploit those who were desperately poor. John Calvin put mercy for debtors over profits for bankers.

Debt cannot exist without at least a hint of violence. With every loan there is an implied threat: “if you don’t pay back as you have promised, you will be forced from your home, or you will be put in jail, or you will lose your credit rating.” The violence of debt frightens the borrower. Borrowers will often do desperate things to avoid defaulting. Crisis can force people to sacrifice their future welfare to avoid immediate dangers and fears. A hiker encountering a charging bear will throw down her pack to distract the animal so she can run away. She risks dying of exposure. A farmer starving because of a drought will eat his seed corn. A nation with heavy debt will take food and medicine away from its own children, squandering its future. Lenders always try to lend the largest amounts that can be repaid. The largest amount that can be repaid is the one that throws the borrower into crisis. People in crisis are inclined to throw away their future. For example, they might destroy the natural world to make money to pay their debts.

Debt makes us think of God’s creation as only a mass of “resources.” Everything is converted to capital. To people and corporations in debt, the sacredness of nature does not matter very much. Because of our debts, we violate God’s command for us to tend and care for the earth. If we follow this road to its end, everything will be turned into capital (money). Then life will become impossible, and our capital will be nothing at all. (Luke 12:20)

Alaska is America’s only arctic and sub-arctic state. That means that our climate is warming faster than anywhere else in the country. It is beginning to damage our economy and our cultures. Our king salmon are disappearing. Our sea ice is receding, which means our native peoples cannot get the traditional foods. Walrus need the ice so they can find their food on the sea bed and so they can rest and bear their young. They are harder to find and catch for our people who depend on them for food. The permafrost is melting and the coastline is eroding. Some of our villages are falling into the sea. Our spruce forests are dying because more tree parasites survive the warmer winters. Especially for us, it is important to stop global climate disruption. The financial system is the root cause of climate change. If we relieve the crisis of debt, we will relieve the pressure on our climate.

Debt produces chronic poverty. Debt forces us to destroy God’s creation. Debt leads to war. Debt causes slavery. (1 Timothy 6:10) In 1999, the 211th General Assembly of the PC(USA) endorsed the Jubilee 2000 campaign. Jubilee 2000 was a big project to convince the world’s biggest creditors to cancel debts of poor nations. Many billions of dollars in debt relief came to the world’s poor as a result.

Excessive debt destroys economies. Economic crises like the Great Depression are often caused by debt deflation. This is when an economy is so burdened with debt that most of it cannot be repaid. Once this can no longer be denied, the economy contracts rapidly. The best way to prevent a crash is to forgive or cancel the excess debt. But the banks and the government they control will never permit this. At this point, the church can play a critical role. The people, (led by the church) can proclaim a jubilee and refuse to pay their debts. A jubilee wipes out some of the excess debt and makes the economy do a “reset,” breaking the trap. Such a jubilee would produce a much softer landing for the economy than the crash that otherwise will happen. In

today's global economy, debt deflation is increasingly likely. In that case, a jubilee will be a very healthy thing for the economy.

A jubilee could move us toward a sustainable *and manageable* future. The jubilee is warranted by the Bible as well as by the signs of our time. (Mark 13:5-23) A jubilee might be hard on our church's finances. But if we believe that it is God's will in this time, we must remain faithful "even at the cost of the church's own life." (Mark 10:21; Conf of 1967) According to the scriptures, humanity will either love God and neighbor, or we will destroy ourselves.

A jubilee declaration would be a form of nonviolent resistance. It can be done in a spirit of love for Jesus and for all Creation. It would directly affect the forces at the core of the present danger. And it would require a people ready to suffer for the sake of the gospel.

The world faces an apocalypse. At a minimum, this means degradation of our cultural (and economic) systems. Global warming today is the worst since giant dinosaurs roamed the planet. The degree of the coming heat is awful. But climate change today is not just the amount of heat. It is the speed of the change. The earth has never faced this much change in such a short period of time. The disaster could be worse than the Black Death of the 1300's. It could be worse than the sufferings unleashed on Native Americans when the Europeans landed. We do not seem to comprehend this. (Matt. 24:28-29) We must ask ourselves if the old financial practices are worth losing God's good earth. (Luke 12:20)

"...this is but the beginning of the birth pangs." (Matt 24:8) Environmental and financial collapse are but two of the threats facing our world. The threat of nuclear war is rising, the threat of radioactive pollution, the threat of famine, the threat of epidemics are facing us, and more. Our global economic system is the main source of the danger we face. That means that our economy cannot provide the solution. We try to turn the culture around. We do it by making adjustments to the economy, like taxation schemes and regulations. We also try to turn the culture by teaching a new earth-centered morality. We try to make people believe the earth is sacred, but we don't really believe it ourselves. These things don't work. They take too long. They are part of the system that created the problem. That is one reason for something else: politics won't work, either. Politics is part of the same system. Politics is too slow and too uncertain of outcome.

Ordinary citizens are losing their access to the levers of power. Their level of indebtedness is unprecedented, apparently further weakening their power to change things. However, the weakness of the debtor can become the strength of debtors as a group. "...for power is made perfect in weakness." (2 Cor. 12:9a). As we say above, traditional ways of changing things have been taken away from ordinary citizens. When we have demonstrations, our politicians shrug it off. If workers want to go on strike, the regulations on strikes make them too weak. If we go to vote, powerful organizations can make the results go their way. If we go to court, it is hard to get a hearing because of costs and restrictions. But we still have one form of power, and it is the very thing that we think of as our weakness: our debts. If a large number of working people refuse to pay their debts, they will have a truly mighty impact. The richest 1% depends on the debts of working people as the basis for their wealth and power. A massive repudiation of those debts could likely be the great social leveler returning justice for the poor.

Questions and Objections

Since the idea of declaring jubilee is so unusual, people will naturally have concerns about it. In the next several paragraphs we will give answers to some of the most obvious concerns.

Is it morally right not to pay our debts? People will say that it is stealing. But God says that it is not. The same God who commanded “no stealing” also commanded cancellations of debt. Is God saying that this is such a time? (Esther 4:14) Only God’s people can see if it is. Therefore the church has authority to proclaim a jubilee, even if the government or other powers oppose it. Christianity has a long history of engaging in non-violent illegal activities to promote God’s justice. A saint is someone who is always ready to bear the consequences of doing what is right. Some of us have readily broken the law to shelter victims in times of persecution. Some of us (who were martyred long ago) once refused to sacrifice to the Roman Emperor as a god. Some of us have committed trespass to protest injustice. Some of us have defied censorship to denounce tyranny and corruption. Today we refer to this as nonviolent resistance or civil disobedience.

Calling for a Sabbath/Jubilee year will violate the law. It may be illegal. The present crisis, however, cannot be resolved by legal means. There is too much opposition legally to make the changes in time. There are too many obstacles to working within the system. Powerful financial interests generate confusion to stop progress. The law may hold back progress too much. Some of our legal system may have to be sacrificed for the sake of preventing disaster. If the disaster comes because we stay within the law, the legal system will probably be lost, anyway.

This will cause a lot of misery. If we do nothing, there will certainly be misery. But a jubilee need not cause all that much misery. By the power of the Holy Spirit, many people will be able to give support to each other. Local communities of mutual support should be able to get through the crisis, changing over to a new kind of economics. We could establish an “economy of grace.” Communities united as the Body of Christ are well positioned to triumph. “Those who endure to the end will be saved.” (Mark 13:13)

This will not work. It might not work. But ordinary strategies will surely fail. The time is short. We must take stock of what we face. It isn’t the loss of our prosperity. It isn’t the loss of our nation. It isn’t the loss of our way of life that we face. It is the loss of all of these and more. It is the loss of the *planet*. Heroes and saints have surrendered their lives for much less trouble than this. Jubilee can save us. It will be widely accepted. It will “go viral” and spread through the world all on its own. People will rush to take the same advantage as their neighbors.

People will participate for sinful reasons. There is no doubt of this. But that does not mean we must reject the jubilee. God has used human sin at various times to accomplish God’s purpose – the most notable being the crucifixion of our Lord. When the people shouted, “crucify him!” it was a sin. But it led to the death and resurrection of our Lord – and our salvation. Human desire is the thing that created the world crisis today. Desire cannot be stopped by authorities or legislation or reasoning. Human desire may be the strongest power in all creation. Only God is greater. As God has done in the past, let desire turn against itself. (Mark 3:24-29) People who join the jubilee without believing in Christ may find him and believe. They may not understand

the forgiveness of sins, but they will understand the forgiveness of debts – to start with. The jubilee could be the evangelistic awakening we've been hoping for.

We don't have to be so radical; the standard remedies will work. Standard remedies (education and legislation) rarely work for major change. They have not solved racism. They have not resolved our health care crisis. They have not eliminated poverty. They work too slowly – when they work at all. Are we willing to gamble the future of the planet on them? The people of God have the unique gift of jubilee. In the face of a crisis like this, we should offer what we have. (Luke 7:36-50) We often hear that the church needs to develop “new ideas” that are “outside the box.” Of course a new idea must also fit with scripture. That's what this is.