

“Mammon is a Fickle god”

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“Money.” We are uncomfortable when you say it out loud. That’s not one of the things ministers are allowed to talk about in the pulpit without getting into all sorts of trouble. “Money, Money, Money.” There I said it. But we are uncomfortable talking about it. It’s challenging, it’s difficult and we always feel guilty when we start talking about it. When we don’t talk about things we tend to avoid them, and when we avoid something it has power over us. And, money seems to have so much power over us.

So you don’t avoid listening, I’m not going to ask you for any today; the offering has already been taken. What I want to talk about is, in the larger scheme of things, what this money is all about. This passage warns us about how we handle it and the dangers of lending and managing money. Now, I kind of thought that lending was somewhat recent - except for this passage. But lending and getting interest back is about as old as, well, it’s not the oldest profession, but it’s pretty close. [Laughter.] It goes back to earlier than 2000 BC, when the ancient Babylonians were gathering interest payments on grain and other types of valuables and they would set up an interest payment - and it was a flex payment, by the way. So when times were good and people were at peace, the interest rate could be as low as six percent. They have records and documents of it. But, when there was war or uncomfortable times that rate would go up to 10 percent, 15 percent or even 20 percent interest, and it would devastate a community.

Throughout the Old Testament they talked about it. In Deuteronomy 23:19-20 they quoted it and said, “We Jewish people should not require interest of other Jewish people. Now if you are a foreigner you can draw as much interest as you want from them, but from our own people we keep that interest low.” Even in the Bible they understood, in that ancient world, how devastating interest payments could be when they are inappropriate.

That is why Jesus is right. We always talk about how awful the Roman Empire was, but the Romans were very careful. They tried to treat everyone in the Empire - foreigner, slave or free person - alike when it came to interest. They, for the most part, kept their interest payments around 10 percent, and there had to be a special law that would change anything if it went above 10 percent. The problem is that at the time this was written, you had horrible problems: You had the destruction of the temple in Jerusalem, there were widespread breakouts of fighting going on around the Roman Empire, so interest rates were high.

So, at the time Jesus was speaking and at the time – especially – when the Gospel was written, interest rates went way up. So, Jesus is speaking out in this passage against exorbitant interest rates, and also for the people who were reading this in the earliest church, to talk about how you handle money, so that money does not become your ruler, but that God remains the one that you worship. Because whatever you focus on the most is your god, and money can turn into idolatry so fast when you are overwhelmed with debt or struggling - thinking about it every day. What are you going to do?

In the last year it has been kind of a hard time physically, I had a surgical procedure and was in the hospital for 10 days, I was in the ER twice. One of my medications alone is \$40,000 a year, just for the medication. This year we spent, or we haven't spent it, but received bills for over \$100,000. Now, if we didn't have really good insurance think about what that would do. Even with it, you have your deductible and your 80/20 and you have your cap, and certain medications aren't included. It is tough. And this is one thing: I'm feeling better than I have in a dozen years. But imagine if you had the kind of illness where it goes on and on, and it doesn't get any better, but you have to keep getting that medication. I don't know what people do, or if they have insurance that isn't the best.

Money can become your god so quickly. Then I think about stories I have heard with people who have gotten sucked into payday loans. That is what is on the bulletin cover today. You can go in - and they are quite often in the poorest neighborhoods - and you can get an advance on your pay check. Then they will try to take it [your payment] out of your paycheck, or they will take it out at exorbitant interest rates. The interest rates roll over after every new pay period. And if you can't pay it back at the end of that pay period they will happily roll it [your interest rates] over again. They keep increasing the interest rate on what you are not able to pay back.

Eighty percent of the people who go to a payday loan place not only have to pay the exorbitant interest rate on the money they take out between pay periods, but 80 percent of the time they cannot pay it back at the end of that pay period. So they have to get another one [loan]. And if they continue to do that for over a year - and a lot of them do - the interest rate on that initial investment is 1000 percent. If you are lower income, or lower middle class even, and you get behind because you have a medical issue or you are stuck in a situation that has come up, whatever the emergency might be, you never get out. There are so many lower middle class people who have become poverty stricken and homeless because of those payday loans. When you see them [payday loan companies] they look innocuous, but nowhere in the Bible or other written documents going way back even dealing with slaves, would anyone have ever thought to have an interest rate that high - in history. Yet that is what is happening to people today.

A lot of people, when they get sucked into poverty, it's because they don't know how to make good decisions. They were never taught by *their* parents or they don't know, or they live in the moment. You can point the finger and say, "Hey, you made your bed..." but when you get beyond the finger pointing you realize just how horrifying it must be for these people. And why it's a biblical issue isn't just because it's in the Gospel lesson I read today, but because we have an obligation as a church to guide people away from idolatry. If people are paying 1000 percent interest you *know* they are thinking more about that interest payment than they are about God or their children, or anything else in this world.

You are not alone if you have been feeling overwhelmed by debt. Many of us have at one point or another in our lives, and we know what that wave of emotion is. When you are getting phone calls pestering you day after day, and you don't even want to pick up your phone. You don't want to go to the mail box. It is in everything you think about. How much food can I buy? The guilt over every little thing. Wishing you could give your children more. Now multiply it by 1000. For those people that by, hook or by crook, [and] get sucked into these payday loans: They never recover. They die in debt and loss.

We have an obligation, I believe, like the Scripture has made so clear, to do whatever we can to try to pull them [those overwhelmed by debt] out, and that is why at church we are doing Financial Peace University; to try and educate all of us on how we can do a better job of managing our money - not so you will have more money to give to us but even more importantly, on a real level, so that people will not have to make debt and money their god. It is so painful. I pray for everyone who struggles, and it's hard when you are watching TV.

Jill and I have kind of put a little bit of a moratorium on how often we watch HGTV - the Home and Garden Channel, [Laughter] because we feel kind of bad. We are a lot older than 22, and a lot of these couples in their early 20s cannot live without stainless steel [appliances] and granite countertops. [Laughter] Excuse me, we are beyond granite now. I guess you have to treat them [granite countertops] every so often to keep them shiny. We are on to quartz now. And if yours is five years behind now, or if your house is beige you are out of it, folks, it's gray now.

And I want subway tile. Ten years ago I had no clue what subway tile was, but I have got to have it. I was watching one particular show and you can get it on line I guess, but not until next week. It's called "My Lottery Dream Home." [Laughter] First season, and first episode, and by golly, I happened to be watching it. There was a very nice couple in California someplace and they had a very humble home was about 950 sq. ft. It had two bedrooms and one bath, and an outdated kitchen - because it didn't have stainless steel or granite. They [the California couple] won the lottery. (You can win the lottery, and then you can WIN the LOTTERY! \$180 million.) It was so funny to watch them. These were people who had antlers in all of the right places before in this home of 950 sq. ft. They got this guy from HGTV to help them buy a home. They didn't buy a home in California - they bought a mountain, their own mountain with a house on it, and it was nearly as big as the mountain. They got it and were buying stuff and had no clue. They were like me living in a little place, having a few things, and lucky to be surviving. Then, all of a sudden, you get \$180 million. What do you do? You buy a mountain.

I thought "Oh, my. How fun! [Laughter] I would like a mountain." Then I thought, "What would my life be like with \$180 million?" It would be really good, in a way. You wouldn't have to worry about money anymore. You could pay off all of your debts, and so forth and so on, but I couldn't be a minister anymore. They wouldn't let you get \$180 million without everyone seeing you holding the big check. [Then] there would be a line all of the way to the east side waiting for the minister to give the money outside the church door. There would be no way I could be your pastor anymore. Even if that was alright. I would still have all of that money.

How do you keep the kids from being spoiled, because they knew they would be inheriting \$170 million of it, because Jill and I wouldn't know how to spend more than \$10 million? OK, maybe 12 million. There would be a little left for them. What about our grandchildren? Would they be spoiled so rotten that they would know they would have this huge bundle waiting for them? They wouldn't even try in life. How good is it? I don't know if you want to give me \$10 million, I would probably stand there with my hand out; but \$180 million would scare me a bit.

Sometimes struggling can also be a blessing, because I'm not sure I could handle \$180 million, and I'm not sure I would want to try, because all of a sudden I would have a full-

time job figuring out how to spend it, how to keep it and - because I'm a person of faith - where to give it away. That would take so much time and energy, I think, that I'm just glad to be a minister and trusting in God that all of those debts - be they the wedding or the hospital [Laughter] - will get paid and life will go on.

So when you are really sinking and struggling and wondering where it [the money] is going to come from, know that God is there for you. God will walk you through it, and God is guiding you to be the person God wants you to be. If you are caught and stuck, come to Financial Peace University. Really struggle with it. Have the faithful courage to face it, to pick up that phone and open those letters, to come to the class, so that the money won't be your god any longer because God will carry you through. We all need to hear that, and may we pray for each other as we struggle, side by side. Through Jesus Christ our Lord we pray, Amen.