

## SERMON ON MONEY January 15, 2012 (Jennifer Ferguson)

This morning I'm going to be talking about a very unpopular topic in the church but very popular topic in our society. I'm going to be talking about money ...now relax, I'm not going to be talking about why you should be giving more money to the church, sorry Hans, my apologies to the Church Treasurer. I'm going to be talking about our culture's obsession with money and apparently it is not a new obsession because we know where God and Jesus stand on the issue. 1/3 of Jesus' parables or sayings were teachings about money. And in fact the word money is used in the bible over 1,100 times. To be a person of faith is to wrestle with our attitudes about money. In fact our society is presently so insane when it comes to consumerism and materialism, if we don't get our greed and self-interest under control, according to many macroeconomists like Jeffrey Sachs and others, we are going to implode in our crumbling global economy.

Anyone who has ever lived through the so called Great Depression or has any wisdom at all, can discern that our society is primarily motivated by its obsession with consumption. We have serious problems as a society. It is everywhere. We aren't people anymore we are "consumers". We actually refer to people as "shopaholics." People hang out in malls, in fact, when people ask me where our church is, I locate us in space by saying we are a few blocks northwest of Chinook Mall because I know that is a landmark they are sure to know. People buy lottery tickets in hopes of the big win when apparently we have greater odds of dying before our ticket is drawn than we do of winning the lottery. T. V. shows revolve around the rich and famous and commercials bombard us every 5 minutes convincing us of all the stuff

we must have. We have a T.V. series on Hoarding because apparently over a million people in North America have a problem hoarding. I have a dear friend, Don Collett, son of Richard Collett and those of you from Riverview will know who he is, who is in a street ministry, counselling the homeless on hoarding. Now if the homeless are hoarders, you know we have a problem. Most people live on credit. Even young adults are already swimming in debt because their parents give them credit cards when they go off to school and they have no idea how to live within their means. Canadians used to be the best savers on the planet and now we don't and are losing our capacity to save because now we have less disposable income. Banks are making huge profits. On the news the other night we learned that the Italian cartel have \$84 billion dollars in their Reserve and in Italy people are going to loan sharks because they have more in reserve than the Italian banks. As we know countries are economically collapsing on a regular basis. The European market is in serious trouble and because we depend on a global market, we are all interconnected. The gap between the rich and the poor has become so extreme around the world, that the middle class is becoming non-existent in many countries. A few years ago, if you were middle class in Argentina you had a nice home, a car and a stable income and then their homes became worthless, they lost their homes, lost their car, moved into small apartments and live on a subsistence level. The middle class no longer exist in Argentina. North America is headed in the same direction. Twenty years ago, I met a minister from Nicaragua who lived through the revolution in his own country and was working for a couple of years in a Winnipeg church. I asked him his insights into Canadian society and he shared two important observations. He said, `pastoral Care in Canada is different than pastoral care in Nicaragua, because in Nicaragua everyone

suffers from the same concern and that is poverty. But in Canada everyone is more isolated in their suffering – one family suffers with cancer, another from addiction, another from their troubled teen. Canadians are isolated in their problems.” The second insight into Canadian society is this: “because I lived through the Nicaraguan revolution as the gap between the rich and the poor widened and the middle class shrunk, I recognize the signs of the same things happening here. I predict that in the next 50 years, your middle class who is carrying the burden of the economy on your backs will no longer be able to live the lifestyle you have grown accustomed to and you will have a revolution on your hands because the middle class will need to rise up against your government and you don’t know how to do that because the government has always served you -- but eventually as in my country, they will only be serving the rich.” When I watched the Occupy movement spring up, I thought of Norman’s prophetic words and when I watch American news I see his prophecy coming to life.

According to Jeffery Sachs, a macroeconomist who has helped developing countries establish viable economic systems all around the world is now gravely concerned about the North American economic system which he says is no longer viable. In the 1970s our average earning power reaching \$40,000 and plateaued and taking into consideration inflation etc. our buying power has not increased since the incomes of 1970. Two people need to work to support a family to maintain the same purchasing power. He also shares this frightening statistic in his book *The Price of Civilization*. He talks about the increased gap between the rich and the poor and he makes this shocking statement: In 1970 if an average worker in a company made \$10 an hour, the CEO made 40x at \$400 an hour. In 2010, the difference is now not 40x but 1,000 x. If the ave. worker makes \$10 an hour, the CEO makes \$10,000 an

hour. With all of the money in the hands of a few, the present economic cannot be sustained. There is no trickle down, only a ``gushing up``. He warns, that if we do not change our attitudes around money, we are headed for a worst disaster than the Great Depression. The central problem he says is human GREED. He says the level of greed that is operating in our society, a greed that is considered normal, will destroy us if we don't make some radical changes.

Apparently human greed is an ancient problem. Let's turn to Jesus' story. There was a rich landowner who had such an abundant harvest that he decided to tear down his old barns and build bigger and better barns to house his harvest. He thought to himself and said to his soul, if I keep going like this, I'm going to be able to take an early retirement and will be able to move to Arizona and relax and eat and drink and be merry. But that night, he had a heart attack and died and God said to him, you idiot, why did you spend all your time focussed on money and all of your stuff that doesn't give you life – you can't take it with you, you needed to focus on things that really do give you a true life. In this story, Jesus warns his listeners and his followers – “be on your guard against your own greed, for one's life does not consist in the abundance of possessions”.

It doesn't? Are you sure Jesus – cause I'm pretty sure that's exactly what life is all about – that's what the T.V. tells us, that's what the shopping mall tells us, that's what our children and grandchildren tell us. Jesus must be confused. But according to Jeffery Sach`s – Jesus got it exactly right and as a society we need to get our attitude toward money in its proper place. But where do we begin?

First, we need to re-examine our own personal attitude toward money. What do we think about money? What value does money have for you? What does it mean to you? Money equals what to you? As individuals we can have some hang ups about money that we are not even aware of – on one extreme we can be obsessed with getting more money and the whole of our lives revolves around getting more money through work or gambling or lotteries or stealing or investing or from inheritance or from hand outs from others or whatever means. On the other extreme we can be afraid of it and fear never having enough of it or being afraid of having too much of it and worried it will take over our life and we will become selfish. But as Sachs, says – it isn't money that is the problem it is our attitude toward it that needs to be examined and put into its proper, moderate place. Examine the chart at the end of the sermon as a means of self-understanding our own attitudes around money.

Secondly, we need to re-examine the way our society operates. We need to come to grips with the inequalities of money in our society and find a more just and fairer way of sharing money, not accumulating and hoarding it for the self-interest of the few. We need to move from a Charity model to a Justice model regarding money. That simply means we need to begin to ask the hard questions like Brazilian Archbishop's Dom Helder Camara's incisive statement – ``when I feed the hungry, they call me a saint. When I ask why people are hungry, they call me a communist.` In other words, when we do charity they think we are wonderful. When we donate to the foodbank or to United Way or the Salvation Army or do Inn from the Cold, everyone thinks we are charitable but it changes nothing for very long. The poor are still poor the next day. But when we question the inequalities of wealth in our society, when we dare to try to challenge the status quo, when we suggest that we alter the

political and economic systems these questions are going to rattle powerful cages. Because it means radical and sustainable change for all of us. When we suggest more equitable taxation, more government regulation, more efforts in hands-up programmes to empower lives rather than easy hand-outs that don't change anything, more effort to face the harsh reality that the product we bought at such a great deal came on the backs of a woman or child in a Canadian made sweatshop in the Philippines who made near to nothing on something they spent hours on making. To alter our economic systems is very possible but it takes our awareness, our questions, our commitment and our time to make enduring and sustainable solutions for the betterment of the world. As faith communities, we need to start doing justice not just charity.

Thirdly, we need to alter our values and promote things that do make for a meaningful and abundant true life, the things as Jesus says that are `rich toward God.`` **LOVING RELATIONSHIPS** among family and friends, **MEANINGFUL WORK** – paid and volunteer, and **RADICAL GENEROSITY AND COMPASSION TOWARD OTHERS**. These are the values we need to be living and the values we need to instill in our children and grandchildren. The church can go a long way in helping our society reflect on the changes we need to make and in making them.

For 2000 years, Jesus and the Jewish prophets, Buddha and Aristotle and the Qu'ran have been challenging us to change our thinking regarding money, to examine the unjust structures in our society and to live toward those things that are truly life giving. If faith communities can help change our society's attitude regarding what is really important and

what really constitutes an abundant life that will be a great contribution. Faith tries to reorient our priorities and get them straight. As visitors from the Varadero Presbyterian church in Cuba said to my former congregation many years ago – “we came here on a visit for 3 weeks fully expecting to come away envying you for all the wonderful things you have in your country – beautiful homes, nice things – but we realize we kind of feel sorry for you -- you are all working so hard you don’t have time to spend with your families, you don’t have time to relax and enjoy life with friends, you are all chasing after the money, you don’t have time to truly live. We might not have much money in Cuba, but we have lots of laughter and lots of friends and lots of time to enjoy life and lots of time to be with one another and help one another – and that doesn’t cost anything.” May we learn to live the true meaning of an abundant life that Jesus talked about from our Cuban friends. So be it. Amen.

**WHAT DOES MONEY OR LACK OF IT MEAN TO ME...**

**Having Money = Security**

**= Survival**

**= Success**

**= Freedom**

**= Pleasure**

**= Beauty**

**= Rest, Leisure**

**Not having money = Insecurity**

**= Homelessness**

**= Failure**

**= Trapped**

**= No fun**

**=Not looking good**

**= Never resting**

**= Capacity to Help Others**

**= Inability to Help**

**= Power**

**= I am powerless**

**= Worth**

**= I am worthless**

**= Respect, Admiration**

**= I am ashamed**

**= Hard Work**

**= I am lazy**

**= Happiness**

**= I am unhappy**

**= Reward**

**= I am undeserving**

**= Greedy, Selfish**

**= I am virtuous**