

Debt

“Live faithfully with all you’ve got.”

Matthew 6:9-15, 24

God’s Thinkers and Tinkers: taking care of God’s stuff #7

Rev. John H. Hice

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First United Methodist Church of Royal Oak, Michigan

Now

It has the capacity of sneaking up on you like a rear-end collision.

For Laura and me it had to do with a Labrador retriever. Oakley was a best friend, a family member, a comedienne, and a world-class frisbee player. And several years ago she got sick. Laura took her to the vet who examined her and gave her some treatment, yet she didn’t improve. You can say, “she’s just a dog,” but it always looked like there was a chance for healing; so, more tests, an exploratory surgery, overnight stays in veterinary ICU’s. Each step seemed manageable, and hopeful, so we bought into each of them, literally.

And they added up: thousands of dollars of adding up on the credit card. ‘Snuck up on us like a rear-end collision.

Surprises or not, it is no secret that a lot of people had gotten themselves way over their head in debt even before the financial crisis snuck up on us last year. From 1990 to 2000 the number of people seeking help from credit counselors doubled.¹ As of March of this year, credit card debt in the United States was about \$950 Billion and in the fourth quarter of last year almost 14% of disposable consumer income was devoted to servicing that debt.²

Lots of people are stuck way over their heads in debt; and while that’s often due to some homeowner’s or medical emergency, you know and I know that much of it is due to an expectation in our culture often called *instant gratification*. Americans have become a people who expect the American Dream, which is considered to be a material good life filled with lots of nice things. Catalogues, commercial, store windows and best friends all showcase the latest in toys, technologies, real estate, and attire and it’s become very difficult to resist the desire to have it all, too.

There are neighborhoods where new homes tower above the streets. Thousands of square feet of floor space surrounded by beautiful archways and vaulted ceilings. Drive

past them and you are apt to see two or more upscale cars in the drive or the opened garage, manicured lawns, and beautiful landscaping. Some of these homes were purchased by two-income families who have stretched all they could to own a place and are totally dependent on both those incomes and sometimes expected bonuses afford them. Walk into the house, though, and you might see whole rooms empty because there wasn't enough left to afford furniture. The families stretched their debt-loads to the limit and have been living a virtual affluent hand-to-mouth existence. Lose the bonus or one of the incomes and the family would be in financial jeopardy. In fact, there are subdivisions in Southeast Michigan with scores of foreclosed homes because people stretched themselves too thin; lived too close to the precipice; and the world came crashing in. "For sale" has become the sign of our times.

Purpose

Big screen televisions and the latest iPhones are supposed to be for your enjoyment. And there is nothing wrong with having. Remember, in fact, that God created us in the image of God, making us thinkers and tinkers: God's inventive partners in the creation business in order to manage the place in God's behalf. If it's healthy and if it's fair for everyone, the Bible tells us God wants you that all things are yours. But what happens when the *having* becomes a burden? What happens when having means dangerous debt that puts you at risk, creates a lot of anxiety and irritability, and shapes the rest of your behavior? What happens when you see a need and want to be generous but have to hold back because you've got nothing left to give?

What do you think when instead of owning the things you've gathered, they own you?

In the book of Matthew, the words Jesus uses for the Lord's Prayer say, "Forgive us our debts as we forgive our debtors;" and having grown up in a tradition in which I've learned to say trespasses rather than debts I always assumed that he simply meant, "forgive us our wrongs." But Matthew has him say *debts*. And then just a few verses later he says "No one can serve two masters...You cannot serve God and wealth." So I wonder, did he actually mean to tie the two ideas together?

If he did, perhaps this means you are forgiven when you get yourself in over your head, but with that forgiveness there's a decision that needs to be made. Are you going to stay trapped by the debt or are you going to resume control over your borrowing and spending? To put it more crassly, is it better to serve the demands of the gods of instant gratification, or to accept the freedom God gives you and take charge?³ In other

words, he wants you to choose whether you'll find the meaning of your life in your things or in your God.

Many people tend to put their faith in a compartment. They worship on Sunday or Saturday, maybe, but forget about it the rest of the week. They practice prayer before meals or at bedtime and maybe in some additional moments in special times of devotion but never think about speaking to God the rest of the day. Some even think of what they give to God through the church and maybe some other charities and then think of the rest as something that doesn't have anything to do with God.

But that's not how God created us; and perhaps in a way it's been a disservice that so much gets made out of telling us to give 10% out of our income without talking about how we manage the whole thing. It's not like God put 10% in one of your hands as a loan you're supposed to pay back and then the 90% in the other to just do with what you please. All of it ultimately belongs to God. And all of your financial resources have been placed into your hands for you to manage. All the stuff is supposed to be under your control, not the other way around.

It's not that borrowing is wrong or all debt is bad (if that's so, I'm in trouble!). Yet, I do believe that indiscriminate borrowing is reckless and unmanageable debt is a trap at best and may even be a sign of idolatry at worst.

I like to talk about this with couples I work with who are preparing for their wedding and marriage. I suggest that if they ask Jesus to be the Lord of their family, it means all of their decisions would be made in relationship to Christ. How do they believe God wants them to budget? With God's help, what do they believe they need and what do they believe they should have for enjoyment without being too extravagant? What are they tempted to do with their money that would actually be an injustice for someone else? What do they believe God wants them to save? To the extent that they know Jesus and his witness about the character of God, what do they believe they should reserve for the good of others and God's work in the world – both through the church and by other means?

John Wesley, the first Methodist, recommended that you earn all you can, save all you can, and give all you can.

Dependence and Dependability

Remember the Old Testament hero, Joseph? He listened to the Egyptian Pharaoh's dream and said that the region was in for seven years when the harvest would be good.

After that, the crops would fail and the famine would come and for seven years the world around them would be in for disaster. In his report, he recommended a savings program: to store up grain for the time of need. He was put in charge and managed the country well.

The good times rolled, but the people managed. They grew all they could and they saved all they could.

After that, they had an awful recession. Crops failed. It did not rain. Yet, the Egyptians had enough and more. In fact, they had enough to rescue others in peril beyond their borders ...including Joseph's family, the people of God.⁴

It was nothing short of salvation.

When Joseph and the people he led lived faithfully with all they had.

May you earn all you can, and save all you can, and give all you can, and enjoy life as a blessing given by God and placed into your hands to take care of. May you live faithfully with all you've got to manage...and nothing more.

¹ Moneyzine.com Copyright © 2005 - 2008 Money-Zine.com <http://www.money-zine.com/Financial-Planning/Debt-Consolidation/Credit-Card-Debt-Statistics/>

² CreditCards.com September 2009.
<http://www.creditcards.com/credit-card-news/credit-card-industry-facts-personal-debt-statistics-1276.php>

³ M. Eugene Boring, "The Gospel of Matthew," The New Interpreters Bible Commentary, vol. VIII. Nashville, TN: Abingdon Press. © 1995. p 210

⁴ Genesis 41-45.