

## Spiritual and Secular world

### Luke 12, 13-21

May the words of my mouth and the meditations of all of our hearts be acceptable to You, O God, our strength and our redeemer. Amen

Our reading today from Luke's gospel talks to us directly about the difference between the spiritual and the secular world. It starts with the person in the crowd asking Jesus to intervene in a family financial dispute between brothers and leads to Jesus telling the parable of the rich man hoarding his grain in ignorance of his impending death. This conflict between financial wealth and spiritual wealth is one that has been an ever present issue for the church since its foundation and even in the last couple of weeks we are reminded about it once again.

I'm referring, of course, to the Archbishop of Canterbury, Justin Welby's comments about the so called payday loan company Wonga. For those of you who may have missed this, the Archbishop was quoted in an interview saying that he wanted to effectively rid us of the scourge of payday loan companies, not by campaigning against them but by encouraging competition for them. Sadly this excellent initiative was then overshadowed in the press by their discovery that through a very circuitous route, £75,000 of the church's £3.5 billion pension fund is invested in a US company that helped to fund Wonga's business when they set up.

So why is the Archbishop so exercised by Wonga? It's because he sees that these companies are specifically designed to take maximum advantage of the most vulnerable people in society at their moments of greatest need. How Wonga, and other payday loan companies work is that they lend small amounts of money, for very short periods of time at very high interest rates.

Wonga, for example will lend up to a maximum of £400 for a maximum of 40 days and they will charge 1% per day interest and a £5.50 fee. To give you a feel for how this seemingly reasonable offer is anything but, let me quote the example from Wonga's own website. If you borrow £150 for 18 days, you will be charged the £5.50 fee plus £27.99 in interest at 1% per day and will thus have to payback £183.49 at the end of the 18 days. So they give you £150 and 18 days later, you give them back their £150 plus an additional £33.49. The interest rate on this if you calculated it as an Annual Percentage Rate is 5853%.

Now Wonga argue strongly that the Annual Percentage Rate calculation or APR is irrelevant because no one can borrow from them for more than 40 days and they also argue that these funds are for short term emergency use only and if they didn't provide the service then much more shady characters might who's credit collection tactics may involve big blokes and baseball bats.

This, for me, rather misses the point. Yes it is true that there are plenty of people who struggle to make ends meet and may need emergency funds to tide them over until they get paid but does that mean that these very people who are at their most financially vulnerable should be exploited by 5000% interest rates? I don't think so and nor does the Archbishop of Canterbury.

Justin Welby's solution for active Christians is for us to get stuck in and helping to solve the problem. He suggests that we need to encourage the growth of small scale credit unions as an alternative solution for short term lending and that we should use the physical resources of our churches, halls and other buildings as well as the talents and skills of our congregations to make this happen – not tomorrow but over the next 10 years.

How refreshing is that as an idea? The church being seen to actively involve itself in real world issues and to provide real world solutions. But, I hear you say, what about that other famous passage that is quoted in all of the 4 gospels, the passage from Luke 19,45 when Jesus chases the moneylenders from the temple shouting after them, "My house will be a house of prayer, but you have made it a den of robbers". Surely, Justin Welby is tempting the money lenders back into the house of God?

Well – not for me. Christ never condemned the business of money or the concept, merely its misuse and abuse. As he famously said when the Pharisees tried to trap him on the issue of taxes to the Romans, "Render unto Caesar the things that are Caesar's and unto God the things that are God's". I am sure that Christ would have agreed with the Archbishop's stance that money is an essential part of our society but that it must be managed ethically. Charging 5000% interest is usury in anyone's books and, for me, a valid target for the church's anger.

I've thought for some time that this is an area where active Christianity could have a role to play and have discussed it with Bishop Keith as a means for Christian business people to respond to the needs of society. Many of us are fortunate in having some talent and money but struggle to think how best to use that for the good of others. I think the Archbishop's concept of church supported credit unions could be a wonderful way forward.

Rather than putting all our cash into bank accounts with dreadful returns, how much better to make similar returns but make that money available to those in need to start up small businesses and alongside that provide some expertise and support to people who haven't had the easiest start in life or the best of educational advantages. If ever a parable pointed us in this direction then it is surely today's story of the rich man.

Our reading from Luke really highlights this issue about our attitude to money and amplifies that it is the abuse of money that Jesus is so exercised by. We start with a large crowd gathering to hear Jesus preach. A man approaches Jesus and asks him to intervene in a financial

dispute between the man and his brother. "Teacher", he says, "Tell my brother to divide the family inheritance with me."

Now this approach is not a strange as it may sound. The rabbi was always seen as a fount of knowledge and wisdom and this is just the sort of dispute that would regularly have been brought before the rabbi, two thousand years before the Citizens Advice Bureau and the Small Claims Court existed. So the man, treating Jesus as he would any other rabbi, asks him to sort out his awkward brother and get him to play fair with the family inheritance.

It is Jesus' response that is unusual. Instead of giving him the benefit of his wisdom on all things financial Jesus instead says, "Friend, who set me to be a judge or arbitrator over you?" and he went on to say, "Take care! Be on your guard against all kinds of greed; for one's life does not consist in the abundance of possessions." If that wasn't clear enough, he then goes on to relate the parable of the rich man.

He tells the story of a man whose farm was so productive that he hadn't enough room in his barns to store his crops. The man ponders the problem and decides that the answer is to pull down his barns and build bigger ones and in that way, he will have enough wealth laid up for years to come and he can, in his own words, eat drink and be merry. But God says to this man, "You fool, this very night your life is being demanded of you and the things you have prepared, whose will they be?" "So it is", says Jesus, "with those who store up treasures for themselves but are not rich toward God."

Now that's a pretty clear message. According to Jesus, the good life has nothing to do with wealth and greed – or the desire to have things we don't currently have, is completely at odds with the message of Jesus. Greed directs our attention and our activity away from the spirit and towards the flesh. Now that's a tough message for us to hear in our increasingly secular society where people's worth seems to be increasingly measured by what they have rather than who they are.

Advertisers and marketing folk bombard us every day to think that if we buy more and more of their products then we will become happier, more fulfilled and more comfortable. Jesus tells us the opposite. The rich man in Jesus story dies before he can begin to enjoy what he had stored in his big barns. Preparing for life before death is sensible but only if we don't then neglect to plan for life after death. If you accumulate wealth only to benefit yourself with no concern for others, then like our rich man, you enter eternity empty handed.

Jesus challenges us to think beyond earthbound goals and to use what wealth and talents that we have been given by God to further His Kingdom. Faith, service and obedience are the key to riches in God's eyes and this is surely what lies behind the Archbishop of Canterbury's timely intervention into the secular financial world.

We are all acutely aware that greed not only leads to spiritual degradation but will also lead to financial degradation for the most vulnerable in society as we have seen so vividly in the 2008 crash. The people who really suffered and continue to suffer were not those with wealth but those without it. They are the people who were tempted into mortgages they couldn't afford by bankers greedy for bigger and bigger bonuses and they are the people who lost their homes and livelihoods when the crazy bubble burst.

They are the very people who are now being exploited by a new wave of financial experts to take out loans that they desperately need at interest rates that they can never afford to satisfy the ongoing greed of others. They are the vulnerable people that Justin Welby has at the front of his mind as he encourages the church to get involved in taking on the payday loan companies and offering a Christian service to those most in need.

I for one applaud him and feel proud that the head of our church has the courage to stand up and proclaim today's gospel in such a relevant way in 2013. Rich men storing grain in big barns will not mean much to the majority of people in this country but rich financiers taking money from the bank accounts of the poorest in our society certainly will.

**Tom Crotty**