Let us pray,

Lord, remind us of your priorities, so that we may make them our priorities as well.

Amen.

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I want to read you some quotes from the Bible and some quotes from theologians over the centuries, and I want you to guess on what it is that they are talking about.

From Exodus:

“If you [blank] to one of my people among you who is poor, you must not act as a [blank] to him, you are not to charge him [blank].

From Deuteronomy:

“Do not charge your brother [blank] for money, food or any other type of [blank]”

From St. Basil the Great (329 - 379 AD):

“The profit of [blank] is the destruction of the soul”

St. Thomas Aquinas (1225-1274 AD):

“To take [blank] for money lent is unjust in itself, because this is to sell what does not exist, and this evidently causes an inequality which is contrary to justice.”

Martin Luther (1483- 1546 AD):

“Every [blank] is usury… They raise and lower prices as they please and oppress and ruin all the small merchants, as they pike the little fish in the water, just as though they were lords over God’s creatures and free from all the laws of faith and love.”

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Have an idea what they are talking about?

Well the answer is **interest.**

The act of charging interest, especially to the poor, is strictly condemned by God and many, many Christian and Jewish theologians throughout history.

Charging interest is seen as stealing, as it is above and beyond what the product being sold is worth.

It takes advantage of those who do not have money, and causes them to pay more money, that from which they do not have.

Charging interest, for the vast majority of Christians throughout history, was seen as one of the cruelest acts someone with money could do to someone without money.

It is seen as another way of punishing someone for being poor.

Now as a 21st century American capitalist, how in the world do we grapple with this?

I think for many of us, we just ignore this injustice.

Because, our entire financial system is built on lending money.

My retirement, probably most of your retirement is all built upon charging interest.

Wall Street, the economic center of America and possibly the world, is all built upon the framework of interest.

But what is interest.

Well it is a way of making those who have money, more money.

That is the whole premise of compounding interest right?

The more money you have, the more money you make.

But the flip side of that is, the less money you make, the more money you owe.

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We all just accept this as reality.

But I don't think that we examine the implications of what it means to have an economy based on interest.

We are shocked that the gap between the rich and the poor continues to widen.

And yet, we all seem to be ok with this idea that we can put money in the stock market, and just somehow get richer by not doing anything.

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We must examine the cost that comes with our profits.

There is always a cost, and as Christians it is our calling to make sure that we do our best to shine the light on those who are being used and abused in our societies.

Now I want you to know that I am 100 percent a hypocrite in this.

I have a retirement fund through the Evangelical Lutheran Church in America, that Grace provides some funds to, and I also provide some of my salary to.

And this is a 403B, it is in the stock market and I am making money off of other people's need for loans.

I am making money off of interest,

Church promoted and recommended, interest driven retirement fund.

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But we just heard over a 1000 years of christian theologians condemning this very act.

St. Basil the Great said that it is the destruction of the soul.

And here we have, the church providing its pastors with compounding interest retirement funds.

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And here at Grace,

We have an endowment committee, where we use the interest from funds in the stock market to fund certain aspects of Grace's

ministries and to provide donations to outside charitable organizations.

So we as a national and local church are actively committing this seemingly heinous sin.

And proudly!

We call it responsible!

So what do we do about this?

Should we all pull our money out of our retirement accounts, stop accepting loans and giving loans, stop using the money from the endowments to fund things because its sin money?

That is certainly one path that we could take, I am not saying that we should do it, but it is a path.

So what should we do?

To be honest with you, I am not sure.

All of us must live within the society that we find ourselves in.

And unless we are willing to be like the Amish and form our own community and culture, outside of the typical society, I do not see how we can escape interest.

But what I think this whole interest problem can be, is a lesson on how God sees sin and how we are called to interact in a sinful world.

It is still like St. Basil the Great said, slowly destroying our souls, both individually and as a nation and global population.

But it is also unavoidable, just like all sin.

We are trapped, with no easy or even plausible way out.

The Global economy would collapse, people would suffer more than they are now, and we would have to trust that those who created this interest economy, would create something that is more justice focused and equitable.

So, not likely.

We can recognize that interest is a sin, that it is not something that is good.

But at the same time, recognize it as an evil that we must navigate, and figure out how to live with it, by using it for good in the ways that we know how.

God could have decided to wipe us all out again and start over.

But that would just cause more suffering, and the cycle would just repeat.

Or, the second option, which is what God decided to do,

God figured out how to live and love and work amongst the sin and sinner, so that God's goodness could be seen and experienced, even though sin is still present.

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But God still calls us to be honest about what is sin and what is not.

Sin must never be a reason that we stop doing good.

Sin must never be a reason that we stop loving people, caring for people, showing up for people.

We can recognize that this interest economy that we have created, has caused the poor to become more poor, that it is a great evil and that it has perpetuated injustice.

But at the same time also recognize, that this is the world we live in, and we must learn to use the tools that are at our disposal for as much good as we can.

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So if you are in a position where you have enough money to lend to others.

Don’t be greedy, be generous.

Because if we are going to break the cycle of injustice and inequality, those who have, have to recognize that they are not the owners of their positions and their wealth.

God gave the world to all of us, not just a few.

I do not believe that God desires all of us to have the same thing, like with communism.

But I do believe that God does not desire this gross wealth accumulation of a handful of individuals, while the world suffers in poverty.

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It is not a sin to be rich, but it is a sin to hoard our wealth when our neighbors suffer.

Interest is a punishment for those who are poor.

May we remember this, and do our best, to live within this interest based society, to be as generous and kind with what we have, so that all people may enjoy this world that God gave to all of us.

Amen.