

“Loving Our Neighbors”
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Often, the hardest part of writing a sermon lies in knowing where to begin. This was especially difficult for some reason this week. Where *do* we begin?

Let's begin with the news. This week, Alan Greenspan, former chairman of the Federal Reserve, surprised many of us when he said that he and others “who have looked to the self-interest of lending institutions to protect shareholders' equity...are in a state of shocked disbelief.” He admitted that his fundamental belief in deregulation had been shaken.

I, on the other hand, was surprised that he had looked to the self-interest of the lenders to protect shareholders in the first place. I think I understand his point...that the leaders of these institutions would be thinking first and foremost of the health of the institutions themselves. Perhaps they were – or thought they were, but by most appearances it now looks as if they were thinking first and foremost of the bottom line. This *doesn't* really surprise me, human nature being what it is.

It may surprise *some of you* to hear me say that. I'm a Unitarian Universalist minister after all, and I am supposed to affirm the inherent worth and dignity of all people. So, let me briefly explain my personal understanding of human nature, before I go further.

First, what I don't believe...I don't believe that as human beings we are entirely depraved. I don't believe in the old Christian concept of original sin from which we must be saved. I don't believe, as some Christian liturgies say, “there is no good in us.”

Neither, however, do I believe that we without blemish. I believe that each of us has inherent worth and should expect to be treated with dignity, certainly. Beyond that I believe that each of us is born with the potential to do good. And I believe what Jewish tradition teaches, that we all have within us a similar potential to do that which is less than good. They call it the *yetzer* or “the evil inclination.” Or as one folktale describes, we each have within us a good tiger and a bad tiger, and we have to decide over and over again throughout our lives which one we will choose to feed and nurture.

Furthermore and finally, I believe that humans have a very difficult time with limits, with boundaries, with horizons. We like to push through them. We like to climb over them. We like to run toward them. Just look at the long histories of human exploration and human conquest. Just look at toddlers and teenagers, for goodness' sake. We don't always know when enough is enough. We don't always take well to being told “no.” We don't always self-regulate well.

This is why we need to be reminded to not hurt one another. We learn this, among other times and places, in our pre-schools and through our religious traditions. Take for example this morning's passage from the book of Exodus. Here's my quick, modern exegesis of that passage:

It's morally wrong to take advantage of and to harm the vulnerable.
It's immoral to loan money with interest.
It's immoral to leave someone out in the cold for even one night.

Oh, and this, too:

Those who make gods out of those things, which are not gods, will come to destruction.

Which brings us back to the news. In recent weeks, the *New York Times* has been running a series – in print and on-line – about what they refer to as “the debt trap.” As part of the series, Gretchen Morgenson tells the story of Diane McLeod, age 47, whose house fell into foreclosure after she got sick and lost her job. Ms. McLeod readily admits that she didn't always make good choices and got herself into debt in large part by spending money she didn't have.

However, as Morgenson writes, “it takes two to tango.” Diane's debtors were willing to lend her more than she could ever pay back and “were collecting interest payments totaling more than 40 percent of her pretax income and thousands more in fees.” In real numbers, before losing her job, when she was earning “\$48,000 before taxes, she was charged more than \$20,000 in interest on her various loans.

In another article, Brad Stone tells the story of Brenda Jerez, who “became ill with cancer and ran up \$50,000 on her credit cards after she was forced to leave her accounting job.” She filed for bankruptcy protection and, since then, has been receiving up to 10 credit card offers each week – offers which “specifically mentioned her bankruptcy.” “Good news!” the letters begin. “You are approved.”

Well, that's no good news! That's no gospel message!

On their website, Americans for Fairness in Lending have a video of a former MBNA account manager named Cate Columbo who tells story after story of what she was expected to do as part of her job – to sell money – to sell debt – to people who she knew could not afford it.

She tells the story of a woman whose husband had just left her, who was distraught and vulnerable and who didn't know what to do and how Cate, with the encouragement of her supervisors, persuaded the woman to take a \$25,000 cash advance to pay for a divorce lawyer. “Do you believe that is the right thing to do?” the desperate woman asked Cate, woman to woman. “Yes, I do,” she answered, even though she knew in her heart it was absolutely the wrong thing to do. But her job was on the line.

Now, I have a credit card, which would charge me 28.49% APR on that cash advance. Were I to use it that way, it would cost me over \$7000 in interest. And I have an excellent credit rating. And what's more, much to my horror, I recently realized that the total of my credit available on all of my revolving accounts is now almost \$85,000. The interest on a cash advance of that size would be just over \$24,000. I'd have to borrow from Peter to pay Paul to get out from under that kind of debt. But Peter's just about out of money himself.

The King James Version of the Bible refers to this as ‘usury.’ According to Jewish tradition, the crime of usury is right up there with murder. And understandably so, as usury threatens the livelihood and even the very life of its victim. And so, for thousands of years, the usury has been regulated and criminalized.

But not anymore, which brings us back again to the news of today. Americans now owe over two and a half trillion dollars in credit card debt alone and ten and a half trillion in mortgage debt. The average amount of credit card debt is just under \$9,000 per household. And it is estimated that 1 out of 5 subprime mortgages that originated within the last two years will end in foreclosure, which will mean 2.2 million homes and which will cost homeowners \$164 billion.

Who is to blame for this current crisis? Well, there is plenty of blame going around. The Democrats are blaming the Republicans for their fundamental economic philosophy of *laissez faire* deregulation. Republicans are blaming Democrats for pushing lenders to provide mortgages to people who couldn’t afford them in what they see as a misguided instinct to provide homes to the poor. And they’re blaming the poor for borrowing more than they could ever afford to pay back and for spending irresponsibly. What *about* personal responsibility, they ask.

Let’s talk about personal responsibility for a moment. Plenty of people make mistakes and use poor judgment in terms of our spending, but some of us can afford to do that. I confess that I have not always been the most responsible consumer. But when I was younger and learning how to manage credit, I had parents to bail me out. I had a safety net. And I had an education and resources that others don’t have. In the midst of all the finger pointing and cries for personal responsibility, we need to be very careful that we are not simply punishing people for being poor or vulnerable.

And then there’s Cate Columbo’s analogy. Remember her? She is the former MBNA employee. When she was asked about the role of personal responsibility she compared it to seeing someone near you about to step off the curb into traffic. You don’t let them do it, do you? Of course not! You try to pull them back. But, she said, as an account manager for one of the major lenders, she was basically told that *it was her job not just to let them step off the curb, but also to push them out into the path of the oncoming cars.*

And the cars – the traffic – in this metaphor represent not only the high interest and fees charged by the lenders themselves, but also, among other things, the rising cost of living, falling wages, and a crumbling health care system. Many people who are now caught up in this crisis *were* being responsible. But then something went wrong – a job loss, an illness - and they started using their credit cards to buy food and medicine.

So, who *is* to blame for all of this? This is not solely a problem of the Democrats or of the Republicans. This is not solely the responsibility of the rich or of the poor, the lenders – as unscrupulous as they may have been – or the borrowers – as irresponsible as they may be. This is a cultural problem.

Do you remember what I said earlier about the meaning of the passage of Exodus? “Those who make gods out of those things, which are not gods, will come to destruction.” In this culture, we

have made a god out of money. We believe that money can bring happiness, that money is all-powerful, and that in money lies our ultimate security.

And when we begin to worship money – as a culture – it becomes more difficult for us to see our neighbors and their needs. Our ears cease to hear their cries and our eyes fail to see their plight. Here is a timely story from the Jewish tradition...

One day a certain old, rich man of a miserable disposition visited a rabbi, who took the rich man by the hand and led him to a window. "Look out there," he said. The rich man looked into the street. "What do you see?" asked the rabbi. "I see men, women, and children," answered the rich man. Again the rabbi took him by the hand and this time led him to a mirror. "Now what do you see?" "Now I see myself," the rich man replied.

Then the rabbi said, "Behold, in the window there is glass, and in the mirror there is glass. But the glass of the mirror is covered with a little silver, and no sooner is the silver added than you cease to see others, but you see only yourself."

We are called back by religion – every major world religion issues such a call, so universal is the problem – to turn away from self-interest and toward loving our neighbors.

In Exodus, it was the widows, the orphans, and the strangers who were called out as needing our special attention. They were the most vulnerable. They were the landless, the homeless, those without the protection of a powerful male in that patriarchal society. They were those, in today's parlance, without safety nets. They were those *entirely* dependent on the good will of their neighbors. And the biblical writers knew they couldn't depend on the self-interest of the well-situated to take care of them.

Who are the vulnerable today? More and more of us as it turns out. More and more of us are operating without safety nets. Some of us who thought we had them – who'd saved – are now seeing our nets weaken and fall away. And the nets of those upon whom we would have depended in a crisis are starting to fray, as well.

We're more vulnerable than we were before, but most of us are still not the *most* vulnerable. As Bob Herbert noted in his op-ed column in the *NY Times* yesterday, most of the focus during this presidential election campaign has been on the struggles and the worries of the middle class. "...No one is even talking about the poor." "But," as Herbert writes,

"If we are indeed caught up in the most severe economic crisis since the Great Depression, the ones who will fare the worst are those who already are poor or near-poor. There are millions of them, and yet they remain essentially invisible. A step down for them is a step into destitution."

Not just in this country, I would add, but globally.

How do we love our neighbors in this context? Charity is not enough. Band-aids are not enough. Hand-outs, although they will be necessary, are not enough. Anger is not enough. Ideology is not

enough. We need a major revision to the whole system that got us into this place. We need a social conversion. We need a major rebooting of this culture. The default is not working for us.

Practically speaking this means becoming knowledgeable about the issue, and using our power and influence to make a difference. Vote. Lobby. Advocate. Work on behalf of those who have no voice in this system. Use your voice to speak up for them. When you see wrongdoing, name it. When you witness the worshipping of false gods that threaten harm to our neighbors, call it out.

We started with the bad news. We need some good news. The problems of our world can so easily overwhelm us. We find ourselves walking through the wilderness of crisis, gripped by fear and anxiety, not sure how to find our way out of the mess.

Here's the good news. As great is our human capacity for selfishness, it does not exceed our equally human capacity for selflessness. As great is our capacity to harm, it is no greater than our capacity to heal. We have within us the very human capacity to do the right thing, to be compassionate and merciful, and to take care of one another. There is within us still a great human potential to be realized. That is why we must never give up on ourselves or on one another.

Even 5000 years ago when things no doubt seemed at times more bleak than we can even imagine, the people didn't give up hope. They believed that there were things in this life worth working toward even when the likelihood was low that they would see the results of their own efforts. They believed in a promised land where people who'd given up worshipping the wrong gods and started to love their neighbors could live together in peace.

As the great theologian Reinhold Niebuhr once said,

“Nothing worth doing is completed in our lifetime; therefore, we are saved by hope. Nothing true or beautiful or good makes complete sense in any immediate context of history; therefore, we are saved by faith. Nothing we do, however virtuous, can be accomplished alone; therefore, we are saved by love.”

So may our lives be governed by this hope, the faith, and this love.

Amen. And Blessed be.