

Sermon for the Third Sunday of Lent
Christ Church, Andover
March 19, 2006
The Rev. Jeffrey Gill

Readings: Exodus 20:1-17; Romans 7:13-25; John 2:13-22

This past week one of our vestry members sent me an editorial from USA Today that started out like this:

Preachers and Sunday school teachers are pulling their punches these days regarding morality. Our nation needs ethical and religious instruction in the basics: honesty, fidelity, humility, sharing wealth, sharing power and sacrifice. Yet those are the last topics one is likely to hear in churches...

Consider the day in 2004 when former Enron Corp. chief Ken Lay appeared in federal court to answer an 11-count indictment for fraud, conspiracy and false statements. (Lay is on trial in Houston.) On the way to court, he stopped by Houston's prominent First United Methodist Church to pray. His pastor accompanied him when he turned himself in to authorities.

Good gestures, to be sure, but how had Lay, a regular worshiper and lay leader, gotten so ethically challenged? Some ethical guidance clearly had gone unheard or unspoken. His church encourages "disciplines of faithful living," but current Sunday classes sound the bell for self-improvement, not sacrificial giving or courageous honesty in a world growing accustomed to deceit.¹

The editorial goes on to talk about the importance Jesus put on our relationship to money and the consequences of that relationship for our ethical life. Not bad for USA Today.

It's true that money and our relationship to it is a deeply spiritual issue. Jesus talked more about money than any other topic – and yet it is usually the last thing people say they want to hear about in church. Isn't that funny?! And that's why people like Ken Lay end up where he is, and why our society is so confused around issues of money and personal responsibility.

This morning our readings began with the Ten Commandments ("You shall have no other gods before me"), and our Gospel is the story of Jesus overturning the tables of the money-changers in the Temple. Given the invitation of these two passages, it would be hard to avoid talking this morning about the place of money in our lives.

It might be easier for us to look not directly at ourselves, but at our children to get a take on money and our values. Any of us who are parents have been

¹ Tom Ehrich, "Not heard from the pulpit," in USA Today, March 12, 2006 (op-ed can be found at http://www.usatoday.com/news/opinion/editorials/2006-03-12-sexual-morality_x.htm?POE=click-refer)

concerned at one time or another about the values our children are learning about money. I hear it a lot from parents, and it mostly has to do with all the things our kids seem to want – and the feeling we have as parents that we’re depriving them if we say “no” when there’s something they want that we have the power to give them. Many parents feel helpless in the face of a culture that has imparted a sense of entitlement to our kids – right under our noses!

Kids are being bombarded with literally thousands of messages every single day about what is important in life – and most of those messages are coming from people who want to sell them something. I recently heard a figure that was mind-boggling. It said that in a typical week, young people receive over 400,000 messages (through TV, the internet, billboards, brand names on clothing, magazines and every other kind of media you can imagine) telling them what is important in life, through the use of subtle and not-so-subtle messages that encourage them to spend and to achieve the image and the status they want and deserve through the things they possess.

Nathan Dungan wrote a book about all of this. It’s called “*Prodigal Sons and Material Girls: How not to be your child’s ATM*”. We heard the Ten Commandments from Exodus today. Nathan Dungan talks about *the “Teen Commandments”*:

1. nag, and you shall receive,
2. wait not for what you want,
3. only the best will do,
4. fit in at all costs,
5. grow up as fast as you can,
6. when it’s special, make it extravagant,
7. more is better,
8. you are entitled to what you want,
9. pursue the ‘perfect’ you, and
10. forget reality.

Sound familiar parents? Perhaps you’ve heard hints of one or more of these coming from your own children. Any one of them would make a good sermon in itself. There is, quite literally, a conspiracy underway to teach these commandments to our kids! And it’s being propagated by ad agencies and marketing firms who at 400,000 messages a week are getting a lot more messages out there and into our kids’ minds than their parents or Sunday School teachers are. It can sometimes feel like the unwinnable war.

All of this is taking place in a culture that is running amok with our values around spending. Did you know that:

- Children spend 5 times more (adjusted for inflation) than their parents did at the same age?
- That young people will spend and influence the spending of \$1 trillion this year?
- That the average college student has four credit cards and over \$3,000 in debt (not counting student loans)?

- That young adults are the fastest growing group applying for bankruptcy?
- That the US now has a savings rate of 0%?
- That the average household credit card debt is \$9,000.
- And just to top it all off, that your ten-year old can now get a Hello Kitty debit MasterCard – whose website encourages them to “shop till you drop”?

I heard Nathan Dungan speak recently. Coming out of his experience in Christian education and publishing, and also financial services, he founded an organization based on three basic activities related to money, listed in order of importance – Share, Save, and Spend.²

In his talk, he said that the best way to teach kids about these priorities is to model it for them. If children grow up seeing their parents placing a priority on sharing – not just the crumbs that are left over, but really making it a priority in their family’s financial life by sharing first – then they also will learn to share. If they are taught by example to save, they will learn to save. And on the spending part, drawing clear distinctions between wants and needs can lead to a lot of good conversation in families, especially in relation to ways that we might then share what we have with those who do not even have their most basic needs met. He intentionally relegates “spending” to third position in this model, as a way to lessen the grip that consumerism and materialism have over us and our children.

The goal of the Share Save Spend model is to help youth and adults understand the relationship between money, values and habits in our hyper-consumer culture, and Nathan has created resources to help parents, educators, financial advisers, youth leaders, and other concerned adults teach healthy financial habits to the next generation.

There are 400,000 messages a week teaching them to spend. Who is teaching them to share or to save?

I heard a woman at this same meeting where Nathan spoke tell how when she first started giving her children allowances, she began by dividing it in thirds – one third to share, one third to save, and one third they got to spend. I wish I had heard that when my children were really young! I think it’s a great idea, and I would recommend that all of you parents of young children try it with your kids.

What does all of this have to do with Jesus overturning the tables of money changers in the temple? What was it that triggered such an outburst on Jesus’ part when he walked onto those temple grounds and saw what was taking place there?

The temple stood as a symbol of Israel’s relationship to God. God’s covenant with Israel demanded that “you shall have no other gods before me” as we heard from Exodus. In Jesus’ own teaching he had put it this way: “Love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind.”³ If Israel was to be a light to the nations, they then had to model

² See www.sharesavespend.com.

³ See Luke 10:27

what it was to be totally devoted to God, without reservation, and to live in perfect communion with the God who had created the universe. Then and only then would the nations of the world see and know that God was God and come to worship him too, and finally restore the human family to the state for which it was created in the beginning.

But that could only happen if God's covenant people would give mind, body, soul and spirit to God. And so the people gave the first fruits of their labors for the support of God's house and God's people. The sacrificial system of the temple also symbolized that deeper reality, saying symbolically that all they had and all that they were belonged to God.

But apparently, somewhere along the way, that had just become too difficult. People were busy with life. They started holding back. Religion, instead of being about a relationship with God, became another commodity – something to be bought and sold, something that stood right alongside all of life's other priorities. At some point the people had stopped recognizing that all they were and all they had belonged to God, and somebody suggested that to keep things at the temple going... they have a fundraiser!! Let some merchants in! That'll bring money into the temple! All kinds of gimmicks and schemes were set up. (I think their vestry even did a song and dance routine once!) At least all these booths selling things got people into the temple, they reasoned. And they had to buy their sacrifices somewhere, didn't they?! And of course, they were very scrupulous about all of this. In order not to break the second commandment against having any graven images, they wouldn't allow the use of Roman coins to buy sacrifices – they would have moneychangers exchange Roman coins for temple dollars – taking a cut, of course – and then part of that could go to help pay the oil bill for the temple, too!....

It all happens so gradually – and no one notices that things have gotten so out of hand.

Until Jesus walks in, and with his clear vision, sees how far it has strayed from the kind of place God intended it to be – the place where people gave themselves freely to God, for the sake of the world. A place where it was their duty and their joy to give offerings of thanksgiving for what they had been given, because doing so was going to make a difference in the world. Instead of being a place to share, it had become a place to spend.

How are *we* doing with that first commandment – “you shall have no other gods before me”?

One way we can tell is to look in our checkbooks, and we'll see what other gods we might be serving. What do we spend, let's say, on the pursuit of pleasure (vacations, entertainment, etc.) relative to how much we share? How confused have our wants and needs become, and how has that impacted our ability to share and to save? What do our decisions say to our children about what is really important in life? And how will they learn if we don't set an example before them?

The editorial from USA Today that I began with also said this:

Jesus devoted roughly two-thirds of his teachings to our need to give away wealth and to value humility and servanthood more than power. Paul condemned the 'love of money.' The Hebrew prophets spoke forcefully against greed, bribery and injustice. The Law of Moses is concerned with basic ethics, respect for persons and property, truth-telling, generosity and mercy.

Too many of the voices in our culture get it wrong, and too many of us are falling into the trap of a culture gone crazy with consuming, accumulating and spending, and so little on sharing. It's up to us, as Christians, to get it right.