

Sermon Series: Lessons to be learned from this Recession
Week 1: The Moral Hazard of Sowing to the Wind
Hosea 8:7-10a; Galatians 6:7-10

Today begins a four week sermon series (although not without interruption because of the Women's service next Sunday and the Youth Mission Sunday at Antelope Park the following Sunday) in which we will be taking a closer look at lessons to be learned from this recession. Given all the news that has been generated on this recession and its effect on Wall Street and Main Street, I thought it an opportunity to reflect theologically what might be learned from this recession. Our grand parents and great parents remembered the Great Depression and adjusted their lifestyle accordingly. We will have to do the same to avoid the bubble and bust lifestyle that puts us and our nation at risk.

Where is God in all of this? This is an important question to ask and begin to answer if we are to reverse the decline morally, spiritually, and economically that happens to all great civilizations that over reach in what is possible and sustainable. This was true of the Roman Empire, the Ottoman Empire, the British Empire, the Soviet Empire, and, alas, will be true for us as well unless we learn the lessons of history and of the bible. In short, to live life as if there were no God beyond the parochial god of nationalism and self interest is to court disaster.

Economists have coined a phrase lately that deals with risky behavior that leads to disaster. It is called the "Moral Hazard" theory. And it is best explained by the following example. Insurance companies noticed a strange trend that seemed counter intuitive. What they noticed was this: As cars became safer people's driving habits became more reckless... which explained why traffic accidents and fatalities went up over the years. Back in the model T days when there were no seat belts and no protection above in the event of a rollover, people drove more cautiously. Now that the cars can receive a 5 star rating in a front crash, a side crash, a rear end crash and a rollover from such safety features as seat and harness belts, reinforced steel, shock absorbing technology that displaces the energy around the passengers and air bags, many people drive like the Tasmanian devil in the Bugs Bunny cartoon.

I can remember my good friend Al Plyler getting a new 4 wheel drive Jeep several years back. He had his car only a week before it was involved in an accident. Al failed to slow down because of the icy conditions on the road. He thought to himself this would be a good time to try out his four wheel drive. He reached down and shifted out of two wheel drive into 4 wheel drive and then took the corner around 50 miles per hour. His Jeep hit an icy patch, spun out of control and then hit a tree. Unbeknownst to Al, he had just become a victim of Moral Hazard by engaging in a risky behavior, thinking he was insulated from its consequences when in reality he was not.

This same sort of behavior can happen to those who receive government bail out funds. Banks that thought they were insulated from risk by bundling mortgages and then trading them as mortgage backed securities didn't worry if one of the loans went bad... the other in the bundle would offset the loss. The only problem with this theory is if you make loans to people who do not have the ability to pay, betting on the premise that the housing market will continue to rise to offset any losses that could come through foreclosure. But what if the housing market goes down in value? Suddenly, these no document, sub prime loans put the whole economy at risk. To date, we have bailed out the banks, the insurance companies, and the auto companies on the theory that they are too big to fail. But will such bail outs embolden these very institutions to think they can engage in even riskier behavior because the Federal Government will bail them out again? And what if every person believes the Federal Government should give them a bail out and forgive all credit card debt and mortgage debt when people lose the ability to pay back what they owe?

The bible has an expression to describe this kind of behavior. It is called "Sowing to the wind and reaping the whirlwind." Of course no good can come of this type of reckless sinful behavior. To live life as if there are no consequences is an affront to God. Paul lets the Christians at Galatia know that to sow to the flesh is to reap the flesh. And to sow to the Spirit is to reap the Spirit. To think otherwise is to be foolish. For this Paul is sure of... that God is not mocked. The one who set the physical laws of the universe has also set the spiritual laws as well. For this reason we should never stop doing the good... which in biblical jargon is to do justice, love kindness, and to walk humbly with God.

Today is Trinity Sunday. It is that time in the life of the church when we remember the mutual self giving of the Father, and the Son, and the Spirit that creates authentic community. Now, if you will, juxtapose the kind of love that exists in the Trinity with that of the unholy trinity of “me, myself, and mine.” Instead of love being characterized as self-giving as in the Trinity, the kind of love that exists in the unholy trinity is self-taking. What can I take from others or protect from others to make sure that my needs are met? It is this self centered existence that exploits neighbor and nature that Paul understands as sowing to the flesh. Likewise when we give of ourselves to care for neighbor and nature we are sowing to the Spirit.

Only a God centered and a God directed life produces a harvest that withstands the final judgment. Just because we print on our money, “In God we trust” doesn’t make it so. Jesus in the Sermon of the Mount reminded the crowd that one can not serve God and Mammon. Jeroboam, the first king of the Northern Kingdom after the death of Solomon, fashioned for the people a golden calf and said, “Behold your God who led you out of Egypt.” Hosea, the prophet, believes this assertion by Jeroboam to be idolatrous and reminds the community of faith that just because you bow down to a graven image doesn’t mean it has the power to save. To trust in anything other than the true God is liken to sowing to the wind and reaping the whirlwind. Even if the seed did sprout and one would be able to harvest it, one could not enjoy the loaf of bread because judgment is coming so says Hosea. God is using the Assyrians to judge the Northern Kingdom for trusting in military alliances to protect them rather than the Lord of Hosts. What nations or national disasters might God use to judge our idolatrous actions?

I must admit that the notion that God acts in this way can easily be dismissed as a primitive worldview that reflects a pre-scientific understanding of things. Before the Copernican and Newtonian revolution in physics, we believed as Calvin said in the Institutes that every leaf fell to the ground because God said, “leaf fall to the ground.” With the laws of physics, we now believe in indirect causation. The leaf falls to the ground because of gravity and the life cycle that God set up in the beginning. And yet there can be no mistake that causation is at work... so much so... that whosoever sows to the wind shall reap the whirlwind. We may not be punished for our sin as much as we are by our sin; nevertheless we are not delivered from the consequences of sin.

Therefore, forgiveness of sin should not be construed as a bailout from the consequences of making bad decisions. For example, to drink while driving and kill a person behind the wheel may render a verdict of not guilty by a judge or a jury in a court of law. But what can never be taken back are the consequences of that sin. No amount of mercy or forgiveness will bring the victim back to life. This is something that the perpetrator must live with the rest of his or her life. In this sense, forgiveness is never cheap grace... for it always involves a costly sacrifice... that must be borne by God and by us... to truly forgive and be forgiven.

Instead of wanting a bailout from the government or from God for sowing to the wind and reaping the whirlwind, Christians are called to repentance as we are baptized into the life, death, and resurrection of Jesus Christ. To be baptized into Jesus’ life is to put to death a self centered, self directed existence that lives life as if there are no consequences for sin. Instead, we are called to put on the Lord Jesus Christ and become a God-centered, God directed person that lives one’s life for the glory of God. Just as Jesus needed the indwelling presence and power of the Holy Spirit to love God with all of his heart, mind, and strength and to love his neighbor as himself, so do us. Only the Holy Spirit can adjudicate the legitimate needs of the neighbor over against the legitimate needs of the self without having our conscience condemn us. That is why it is important for every Christian to be on the process of transformation from a self centered existence to a God centered existence.

Moreover, without the Holy Spirit’s presence and power in our life such efforts at doing the good are destined to fail... for they will not produce the fruit of righteousness in us but rather bitterness for slights against us perceived or real. As my best friend likes to remind me in ministry... no good deed goes unpunished. This is why Paul continues to remind the Christians at Galatia to continue to do good... though we might have to suffer for it... in due season we will reap the reward. All the good you are doing at First Presbyterian... don’t give in to those who do not appreciate your efforts... God does and this is enough to sustain us. For God is not mocked... whatever a person sows... so shall he or she reap. In the name of the Father, and the Son, and the Holy Spirit, Amen.