

I am going to start by singing a song.

This land is your land, this land is my land
From California, to the New York Island
From the redwood forest, to the Gulf Stream waters
This land was made for you and me

What if these well known words that many of us sing are wrong? What if this land is not your land? What if this land is not my land? What if, instead of looking at the land or our homes or our toys or our cars or our rooms or whatever we use to define as our stuff as ours, what if we instead looked at what is around us and said this isn't my land, this isn't your land? This is God's land.

If we looked at the land and everything around us as God's, how would this affect the way that we treat one another and how would it affect the way we view possessions around us?

What did you think about that first Scripture that we read today in worship? Did you know that the Bible in several places condemns the practice of charging interest? Tell that one to your banker. This practice is called usury. And what is interesting as one studies church history, is that one discovers that the early church leaders spoke out very strongly against the practice of usury. Particularly of charging interest to the poor.

However, over time, as the church became more closely connected to the government and business, church leaders began to speak less and less about usury. One is hard pressed to hear anything today in the church about usury.

Ever heard anything about debtor's prison from your world history? During Europe's Middle Ages, debtors, both men and women, were locked up together in a single large cell, until their families paid their debt. Debt prisoners often died of disease contracted from other debt prisoners.

Conditions included starvation and abuse from other prisoners. If the father of a family was imprisoned for debt, the family business often suffered while the mother and children fell into poverty. Unable to pay the debt, the father often remained in debt prison for many years. Some debt prisoners were released to become serfs or indentured servants until they paid off their debt in labor.

But as horrible an institution as it was, debtor prisons lasted until the mid 1800s in the US because they worked, at least as a deterrent. As one author notes: “few things motivate prompt repayment of money owed better than the prospect of a dark, dank dungeon where rats and smallpox thrive while men and women shrink and shrivel and starve and die. Jailers provided food, bedding, and fuel for felons; debtors were left to fend for themselves.”

When the change came in the American context, debtor’s prison was replaced by “something that has become a mainstay of American life: bankruptcy.” Buying on credit has been, for at least the past half century, pitched to us Americans as a civic responsibility. We keep buying and buying and buying and overextending ourselves.

My hunch is that pretty much most of the adults here today are carrying some type of debt. You may be carrying debt on your home. You may be carrying debt on your car. You may be carrying debt on your credit card. You may have borrowed money from your parents or your friends that you haven’t paid back.

You may feel very stressed out by the amount of debt that you are carrying right now. And it may be pretty hard for you to practice much growth in spirituality because you are consumed by fears of your own personal debt. You may not be going to a debtor’s prison but you may fear losing something that you value as important in your life.

It is in the midst of this debtor’s society where a million Americans filed for bankruptcy last year that we come upon this passage of Scripture in which a man comes running up to Jesus and says to him, “Good teacher, what must I do to inherit eternal life?” Jesus responds. “You know the commandments. Don’t murder, don’t commit adultery, don’t steal yada yada yada.”

The man responds, “but teacher, I have done all of these since I was a youth.” The gospel Mark then says Jesus looks at this man, loves him, and says, “there is one thing that you lack, go sell what you own, give the money to the poor, and you will have treasure in heaven, then come and follow me.” When the man hears this, he is shocked, and goes away grieving for he has many possessions.

I have always read this passage to mean that this man was rich and debt free. The challenge was for the man to give away his large accumulation of things that he could already afford. But what if this man was not debt free? What if he came to Jesus heavily in debt and he was facing debtor's prison? What if this man was facing bankruptcy?

What if this man was heavily in debt to someone and he was about to lose all of his possessions and he was looking for Jesus to somehow come up with the money or the extended line of credit to get him out of debt so that he could continue to afford the things that he had purchased on credit. What if, the next day, the bank was showing up to take away his possessions and he feared what would happen next? And the only thing he knew to do was to go to another predatory pay day lender and take out another line of credit and rack up a higher debt.

If this is the situation of this man, then maybe you and I can relate to him a little bit easier. He is not the rich man who has it all; he is the person who is over his head in debt. Being over your head in debt may be the situation that many of us find ourselves in today. And the only way we think that God can reveal who God is to us is to have some type of new line of credit so that we can keep our possessions.

If you are one who is overcome with debt, then hear this. Having possessions does not earn one salvation with God. Having possessions is not what this world is about. Losing your possessions is not a sign that God doesn't care about you. Going into bankruptcy is not a sign that you have failed in the eyes of God.

It is common practice in our society to charge overly high interest rates to people who cannot afford it. This practice of usury is unbiblical. Many of us have become trapped in a system which is basic to our society which is not God's will.

What is clear is this. We are not judged by God by what we own. We are judged by how we treat the poor, the outcast, and the despondent. The purpose of being a part of a worshipping community is not to show off what we have.

Churches that teach that prosperity is a sign of God's blessings have it all wrong.

Instead, Jesus invites us into his salvation when he tells us that when we have nothing there is still treasure in heaven and that on earth we are to give stuff away and come and follow Jesus. AMEN.

-Info from New Yorker article found from article by Cam Murchison on "Usury in the 21st Century" and shared in our DMin class in Montreat. (Lapore, Jill, "I.O.U. How we used to treat debtors," New Yorker, April 13, 2009)

-Debtors Prison info from Wikipedia.

-Text: Ex. 22:25-27 and Mark 10:17-45

-Given: Oct. 18, 2009 in Allison Creek Presbyterian (York, SC)