



FIRST (SCOTS) SERMONS

“The Economy: God’s Discipline and Ours”

Scripture Lessons: Hebrews 12:3-13

This sermon was preached at First (Scots) Presbyterian Church in Charleston, South Carolina, by Dr. Daniel W. Massie on Sunday, April 19, 2009.

Being only a week removed from the Lenten season, any mention of the word discipline in worship may well bring to mind any of those various spiritual disciplines that are often embraced annually by disciples in the Lenten season as they seek to identify with the suffering Messiah, Jesus Christ during the time of his passion. Lenten disciplines, of course, include such things as prayer, fasting, the giving up of certain foods or pleasures that may be viewed as indulgent in some way. Some people not only give up something but they may take on an added discipline such as extra time spent in prayer and meditation, or more time spent in serving the needs of others.

At any rate, when we think of the word discipline we think of it ordinarily as something we choose to do, whether the church of which we are part considers it mandatory, advisable or optional. But this morning I invite you to consider with me yet another understanding of the word discipline, and one that we may not be prepared to accept. And what is different about the discipline I have in mind this morning is that it is something that God chooses for our benefit rather than something we choose for the good or glory of God.

This year during Lent the downtown churches focused on messages having to do with the economy and how we may cope with it from a faith perspective. The ministers decided that this was appropriate because of the added stresses and anxieties present among us due to the slumping economy. Does our faith have anything to say to us with respect to this current financial crisis? My sermon today is simply a reworking of a sermon I delivered last month at St. John’s Lutheran Church and which many of our members have requested that I repeat in worship here.

So therefore I throw out a possibility for your consideration that the economic downturn that we have been experiencing in recent months, the fragile and falling stock market, the failed businesses and banks, the lost jobs and disappearing pensions, the diminishing of accumulated assets, the grim statistics relative to the economy’s health and the seemingly extravagant bailout attempts by first a Republican administration and later a Democratic administration to reverse the trends and to restore confidence in our nation’s economy and its institutions --- what if all of this in some way could be viewed, not through the eyes of an economist or politician, but rather through the eyes of faith? And what if all of these challenges are in truth the providential hand of God at work among a people who for too long have lived extravagant, irresponsible and reckless lives? Maybe, just maybe, the Lord God is using our current financial woes to bring us as a people back to our senses and enable us to see with fresh eyes where our loyalties should reside and what the true costs are for a lifestyle that is lavish, self-serving and irresponsible.

Our passage from Hebrews this morning reminds us that even as parents discipline their children so that they may learn how to avoid dangers and pitfalls and develop constructive and godly practices that will benefit them and others while glorifying God, so too does God discipline his own people for their own good. Sometimes God has to remind us of the consequences of our reckless policies and our extravagant choices in life.

Long before we knew how much trouble this country was in, we should have recognized how much trouble individuals and families were in. People in the West and in America in particular have developed over the past few decades a sense of entitlement to the good life and an accompanying inability to delay the gratification of their own desires. And so it is that we have gone into ever deepening debt and are now reaping the harvest of the questionable seeds we have sown.

How could we have missed the countless signs indicating that there was an unhealthy and artificial bloat in our nation's life and in our individual lives. How could we not have recognized the dangers inherent in extravagant living and in burgeoning debt? The April 6 issue of TIME Magazine has a featured article on "The End of Excess", subtitled, "Why this Crisis is Good for America". I wrote last month's sermon before this edition came off the press but we are saying much the same thing, though I from a biblical perspective. The article underscores the fact that we should have seen this crisis coming long ago when the Dow Jones Industrial Average climbed from 803 in 1982 to over 14,000 in 2007. Something should have told us that this exponential growth could not be sustained. The article reminds us that from the beginning of the 80's through the year 2007, the share of disposable income each household spent serving its mortgage and its consumer debt increased 35% and that during the same period of time the average household went from saving 11% of its disposable income to less than 1%. Are you getting the picture here?

Are you aware that according to a study by Junior Auxiliary more young adults filed for bankruptcy last year than graduated from college? Did you know that there are more college dropouts due to unmanageable credit card debt than to academic failure? Are you aware that, according to Dave Ramsey the popular conservative financial advisor, 70% of Americans live from pay check to pay check and have built up no savings or resources to get them through a time of crisis. What is more, 25% of American families have a negative net worth, meaning they owe more than their accumulated assets and income. Ramsey continues to remind his reading and listening audiences that just as one can not dig his way out of a hole, neither can one borrow his way out of debt. Ramsey is ordinarily speaking to individuals and families but it would seem that his assessment and his advice could apply equally to administrations and nations.

And yes, in case you wondered, I am familiar with the economic idea called the "Paradox of Thrift". Some people contend that we must spend our way out of this economic cycle that we are in and that this is the only way to revive a slumping economy. Yet even if this should work in the short run it will not solve our long term problems as a nation or as individual families. The glut in our financial lifestyles must be eliminated. We must turn from profligacy to the old fashion concepts of frugality and thrift.

Justin Fox writing about the "Paradox of Thrift" in the February 23, 2009 issue of TIME Magazine is well worth reading. In it he quotes one David Blankenhorn, the founder and President of the Institute for American Values, a New York City think-tank that over several years has become obsessive about the necessity of thrift. Blankenhorn writes: "Wringing debt out of the economy at every level is a painful and inevitable process, and it isn't going to be solved by charging more things at the supermarket." In case you wondered, Blankenhorn has not opposed the government stimulus package but he is greatly worried that this might dissuade us from making the kind of major and lasting adjustments in our personal and national life that are warranted. (I am pleased to quote this David Blankenhorn because he was one of my young people in the first youth group where I served as a part time youth director at the Fondren Presbyterian Church in Jackson, Mississippi. He went on to Harvard and has accomplished great things through his writing and through the organizations he has founded.)

Now if the only people suffering during this current crisis were the ones who were the victims of their own poor choices it would be one thing. But the tragedy is amplified by the fact that countless innocent people suffer because of the bad decisions of other people. And they are suffering through no fault of their own. Now I am sure that many of us here today have experienced personally the ill effects of our

recent recession and have suffered personal setbacks. We know all too well the anxiety that accompanies an uncertain future. And you may well think it heartless and insensitive of me to suggest that any of this could be attributed to the hand of God at work. Now I am not saying that this is necessarily the case, that the economic plague we are experiencing is the Lord's doing. However, I recognize with Isaiah the prophet that the Lord's thoughts are not our thoughts nor God's ways our ways. God's ways are beyond my comprehension to be sure. Nevertheless, if we read the scriptures carefully then we must recognize that this is not outside the realm of possibility. Frequently God uses catastrophes and evil events, even those of human origin to discipline and correct his beloved people.

Nebuchadnezzar, the Babylonian king who defeated Judah and destroyed the temple and carried the Hebrew children away into captivity is referred to by the prophet Jeremiah as an instrument of the Lord's wrath, as a servant of God by whose hand God's kingdom of Judah was destroyed. No, I cannot say with great certainty that God has allowed this economic turmoil to come upon us, but I can say with certainty that God is capable of using these recent events to discipline us and to bring us back to our senses in so many critical areas, including where we place our security and how we responsibly use our resources.

Sometimes God directly punishes his children for their sinful and selfish pursuits. On other occasions God simply withdraws his merciful protection and allows God's own people to suffer the consequences of their poor decisions. God stands aside, as Paul wrote to the Romans and then "Gives them up to the lust of their own hearts." (Romans 1:24) Sometimes God lets us have what we want in defiance of his purposes, only so that we will discover its emptiness.

So I would encourage each of us and all of us together in this our season of our financial discontent, to ask whether or not the economic plight that we are experiencing could be the hand of God mercifully disciplining us and correcting us for our own welfare and for the good of all of God's children.

When we hear the word "discipline" in the same phrase with the word "God" the mind immediately thinks punishment. But our passage from Hebrews today reminds us that there is a distinction between punishment and discipline. Discipline is intended to correct and bless even though it may be painful at the moment. God's discipline is meant to restore and correct, not simply to punish. God's discipline is redemptive. But whether it is intended as punishment or as loving correction, the pain is the same for the one suffering. Only later does God's discipline "yield the peaceful fruit of righteousness to those who are trained by it."

I have every confidence that we will come through this crisis eventually, but the question is whether or not we will come through it wiser and smarter and more restrained than we were before. I often tell people in counseling situations that the only truly negative experience in life is the experience from which you learn nothing. And so it behooves us when we are going through any difficult time to ask one or possibly two questions: What am I learning from this experience? And how might God use me through this experience?

A great lesson that Christians and others in America dare not evade during this current crisis is that we are to a great extent the victims of our own extravagance, our own self-indulgence, our own lack of discipline, and our own pursuit of inordinate gain. We need to recover the capacity our ancestors had for they could delay personal gratification and could live in modesty and moderation until through hard work and careful planning and thrifty management of their resources they were in a position to afford what they either needed or desired.

One can read through the book of Proverbs and find over and over again wisdom relative to the danger of debt, the value of hard work, the wisdom restraint and modesty. With 31 chapters in the book of

Proverbs, one could read a chapter every day and have a rather basic grounding in hard core, common sense, personal and financial wisdom.

Despite Biblical admonitions which abound, individuals and families in the West and in the United States in particular have bought into the myth that happiness can be purchased and that wealth, pleasure, comfort and ease are what constitutes the good life. Extravagance has been cool, or so we have thought, but it has an awful price, as we are now seeing. Is it any wonder that our government has taken the same approach and is seeking to prop up failing institutions by borrowing from suspect nations, providing exorbitant bailouts to businesses and institutions that have failed, and are leaving it to our children and grandchildren to pay the tab?

Would you not agree that a little discipline is in order today? And could it be that the belt tightening, the financial restraint, the modest living, the moral concern for the poor, the ill, the disadvantaged, the vulnerable and the unemployed is long past overdue? Any stimulus package that is going to have long term benefits for us as individuals or as a people must include repentance, restraint, wisdom, modesty, hard work, thrift and compassion. Let me read you a portion of Kurt Anderson's article in the April 6 issue of TIME Magazine:

“Given that we've brought on the current crises through a quarter-century of self-destructive financial excess and over-dependence on debt and fossil fuels, during the same quarter-century we've all become familiar with a way of thinking about self-destructive excess and dependence. The vocabulary of addiction recovery could come in handy just now. We are like substance abusers coming off a long bender, hitting bottom (we can only home) and taking the messes we've made as a sobering wake-up call. I've always thought many of the 12 Steps were superfluous, so here is a streamlined, secularized Three-Step Program for America – Bubbleholics Anonymous? – to start getting back on track:

- Admit that we are powerless over addiction to easy money and cheap fossil fuel and living large – that our lives had become unmanageable.
- Believe that we can, individually and collectively, restore ourselves to sanity and normal living.
- Make a searching and fearless moral inventory of ourselves and be entirely ready to remove our defects of character.

Of course, when addicts finally quit, it feels awful for a while, and that is where we are right now. The recession, provoked by the sudden, essentially cold-turkey abandonment of spending, lending and borrowing, is something like our national equivalent of the jitters, sweats and seizures that addicts experience right after they give up the junk. Actually, the applicable action trope is more like food (or sex) than drugs or booze, since as economic creatures, we can't quit; we just have to teach ourselves to buy and borrow in moderate, healthier ways. The new America must be about financial temperance, not abstinence.”

And so, in closing, let me suggest that if we can accept our current plight as the providential hand of a sovereign God at work within us and about us, then just perhaps we may be in a position to adopt a new attitude toward the changes that are being forced upon us. Maybe we can even embrace and learn from this Godly discipline and be reminded of those practices and values that ought to characterize responsible living. And maybe we can be encouraged by those uplifting words that drew our morning lesson today to a close: “Therefore, lift your drooping hands and strengthen your weak knees, and make straight the paths for your feet, so that what is lame may not be put out of joint, but rather healed.” (Hebrews 12:12-13)