

**OT: Exodus 20.1-17**

**NT: I Corinthians 1.18-25**

**G: John 2.13-22**

In the beginning there was a man – or perhaps a woman, but in this instance let's say that it was a man – who had a cow, and a field of potatoes. The only problem was that the cow was feeling a bit unwell, and wasn't really producing any milk, certainly not enough for the family. On the other hand, the potato crop was flourishing. So, the man went around the village looking for someone whose cow was producing plenty of milk, but who was a bit short on potatoes, to see if something could be arranged to suit both of them. It took a long time – all day, in fact, during which not much other work was done – but eventually the matter was sorted out. And on the following day, the man had the same problem, but there was no one with extra milk who also needed potatoes. *And there was evening and there was morning, the second day.* But the next day the man had an idea, and said to a neighbour: 'If you give me some milk, I'll give you this bit of gold. When you need something which I have got, then just give the gold back to me to remind me that I owe you something'. *And he saw that it was good. And there was evening and there was morning, the third day.* On the fourth day he had a better idea, and found more gold, shaped it into little discs, and stamped a picture on it. He then went out and bought quite a few things in the village. *And he saw that it was good. And there was evening and there was morning, the fourth day.* By the fifth day he noticed that everyone in the village seemed to be exchanging the gold discs he had given out the day before, and they were buying and selling things. They needed somewhere to keep all these coins, and so he offered to look after them. *And there was evening and there was morning, the fifth day.* The next day, he realised that this was quite hard work. He seemed to be accumulating more money, and he rewarded the people who stored their money with him by paying them a bit more, and when some people came to him asking to borrow some capital, he lent it to them, on condition that they paid it back with interest. *The man saw everything that he had made, and indeed, it was very good. And there was evening and there was morning, the sixth day.* Actually, it was better than that, because there

seemed to be enough money for him to award himself a generous bonus payment at the end of the week. *And on the seventh day he finished the work that he had done, and he rested on the seventh day from all the work that he had done.*

Was it like that? I wonder. Let's jump forward a few hundred years to when the Gospels were written. This morning we heard this: "In the temple Jesus found people selling cattle, sheep, and doves, and the money-changers seated at their tables. Making a whip of cords, he drove all of them out of the temple, both the sheep and the cattle. He also poured out the coins of the money-changers and overturned their tables." And in this story of the cleansing of the temple, Jesus seems to be defining a relationship with money, and it is a negative relationship. Money is something to be kept away from the house of God. Money has clearly moved on from being a liberating tool, and has taken on a worldly and distasteful character. A few decades later after this story is set, St Paul wrote: "the love of money is a root of all kinds of evil, and in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains." (I Timothy 6.10)

For most people, their relationship with money is not characterized by stockpiling it, but rather by having just enough of it. Even so, in recent decades – perhaps just the last century – the general pattern in the UK has been that we take individual financial responsibility for ourselves, with a safety net for situations where that is not possible. It is a hundred years since the Old-Age Pensions Act 1908 and the National Insurance Act 1911, both of which provided a universal and standardized system of benefit for the elderly, the sick, and the unemployed. These two acts laid the pathway towards the modern welfare system. But suddenly we are in different situation, because we can't afford the safety net, and our pattern for personal responsibility has been challenged. Low interest rates, a long-standing public sector pay freeze, and dubious prospects for growth in the next few years. Our individual ability to provide for ourselves and to put aside sufficient provision for our futures is challenged, and at this same moment the State finds that it is unable to provide a universal safety net of sufficient breadth to catch all who fall towards it.

Nationally and internationally we are faced with very challenging economic times, and the likelihood is that, unlike the cyclical periods of recession of the last few decades, when after a little while things return to normal, the economic and social impact of the last few years is indelible. For example, just see how the retirement age for many has quickly, but quietly, jumped up to 70. At a governmental level, we can never return to the quantity of national debt which we have had, which has only been allowed in the past because of the optimistic assumption that ongoing economic growth will lessen the value of the debt when we come to repay it.

And in such economic times, we must ask what our Christian attitude should be. There is a biblical tradition of living within your means. “Neither a borrower nor lender be” is Shakespearean, from *Hamlet*, but listen to this from Exodus: “If you lend money to my people, to the poor among you, you shall not deal with them as a creditor; you shall not exact interest from them.” (Exodus 22.25). There are plenty more passages like that. What is our relationship with money? I don’t think that the Christian tradition is against money, but we should see money as a tool, rather like a kitchen appliance. Christians are not against dishwashers! Why should they be against money? But like any tool, we need to know how to use it. Here is our individual responsibility but also our corporate responsibility. In the beginning, the only reason to have money was what you could do with it. Cash is pointless if you cannot use it to buy milk.

This is not an argument against savings and a degree of wealth accumulation, but it is a challenge to say ‘To what end is your wealth accumulation?’ Why have you got money? At a very personal level, the Christian should be asking, ‘What am I going to do with the pound in my pocket?’ If it is a tool, then how can you use that pound most effectively? Do you need milk or potatoes for you and your family? Do you need to think about how you can buy milk and potatoes tomorrow, next week, or perhaps in retirement? And so perhaps our natural and primary use for the tool we call money is to feed, clothe and house ourselves and our families. But look around you. Once you have used the tool for yourself, you notice that your neighbour is hungry. The Christian must ask how we can use all the tools we have

to feed our neighbour. And so I could go on, about how we must use this tool to support others, to support the church, and to support society.

But wait! Listen to what we heard about the man at the beginning. On the sixth day, he saw that he had extra money and he gave himself a bonus. *The man saw everything that he had made, and indeed, it was very good.* Good, I wonder, for whom.

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