

The Reign of God and the Crisis in International Finance

Sermon for the Third Sunday Before Advent Canon Robert Innes

The clocks have changed, the nights are drawing in and the leaves are falling from the trees. The seasons are changing. And so too, at this time of the year, there is a change in the mood of our Bible readings. The texts we use in November have a sombre feel to them, with themes of preparation, expectancy and judgement - a sort of Advent before Advent. But it's not all doom and gloom, this season reminds us of God's kingship: that though the nations may be divided and torn apart by sin – and just at the moment we are very aware of the difficulties facing the European nations in particular – yet we are assured that God is present to judge and to redeem, and one day to make all the nations subject to his just and gentle rule.

Our Old Testament reading today was from the book of Amos. We read part of chapter 5 – the prophet's denunciation of those who too casually look forward to the coming of God.

“Woe to you who long for the day of the Lord
That day will be as darkness not light.
But let justice roll on like a river
and righteousness like a never-failing stream.”

Amos is a book of God's judgement. It opens with an image of the Lord as a Lion roaring from Zion and thundering from Jerusalem. I often wonder whether CS Lewis in his Narnia stories got the image of God as a Lion from Amos. I don't know. Certainly Amos's God is not a tame lion. The object of his wrath and the whole of the content of chapter one is the sinfulness of the nations bordering Israel. Though they are pagan nations, through they serve other gods, yet the God of Israel holds them to account for their cruel and immoral behaviour. It's a rather important point: the same basic moral standards apply to all nations whatever their religious affiliation.

But most of the book, chapters 2 to 9, is concerned with God's judgement on his own people, Israel herself. And God's case against Israel is really rather simple. He has just two main indictments. The first is idolatry. Chapter 2 verse 4: “They have been led astray by false gods, the gods their ancestors followed.” Both Judah and Israel have been tempted away from the true God to worship idols. We know idolatry was a besetting sin for Israel. At Israel's very foundation, whilst Moses was up on the summit of Mount Sinai, at the very time he was receiving the 10 commandments, the people took their treasures - their gold - melted it down, poured it into a mould and worshipped what came out...the golden calf. And now in the book of Amos the people stand similarly condemned for making and worshipping idols.

God's first indictment is religious, but his second is moral, namely injustice. So we read in chapter Ch 2 verse 6: “They sell the righteous for silver and the needy for a pair of sandals. They trample on the heads of the poor as upon the dust of the ground and deny justice to the oppressed.” Israel stands accused of a whole series of dishonest practices, of economic exploitation and of disregarding the interests of the poor. There is no justice.

Now the two indictments are actually linked. God had given his people a law which would maintain justice and uphold the rights of the poor. God himself was the author of the law, he guaranteed it and he was the ultimate judge. But when people ran off and worshipped other, less demanding gods, they forgot about the law and they forgot their accountability to God. Injustice flowed from idolatry. So Amos calls them back to worship of the true God and to a life of justice and righteousness, for which they will on the last day be held to account. A terrible day of judgement is coming.

On Wednesday, nearly 100 of us gathered here in church to listen to the choir sing Gabriel Fauré's Requiem. It is a gorgeous and much loved piece of music with beautiful melodies and delightful harmonic progressions. The work is based on the Roman Catholic Mass for the Dead. But when Fauré set the mass to music he altered it in one significant way. The old medieval funeral mass had a very extensive section called the Dies Irae before the reading of the gospel. For 18 verses the Dies Irae recounted the great and terrible day of the Lord: 'O Day of wrath, O day of mourning'. But Fauré removed this large section of text, and instead, substituted just the 19th verse, Pie Jesu Domine, merciful Lord Jesus. It is sung by a solo treble, in our case Kezziah Peppiette, and it has become one of the most well known parts of the whole work. Fauré wanted to change the frightening traditional Catholic picture of the judgement of God for the reassuring image of a merciful Lord Jesus.

Was he, I wonder, right to do this? The medieval fear of death and judgement was excessive and unbalanced. But a faith that replaces belief in a holy God with a domesticated Lord Jesus is not adequate either. Our reading from Amos points to the righteous anger of God. It warns of the reality of judgement. It draws attention to the great gulf between human people, even religious people, and the moral demands of the Lord.

"Away with the noise of your songs.

I will not listen to the music of your harps

But let justice roll on like a river, and righteousness like a never failing stream."

And this season of Advent before Advent, confronts us with a God who summons us to be holy as he is holy and who calls us to order our lives in justice and righteousness.

As it happens, the Church of England has been caught up in its own rather strange confrontation in a matter of social justice over this last fortnight. In London, on October 15th, a group of 3000 protestors called 'Occupy London Stock Exchange' tried to set up camp in Paternoster Square outside the stock exchange. The police wouldn't let them stay. So they moved across the Square to the steps of St. Paul's Cathedral. The Cathedral authorities told the police that the protestors could stay. So the protestors pitched their tents on this prime site in the city of London. But the Cathedral then had a health and safety report conducted, which appears to have recommended the Cathedral close its doors because of hygiene and fire access risks. The resulting press coverage, showing a tent city outside a locked cathedral led to the resignation of three cathedral clergy, and prompted Bishop Richard Chartres, whom we know as the patron of our own church, to take personal charge of the situation.

I did think though what a typically British story this is, and how hard to understand from the perspective of Belgium. I couldn't imagine the Brussels police allowing 3000 demonstrators to set up home in tents outside St. Gudule Cathedral. And where else is as neurotic and litigious about health and safety as Britain. But nonetheless the events have moved the protestors' concerns to the centre of British national consciousness. Many people have seen the irony in the resignation of senior clergy when it was really the bankers that the protestors had in their sights. And many more are concerned that austerity measures across Europe risk hitting those who are least able to cope with them. Something in our financial system is not right. The concerns of the protestors at St. Pauls may be diffuse and oddly expressed but they have struck a chord with many people in the church and beyond.

Over this last week, I received a message from my colleague who looks after the Anglican Church in Athens. We all know that Greece is at the epicentre of the financial crisis, but my friend Malcolm's message really brought home to me what this means. He describes how three waves of austerity measures have hit members of his congregation. People are being forced to retire at aged 60, earlier than they had planned, sometimes with psychological as well as financial effects. Increased taxes and reduced incomes have left some people unable to pay their rent. He describes parishioners who have as little as 15euros a week left to feed their families. One of the lay members of the church describes rising levels of fear and anger with an increasing rate of suicide. As we know, people have been taking to the streets. The area outside Malcolm's church has witnessed two days of pitched battles with much local property destroyed. He says it looks like a bomb site. It is a long way from St Pauls Cathedral to Athens but there is a common concern and anxiety.

Actually, all of us in the western world have been living since 2008 with the cloud of financial crisis hanging over us. What the protestors outside St. Pauls Cathedral are saying is that our financial system isn't working properly. Huge amounts of money have been lent to individuals and to sovereign states that cannot be repaid. And those who are suffering are not those who authorised and made the loans, but ordinary people in countries like Greece, who are facing financial ruin.

At Mount Sinai the Israelites poured their treasure into a golden calf and worshipped it. Where people don't have a firm faith in the one true God they quickly start making idols to substitute, and I fear that in our time we have made an idol of a certain kind of economic system. For a long time, and particularly in Anglo-Saxon environments, the world of finance has not been held to any proper moral account. It has now become hugely powerful and we struggle in vain to master it. After the 2008 American sub-prime mortgage crisis it looked as if things might change, but in reality they have not. We have poured our treasures into a system which seems to have become an idol of an increasingly terrifying kind. And listening to ordinary Greek people on the news yesterday, I sensed their fear at this uncontrollable power threatening their wellbeing.

And so I believe, it is increasingly urgent that banking and finance are restored within a proper ethical framework. For Christians that means insisting that there is no God but God. It means protesting that we won't allow our lives to be dominated and controlled by amoral financial forces. It might mean some more practical measures too.

Ever since I took out my first mortgage 25 year ago, I have been aware of the responsibility involved in lending or borrowing money. And I believe bankers need to take this responsibility more seriously. That's both at a national level and an individual level. It applies within Belgium too. This month there was a report in *Test Achat* highlighting the large number of mortgages still being given by Belgian lenders to people who don't have the incomes to repay them. Debt can be a terrible burden, and those who get people into debt have a strong moral responsibility for what they are doing.

What's more, it is surely right that the banking community plays a full part in the big financial clean up operation that is needed in the West. Just this last week, and quite by co-incidence both the Archbishop of Canterbury and Bill Gates on the same day made the same proposal - a tax on financial transactions, the so-called Tobin tax. This would help to make sure that the financial sector itself pays some of the costs of the austerity measures needed in Europe and reduce the money made through sheer speculation. This kind of tax is opposed by the British government, who are nervous that it will encourage financiers to leave the UK. But it is supported by the European Commission. And it would demonstrate a real intent to subject the financial sector to a proper sense of justice. Bob Diamond, the head of Barclays Bank said last week, "Bankers have to demonstrate they are good citizens." Indeed. And Ken Costa, former chairman of Lazard and chair of Alpha International has said that businessmen should not only make a profit they should also do good. Our financial systems ought to be properly a part of our morally ordered and democratically accountable world, rather than feeling like something that sits above them. "Let justice roll on like a river", writes the prophet, "and righteousness like a never ending stream."

But let me in closing turn briefly to today's gospel, the parable of the five wise and five foolish virgins. In the parable, the bridegroom's arrival is delayed. But midnight strikes. And he comes. Five are ready for him, but five are not. And Jesus uses the parable to summon his hearers and to summon us always to be ready and watchful for the coming of God. There is a proper sense of *urgency* in the Christian life. We are to be sure to be prepared for the coming of God. We are not to allow ourselves to be distracted from what is of ultimate importance.

We live in unpredictable times. At least in financial terms, we don't know what might be coming round the corner or what the future holds. But as Christians, our trust is in the Lord, who is our rock and our redeemer, not in political or economic systems which are uncertain and do not have the power to save. So our readings today urge us to live in watchfulness and preparedness knowing that it is God to whom we will ultimately give account. "And what does the Lord require of you, O man?" writes the prophet Micah, "but to do justice, love mercy and walk humbly with your God."